



## Key Information memorandum

### ADITYA BIRLA SUN LIFE DIVIDEND YIELD FUND

(An open ended equity scheme predominantly investing in dividend yielding stocks)

<p><b>This Product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• investments in equity and equity related securities of companies having relatively high dividend yield</li> </ul>		<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p>
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\*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</b> One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000 Fax No: 43568110 / 8111 CIN U65991MH1994PLC080811</p>	<p><b>ADITYA BIRLA SUN LIFE MUTUAL FUND</b> One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. +91-22 43568000 Fax No. +91-22 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.

This KIM is dated June 09, 2021.

<b>Name of the Scheme</b>	<b>Aditya Birla Sun Life Dividend Yield Fund</b>															
<b>Type of Scheme</b>	An open ended equity scheme predominantly investing in dividend yielding stocks															
<b>Investment Objective</b>	The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.															
<b>Inception Date</b>	February 26, 2003															
<b>No. of Folios &amp; AUM (As on May 31, 2021)</b>	Folios: 57,191 AUM in Crs: 795.14															
<b>Asset Allocation Pattern of the Scheme</b>	<p>The Investment objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.</p> <p>The Scheme would invest in primarily in equity stocks that have a relatively high dividend yield. The Scheme is defining dividend yield as 'high' if it is greater than the dividend yield of Nifty last released / published by NSE.</p> <p>The following table provides the asset allocation of the portfolio under normal circumstances: (% of Net Assets)</p> <table border="1"> <thead> <tr> <th>Instrument</th> <th>Asset Allocation</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>'High' Dividend Yield Equity and Equity Related</td> <td>65 - 100%</td> <td>High</td> </tr> <tr> <td>Other Equity and Equity Related Instruments</td> <td>0 - 35%</td> <td>High</td> </tr> <tr> <td>Debt and Money Market Instruments</td> <td>0 - 20%</td> <td>Low</td> </tr> <tr> <td>Units issued by REITs &amp; InvITs</td> <td>0 - 10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>Considering the inherent characteristics of the scheme, equity positions would have to built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs.</p> <p>While the bulk of investments would be in high dividend yielding stocks, the scheme may, from time to time, in order to encash on certain opportunities, invest in 'special situations' like delisting opportunities, mergers and acquisitions, spinoffs etc. These 'special situations' entail very low risk and at the same time have a good potential to boost returns. However, the Fund Manager expects such opportunities to be rare.</p> <p>The portfolio would be reviewed quarterly to address any deviations from the aforementioned allocations due to market changes.</p> <p>The Scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>The cumulative gross exposure to Equity, Debt and Money Market Instruments, units issued by REITs &amp; InvITs and derivatives shall not exceed 100% of the net assets of the Scheme.</p> <p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities.</p> <p>The Scheme intends to invest in repo /reverse repo in corporate debt securities, as per prevailing regulatory norms upto 10% of the net assets of the Scheme.</p> <p>The Scheme may invest in mutual fund units upto 20% of the net assets of the Scheme.</p> <p>Subject to SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI /IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, as amended from time to time, the Scheme may engage in Stock Lending not more than 20% of the net assets of the Scheme.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.</p>	Instrument	Asset Allocation	Risk Profile	'High' Dividend Yield Equity and Equity Related	65 - 100%	High	Other Equity and Equity Related Instruments	0 - 35%	High	Debt and Money Market Instruments	0 - 20%	Low	Units issued by REITs & InvITs	0 - 10%	Medium to High
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	<p>The Scheme may invest in debt instruments having Structured Obligations / Credit Enhancements subject to the following:</p> <ul style="list-style-type: none"> <li>• The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:           <ol style="list-style-type: none"> <li>i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and</li> <li>ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.</li> </ol> </li> </ul> <p>The above limits shall not be applicable on investments in securitized debt instruments.</p> <ul style="list-style-type: none"> <li>• Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMC's will initiate necessary steps to ensure protection of the interest of the investors.</li> </ul> <p>The scheme will not invest in Credit Default Swaps and shall not indulge in short selling.</p> <p><b>Change in Asset Allocation</b></p> <p>The above mentioned investment pattern is indicative and may change for short duration. Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. The Fund Manager shall rebalance the portfolio within 30 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, in case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.</p>
<b>Investment Strategy</b>	<p>The Scheme aims to generate returns by investing in high dividend-paying companies. Historically, stocks of high dividend yielding companies provide a high degree of protection during falling equity markets. Along with this protection, there is a good possibility of stock prices appreciating, should the equity markets revive. When a high dividend yield investment is made in conjunction with other parameters like low price to book value ratio (price-to book) and low market capitalization to sales ratio (market cap-to-sales), the possibility of upward rerating of the stock increases. The Scheme would therefore aim to build a portfolio that provides a combination of high dividend yield, substantial capital protection and a strong possibility of capital gains. Companies may also choose to do a buyback in addition to or as an alternative to dividend. This also constitutes a yield to shareholders. For determining dividend yield (i.e. dividend paid/payable in the previous year divided by the current market price), the Scheme will consider dividends for past one year along with buybacks done (most recent) in atleast one of the three preