



## Key Information memorandum

### ADITYA BIRLA SUN LIFE BANKING & PSU DEBT FUND (Formerly known as Aditya Birla Sun Life Treasury Optimizer Plan)

(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)

<b>This Product is suitable for investors who are seeking*:</b>	
<ul style="list-style-type: none"> <li>• Generation of reasonable returns and liquidity over short term</li> <li>• investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	<p>Investors understand that their principal will be at Moderately Low 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

<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF MUTUAL FUND</u>
<p><b>Aditya Birla Sun Life AMC Limited (ABSLAMC)</b> (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, Prabhadevi, Mumbai 400013 Tel. 43568000, Fax No. 43568110/ 8111 CIN: U65991MH1994PLC080811</p>	<p><b>Aditya Birla Sun Life Mutual Fund (ABSLMF)</b> One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai 400013. Tel. 43568000, Fax No. 43568110/ 8111 Website: <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a></p>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)**

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

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

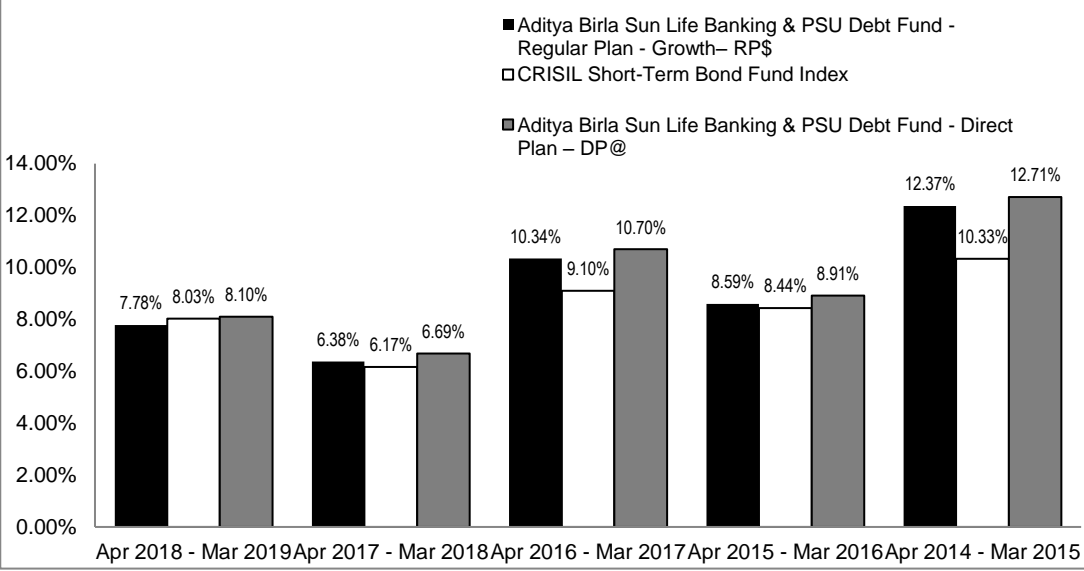
This KIM is dated May 16, 2019

<b>Name of the Scheme</b>	Aditya Birla Sun Life Banking & PSU Debt Fund		
<b>Type of the Scheme</b>	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds		
<b>Inception Date</b>	April 19, 2002		
<b>No. of Folios &amp; AUM (as on April 30, 2019)</b>	Folios: 14232 Rs. 6320.57 crores		
<b>Investment Objective</b>	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India		
<b>Asset Allocation Pattern of the Scheme</b>	Under normal circumstances, the asset allocation pattern shall be as under: (% age of net assets)		
	<b>Instruments</b>	<b>Asset Allocation</b>	<b>Risk profile</b>
	Debt * and Money Market Instruments, issued by Scheduled Commercial Banks, Public Sector Undertakings (PSUs) & Public Financial Institutions (PFIs) and Municipal Bonds	80% -100%	Medium to High
	Debt* (including government securities) and Money Market Instruments issued by entities other than the above @^	0-20%	Low to Medium
	*Including investments in securitized debt up to 50% of the net assets except foreign securitized debt.		
	@The non- banking, non PSU part of the portfolio will have exposure to companies from the private sector.		
	^The scheme will invest in State Development Loans and UDAY Bonds issued by PSU & PFI as mentioned below.		
	Public sector entities/undertakings to include those entities: In which the Government of India / a State Government has atleast 51% shareholding. notified / qualifies as public sector entities, in accordance with norms / notified by Government of India / a State Government the debt of which is guaranteed by Government of India / a State Government.		
	Public Financial Institution” means—		
	(i) The Life Insurance Corporation of India, established under section 3 of the Life Insurance Corporation Act, 1956;		
	(ii) The Infrastructure Development Finance Company Limited, referred to in clause (vi) of sub-section (1) of section 4A of the Companies Act, 1956 so repealed under section 465 of this Act;		
	(iii) Specified company referred to in the Unit Trust of India (Transfer of Undertaking and Repeal) Act, 2002;		
	(iv) Institutions notified by the Central Government under sub-section (2) of section 4A of the Companies Act, 1956 so repealed under section 465 of this Act;		
	(v) Such other institution as may be notified by the Central Government in consultation with the Reserve Bank of India:		
	Provided that no institution shall be so notified unless - (A) it has been established or constituted by or under any Central or State Act; or (B) not less than fifty-one per cent of the paid-up share capital is held or controlled by the Central Government or by any State Government or Governments or partly by the Central Government and partly by one or more State Governments;		
	Banks will include all scheduled commercial banks which are regulated by Reserve Bank of India.		
	The scheme may use fixed income derivative upto 50% of the net assets, for the purpose of hedging and portfolio rebalancing or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time.		
	The scheme shall participate in repo transactions. The gross exposure to repo transactions in corporate debt securities shall not be more than 10 % of the net assets. In terms of provisions of SEBI		

	<p>circular no. CIR / IMD / DF / 19 / 2011 dated November 11, 2011 read with SEBI circular no. CIR / IMD / DF / 23 / 2012 dated November 15, 2012, Repo in Corporate debt securities shall be in accordance with guidelines as prescribed by the Board of Directors of the Aditya Birla Sun Life AMC Limited and Aditya Birla Sun Life Trustee Private Limited, subject to directions issued by RBI and SEBI from time to time.</p> <p>The cumulative gross exposure in debt and money market instruments and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.</p> <p>The scheme shall not invest in Foreign Securities and Credit Default Swaps. The scheme shall not engage in short selling and securities lending activities.</p>
<b>Investment Strategy</b>	<p>The Scheme will invest in securities issued by banks and financial institutions across maturities with an intention to offer reasonable level of yields at lower levels of risk while maintaining sufficient portfolio liquidity. The fund manager will focus on credit quality as an important criterion for investment decision making. The Fund will typically invest in short to medium term securities and as a result significant proportion of the total returns is likely to be in the form of income yield or accrual. The general maturity range for the portfolio will be determined after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document 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: investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in unrated securities, investments in Derivatives, including Interest rate swaps, (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 etc. The Scheme shall also be subject to risks associated with investments in repo transactions in corporate bond and foreign securities. 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><b>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</b></p>
<b>Risk Control Strategies</b>	<p>Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC Ltd. would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC Ltd has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.</p> <p>Concentration risk is mitigated by defining issuer level limits. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.</p> <p>Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC Ltd. will be guided by the ratings of accredited agencies such as CRISIL,</p>

	<p>CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.</p> <p>While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p>																																				
<b>Plans/Options</b>	<p>Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <ul style="list-style-type: none"> <li>(i) Monthly Dividend Option ^ (Payout &amp; Reinvestment)</li> <li>(ii) Quarterly Dividend Option (Payout &amp; Reinvestment)</li> <li>(iii) Dividend Option (Payout &amp; Reinvestment)</li> <li>(iv) Growth Option</li> </ul> <p>^ Last Friday of each month</p> <p><b>1. **DIRECT PLAN:</b></p> <ul style="list-style-type: none"> <li><b>i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b></li> <li><b>ii. Eligible investors:</b> All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</li> <li><b>iii. Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</li> <li><b>iv. How to apply:</b> <ul style="list-style-type: none"> <li>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</li> <li>b. Investors should also indicate "Direct" in the ARN column of the application form.</li> </ul> </li> </ul>																																				
<p><b>Default Plan / Option / Sub-option</b></p> <p>(In case the investor fails to specify his preference, the given default plan / option / sub-option would apply.)</p>	<p><b>Default Option:</b> Monthly Dividend Reinvestment Option.</p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Monthly Dividend Reinvestment Option and processed accordingly.</p> <p><b>Default Plan:</b> 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"> <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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<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</b></p> <p><b>For an amount less than Rs.2 lacs:</b></p>																																				

	<ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</li> </ul> <p><b><u>For an amount of Rs.2 lacs and above#:</u></b>          In respect of valid applications for purchase of units with amount equal to or more than Rs. 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.          In respect of subscriptions/purchase/Switch-in application with amount equal to or more than Rs. 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> <li>Application is received before the applicable cut-off time (i.e. 3.00 p.m.)</li> <li>Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).</li> <li>The funds are available for utilization before the applicable cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</li> </ol> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the SID.          #Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs. 2 lacs and above.</p> <ol style="list-style-type: none"> <li>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued thereunder from time to time).</li> <li>Transactions shall include purchases, additional purchases, and exclude Switches, if any.</li> <li>Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated.</li> <li>Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application</li> <li>All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs. 2 lacs.</li> <li>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).</li> <li>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.</li> </ol>		
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase (Incl. Switch-in)</b> Minimum of Rs.1,000/- and in multiples of Re.1/- thereafter	<b>Additional Purchase (Incl. Switch-in)</b> Minimum of Rs.1,000/- and in multiples of Re.1/- thereafter	<b>Repurchase</b> In Multiples of Re. 1/- or 0.001 units.
<b>Despatch of Proceeds of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.		
<b>Benchmark Index</b>	<b>CRISIL Short Term Bond Fund Index</b> The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.		
<b>Dividend Policy</b>	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.		

<b>Name of the Fund Manager and Tenure for which the fund manager has been managing the scheme</b>	<table border="1"> <thead> <tr> <th>Fund Manager</th> <th>Managing Since</th> <th>Tenure</th> </tr> </thead> <tbody> <tr> <td>Mr. Kaustubh Gupta</td> <td>September 29, 2009</td> <td>9.51 years</td> </tr> <tr> <td>Mr. Maneesh Dangi</td> <td>April 01, 2017</td> <td>2.00 years</td> </tr> </tbody> </table>	Fund Manager	Managing Since	Tenure	Mr. Kaustubh Gupta	September 29, 2009	9.51 years	Mr. Maneesh Dangi	April 01, 2017	2.00 years																																																		
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<b>Performance of the Scheme</b>	<p><b>I. PERFORMANCE OF SCHEMES AS AT APRIL 30, 2019.</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year</th> <th>Last 3 years</th> <th>Last 5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>ABSL Banking &amp; PSU Debt Fund -Regular Plan <i>Inception - April 24, 2008**</i></td> <td>7.78</td> <td>7.71</td> <td>8.83</td> <td>8.53</td> </tr> <tr> <td>CRISIL Short Term Bond Fund Index</td> <td>8.03</td> <td>7.41</td> <td>8.21</td> <td>8.00</td> </tr> <tr> <td>ABSL Banking &amp; PSU Debt Fund – Retail Plan<sup>^</sup> <i>Inception - April 19, 2002</i></td> <td>7.78</td> <td>7.71</td> <td>8.83</td> <td>8.53</td> </tr> <tr> <td>CRISIL Short Term Bond Fund Index</td> <td>8.03</td> <td>7.41</td> <td>8.21</td> <td>8.00</td> </tr> <tr> <td>ABSL Banking &amp; PSU Debt Fund - Direct Plan <i>Inception – January 1, 2013</i></td> <td>8.10</td> <td>8.04</td> <td>9.16</td> <td>9.36</td> </tr> <tr> <td>CRISIL Short Term Bond Fund Index</td> <td>8.03</td> <td>7.41</td> <td>8.21</td> <td>8.32</td> </tr> </tbody> </table> <p><b>Note:</b> Past performance may or may not be sustained in future*Absolute Returns</p> <p><sup>^</sup> Discontinued for further subscriptions w.e.f October 1, 2012.  **Inception - April 24, 2008 for the Plan as introduced under the Scheme</p> <p><b>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</b></p>  <table border="1"> <caption>Yearwise Returns (FY APR-MAR)</caption> <thead> <tr> <th>Period</th> <th>Aditya Birla Sun Life Banking &amp; PSU Debt Fund - Regular Plan - Growth - RP\$</th> <th>CRISIL Short-Term Bond Fund Index</th> <th>Aditya Birla Sun Life Banking &amp; PSU Debt Fund - Direct Plan - DP@</th> </tr> </thead> <tbody> <tr> <td>Apr 2018 - Mar 2019</td> <td>7.78%</td> <td>8.03%</td> <td>8.10%</td> </tr> <tr> <td>Apr 2017 - Mar 2018</td> <td>6.38%</td> <td>6.17%</td> <td>6.69%</td> </tr> <tr> <td>Apr 2016 - Mar 2017</td> <td>10.34%</td> <td>9.10%</td> <td>10.70%</td> </tr> <tr> <td>Apr 2015 - Mar 2016</td> <td>8.59%</td> <td>8.44%</td> <td>8.91%</td> </tr> <tr> <td>Apr 2014 - Mar 2015</td> <td>12.37%</td> <td>10.33%</td> <td>12.71%</td> </tr> </tbody> </table> <p><b>Note:</b> Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year &amp; CAGR for period 1 year or more. Load and taxes not considered.</p>	Returns	Last 1 Year	Last 3 years	Last 5 Years	Since Inception	ABSL Banking & PSU Debt Fund -Regular Plan <i>Inception - April 24, 2008**</i>	7.78	7.71	8.83	8.53	CRISIL Short Term Bond Fund Index	8.03	7.41	8.21	8.00	ABSL Banking & PSU Debt Fund – Retail Plan <sup>^</sup> <i>Inception - April 19, 2002</i>	7.78	7.71	8.83	8.53	CRISIL Short Term Bond Fund Index	8.03	7.41	8.21	8.00	ABSL Banking & PSU Debt Fund - Direct Plan <i>Inception – January 1, 2013</i>	8.10	8.04	9.16	9.36	CRISIL Short Term Bond Fund Index	8.03	7.41	8.21	8.32	Period	Aditya Birla Sun Life Banking & PSU Debt Fund - Regular Plan - Growth - RP\$	CRISIL Short-Term Bond Fund Index	Aditya Birla Sun Life Banking & PSU Debt Fund - Direct Plan - DP@	Apr 2018 - Mar 2019	7.78%	8.03%	8.10%	Apr 2017 - Mar 2018	6.38%	6.17%	6.69%	Apr 2016 - Mar 2017	10.34%	9.10%	10.70%	Apr 2015 - Mar 2016	8.59%	8.44%	8.91%	Apr 2014 - Mar 2015	12.37%	10.33%	12.71%
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<b>Expenses of the Scheme</b>  <b>(i) Load Structure</b>	<b>Entry Load*:</b> Nil <b>Exit Load:</b> Nil  <i>*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,</i>																																																											

	<p>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.</p> <ul style="list-style-type: none"> <li>• No Exit Loads / CDSC 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</li> <li>• 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.</li> <li>• Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa.</li> <li>• 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.</li> </ul>																																								
<p><b>(ii) Recurring expenses (As a % of daily net assets)</b></p>	<p>Actual (unaudited) expenses for the financial year ended March 29, 2019: 0.65% (Regular); 0.35% (Direct);</p> <p>As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:</p> <table border="1" data-bbox="448 659 1511 984"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th> <th>Total expense ratio limits</th> </tr> </thead> <tbody> <tr> <td>On the first Rs. 500 crores of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>On the next Rs. 250 crores of the daily net assets</td> <td>1.75%</td> </tr> <tr> <td>On the next Rs. 1,250 crores of the daily net assets</td> <td>1.50%</td> </tr> <tr> <td>On the next Rs. 3,000 crores of the daily net assets</td> <td>1.35%</td> </tr> <tr> <td>On the next Rs. 5,000 crores of the daily net assets</td> <td>1.25%</td> </tr> <tr> <td>On the next Rs. 40,000 crores of the daily net assets</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.</td> </tr> <tr> <td>On balance of the assets</td> <td>0.80%</td> </tr> </tbody> </table> <p><b>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</b></p> <table border="1" data-bbox="448 1087 1511 1745"> <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</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees (AMC fees)</td> <td rowspan="15">Upto 2.00%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Registrar &amp; Transfer Agent (RTA) Fees</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>Marketing &amp; Selling expense including agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants</td> </tr> <tr> <td>Costs of Statutory advertisements</td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)^</td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.</td> </tr> <tr> <td>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><b>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</b></td> <td><b>Upto 2.00%</b></td> </tr> <tr> <td><b>C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</b></td> <td><b>Upto 0.30%</b></td> </tr> </tbody> </table> <p><i>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i></p> <p><b>Note:</b></p> <p>(a) At least 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</p>	Assets under management Slab (In Rs. crore)	Total expense ratio limits	On the first Rs. 500 crores of the daily net assets	2.00%	On the next Rs. 250 crores of the daily net assets	1.75%	On the next Rs. 1,250 crores of the daily net assets	1.50%	On the next Rs. 3,000 crores of the daily net assets	1.35%	On the next Rs. 5,000 crores of the daily net assets	1.25%	On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.	On balance of the assets	0.80%	Maximum estimated permissible expense as a % per annum of daily net assets		A. Expense Head / Nature of expense	% of daily net assets	Investment Management and Advisory Fees (AMC fees)	Upto 2.00%	Trustee fee	Registrar & Transfer Agent (RTA) Fees	Audit fees	Custodian fees	Marketing & Selling expense including agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants	Costs of Statutory advertisements	Cost towards investor education & awareness (at least 2 bps)^	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.	GST on expenses other than investment management and advisory fees	GST on brokerage and transaction cost	Other expenses	<b>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</b>	<b>Upto 2.00%</b>	<b>C. 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	<p>expenses/ commission (at least 10%#) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 1.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 0.10% p.a. (i.e. 10% of 1.00% p.a.).  <i>#The expected difference in Total Expense Ratio to be charged to Direct Plan and Regular Plan under the Scheme.</i></p> <p>^ 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.</p> <p>(b) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:</p> <p>(i) <b>Investment Management and Advisory Fees:</b> AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>(ii) <b>Other than Investment Management and Advisory Fees:</b> AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations</p> <p>(c) <b>Fungibility of Maximum Permissible expense:</b> 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> <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. <b>Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.</b></p>		
<b>Waiver of Load for Direct Applications</b>	Not Applicable		
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.		
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) and on the website of the Mutual Fund ( <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> ) by 9.00 pm on the day of declaration of the NAV.		
<b>For Investor Grievances please contact</b>	<table border="0" style="width: 100%;"> <tr> <td style="width: 60%; vertical-align: top;"> <b>Aditya Birla Sun Life AMC Limited (erstwhile Birla Sun Life Asset Management Company Ltd)</b>            One IndiaBulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013            Tel.: 1800-270-7000 / 1800-22-7000,            E-mail: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a>            CIN: U65991MH1994PLC080811         </td> <td style="width: 40%; vertical-align: top;"> <b>Registrar &amp; Transfer Agents:</b>  <b>Computer Age Management Services Pvt. Ltd. (CAMS)</b>            Rayala Towers, 158, Anna Salai, Chennai - 600002.            Contact Details: 1800-425-2267            E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a>            Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a> </td> </tr> </table>	<b>Aditya Birla Sun Life AMC Limited (erstwhile Birla Sun Life Asset Management Company Ltd)</b> One IndiaBulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a> CIN: U65991MH1994PLC080811	<b>Registrar &amp; Transfer Agents:</b> <b>Computer Age Management Services Pvt. Ltd. (CAMS)</b> Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a>
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<b>Unitholders' Information</b>	<p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :</b></p> <p><b>For normal transactions during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of transaction request.</li> <li>▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the</li> </ul>		



succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions\*\* carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

*\*\*The word 'transaction' shall include purchase, redemption, switch, 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.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.
- **No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions**

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

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of transaction request.
- Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.
- SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/ order of investors in various folios/ demat accounts across mutual funds / demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.

- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form
- **Half Yearly Consolidated Account Statement:**
  - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
  - 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.

For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

#### **COMMUNICATION BY EMAIL**

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

#### **Annual Report:**

The scheme wise annual report or an abridged summary thereof shall be 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](http://www.mutualfund.adityabirlacapital.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

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

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

#### **Portfolio Disclosures:**

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://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](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

#### **Half Yearly Results:**

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31<sup>st</sup> March and on 30<sup>th</sup> September), host a soft copy of its unaudited financial results on its website ([www.mutualfund.adityabirlacapital.com](http://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.																																												
<b>Scheme Holdings</b>	<p><b>Portfolio</b></p> <p><b>a) Top 10 holdings (as on April 30, 2019)</b></p> <table border="1"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>National Bank For Agriculture and Rural Development</td> <td>11.93</td> </tr> <tr> <td>REC Limited</td> <td>9.82</td> </tr> <tr> <td>Power Finance Corporation Limited</td> <td>9.45</td> </tr> <tr> <td>ICICI Bank Limited</td> <td>7.92</td> </tr> <tr> <td>Axis Bank Limited</td> <td>7.78</td> </tr> <tr> <td>State Bank of India</td> <td>7.30</td> </tr> <tr> <td>Housing &amp; Urban Development Corporation Limited</td> <td>4.39</td> </tr> <tr> <td>ONGC Petro Additions Limited</td> <td>3.99</td> </tr> <tr> <td>Indian Railway Finance Corporation Limited</td> <td>3.56</td> </tr> <tr> <td>Bharat Petroleum Corporation Limited</td> <td>3.50</td> </tr> </tbody> </table> <p><b>b) Sector-wise Allocation (as on April 30, 2018)</b></p> <table border="1"> <thead> <tr> <th>Sector</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>Finance</td> <td>48.23</td> </tr> <tr> <td>Banks</td> <td>32.53</td> </tr> <tr> <td>Petroleum Products</td> <td>9.51</td> </tr> <tr> <td>Others</td> <td>4.29</td> </tr> <tr> <td>Government Of India</td> <td>2.42</td> </tr> <tr> <td>Power</td> <td>2.05</td> </tr> <tr> <td>Construction</td> <td>0.79</td> </tr> <tr> <td>Auto</td> <td>0.15</td> </tr> <tr> <td>Miscellaneous</td> <td>0.08</td> </tr> <tr> <td>IRS</td> <td>(0.04)</td> </tr> </tbody> </table> <p><i>** includes Cash / Tri-Party Repo / Interest Rate Swap /Bills Rediscounting /Fixed Deposit /REPO / Margin Fixed Deposit</i></p>	Issuer	% to Net Assets	National Bank For Agriculture and Rural Development	11.93	REC Limited	9.82	Power Finance Corporation Limited	9.45	ICICI Bank Limited	7.92	Axis Bank Limited	7.78	State Bank of India	7.30	Housing & Urban Development Corporation Limited	4.39	ONGC Petro Additions Limited	3.99	Indian Railway Finance Corporation Limited	3.56	Bharat Petroleum Corporation Limited	3.50	Sector	% to net assets	Finance	48.23	Banks	32.53	Petroleum Products	9.51	Others	4.29	Government Of India	2.42	Power	2.05	Construction	0.79	Auto	0.15	Miscellaneous	0.08	IRS	(0.04)
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Miscellaneous	0.08																																												
IRS	(0.04)																																												
<b>Transaction Charges</b>  <b>(For Lumpsum Purchases and SIP Investments routed through distributor / agent)</b>	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMC's vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs.10,000/- and above.</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<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td><b>First Time Mutual Fund Investor (across Mutual Funds)</b></td> <td>Rs.150 for subscription application of Rs.10,000 and above.</td> </tr> <tr> <td><b>Investor other than First Time Mutual Fund Investor</b></td> <td>Rs.100 for subscription application of Rs.10,000 and above.</td> </tr> </tbody> </table> <p>2. <sup>^</sup>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>3. <b>Transaction charges shall not be deducted/applicable for:</b></p> <p>(a) purchases / subscriptions for an amount less than Rs.10,000/-;</p> <p>(b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.</p> <p>(c) <b>Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).</b></p>	Investor Type	Transaction charges <sup>^</sup>	<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	Rs.150 for subscription application of Rs.10,000 and above.	<b>Investor other than First Time Mutual Fund Investor</b>	Rs.100 for subscription application of Rs.10,000 and above.																																						
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<b>Investor other than First Time Mutual Fund Investor</b>	Rs.100 for subscription application of Rs.10,000 and above.																																												

	<p>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p> <p>4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.</p>
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**Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.**

**Date: May 16, 2019**

**Place: Mumbai**

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# Mutual Funds

## Aditya Birla Sun Life Mutual Fund



# ADITYA BIRLA CAPITAL

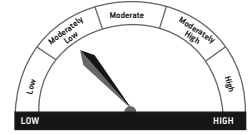
PROTECTING INVESTING FINANCING ADVISING

### Aditya Birla Sun Life Banking & PSU Debt Fund (formerly known as Aditya Birla Sun Life Treasury Optimizer Plan) (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)

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

- Generation of reasonable returns and liquidity over short term
- investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India

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



Investors understand that their principal will be at **Moderately Low** risk

**(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.**

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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.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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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.

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

**Existing Folio No.**

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

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

PAN / PEKRN (Mandatory)  Date of Birth\*\*

CKYC Number (Prefix if any)  14 digit CKYC Number

Name of the Second Applicant (as per PAN)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

CKYC Number (Prefix if any)  14 digit CKYC Number

Name of the Third Applicant (as per PAN)#

PAN / PEKRN (Mandatory)  Date of Birth\*\*

CKYC Number (Prefix if any)  14 digit CKYC Number

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

PAN / PEKRN (Mandatory)  Date of Birth\*\*

CKYC Number (Prefix if any)  14 digit CKYC Number

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

ISD CODE  TEL: OFF.

TEL: RESI

#The application is liable to get rejected if does not match with PAN card

Proof of the Relationship with Minor\*\*  \*\* Mandatory in case the First / Sole Applicant is Minor

**Acknowledgement Slip (To be filled in by the Investor)**

**Aditya Birla Sun Life Banking & PSU Debt Fund**

Application No.

**Collection Centre /  
ABSLAMC Stamp & Signature**

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

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



**1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Contd...)**

**Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)**

Resident Individual     FPIs     NRI - NRO     HUF     Club / Society     PIO     Body Corporate     Minor     Government Body  
 Trust     NRI - NRE     Bank and FI     Sole Proprietor     Partnership Firm     QFI     Provident Fund     Others \_\_\_\_\_ (Please Specify)

**MODE OF HOLDING [Please tick (✓)] (Please Refer Instruction No. 2(v))**  Joint     Single     Anyone or Survivor (Default option is Anyone or survivor)

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

CITY																													
STATE																				PINCODE									

**OVERSEAS ADDRESS (Mandatory for NRI/FPI Applicant.)**

CITY										COUNTRY										ZIP CODE									

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

SMS Transact     Online Access    Mobile No. \_\_\_\_\_ +91 \_\_\_\_\_ / 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 \_\_\_\_\_

**3. BANK ACCOUNT DETAILS (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details) Refer Instruction No. 3(A)**

Name of the Bank \_\_\_\_\_

Branch Address \_\_\_\_\_

Pin Code \_\_\_\_\_    City \_\_\_\_\_

Account No. \_\_\_\_\_

Account Type [Please tick (✓)]  SAVINGS     CURRENT     NRE     NRO     FCNR     OTHERS \_\_\_\_\_ (Please Specify)

11 Digit IFSC Code \_\_\_\_\_    9 Digit MICR Code \_\_\_\_\_

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

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only". Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque / DD Favouring Scheme Name* (refer Instruction 5)	Plan/Option	Cheque Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>						
Drawn on Bank/Branch: _____				A/c no. _____		A/c Type: _____	

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) \*All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

**KYC DETAILS (Mandatory)**

**OCCUPATION [Please tick (✓)]**

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife
	<input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others ..... (please specify)
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife
	<input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others ..... (please specify)
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife
	<input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others ..... (please specify)

**GROSS ANNUAL INCOME [Please tick (✓)]**

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore								
	Net worth (Mandatory for Non - Individuals) Rs. _____ as on <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> [Not older than 1 year]	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____								
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____								

S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>				

For Individuals			
	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable
Sole/First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For Non-Individual Investors (Companies, Trust, Partnership etc.)	
Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: (If No, please attach mandatory UBO Declaration)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Foreign Exchange / Money Charger Services	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/> Yes <input type="checkbox"/> No
Money Lending / Pawning	<input type="checkbox"/> Yes <input type="checkbox"/> No

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

NSDL: Depository Participant Name: _____	DPID No.: I N _____	Beneficiary A/c No. _____
CDSL: Depository Participant Name: _____	Beneficiary A/c No. _____	

Enclosed:  Client Master  Transaction/ Statement Copy/ DIS Copy

**6. REDEMPTION / DIVIDEND REMITTANCE** (Please attach a copy of cancelled cheque Refer Instruction No. 8 & 12)

<input type="checkbox"/> Electronic Payment It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details mentioned in Section 3.	<input type="checkbox"/> Cheque Payment
---	---

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.

**7. NOMINATION DETAILS (Mandatory)** (Refer Instruction No. 7)

I/We wish to nominate  I/We DO NOT wish to nominate and sign here ..... 1st Applicant Signature (Mandatory)

	Nominee Name and Address	Applicant's Relationship with the Nominee	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

**8. 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	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Name of Applicant			
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

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



**9. 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
------	---	---	---	---	---	---	---	---

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.adityabirlacapital.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.

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

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

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
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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

## Instructions for filling the Application Form

### 1. GENERAL INSTRUCTIONS

- Please read the terms of the **Key Information Memorandum, the Statement of Additional Information/Scheme Information Document** and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- 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.
- 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.
- 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.
- 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.
- 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 criteria and integrity checks as may be determined by the AMC from time to time. For ease of communication, first applicant's own email ID and mobile number should be provided.

#### 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:

- 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 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

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPI investors an overseas address must be provided.
- "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.
- 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.
- Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FPIs

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are

required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

### 3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

**Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

**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.**

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions in SIP Application Form.

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

Pursuant to 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 along with 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.

### 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](http://www.adityabirlacapital.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://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:

- 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 Acknowledgement letter for the specified category of investors are liable to be rejected.

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

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

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

## 5. MODE OF PAYMENT

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## ii. Payment by Prefunded Instrument:

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

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

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

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

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

## iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 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.

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

## 6. NRI INVESTORS

### Repatriation basis:

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

### Non Repatriation basis:

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

## 7. NOMINATION

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

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

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

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

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

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

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

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

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

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

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

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

xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

xiv) Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

## 8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

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

## 9. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write "DIRECT" in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (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](http://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, outgoing, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or sware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of

receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.

- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
- a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
- b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
- c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and liabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users 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 ABSLME 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. ABSLME 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.

ABSLME 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.

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

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

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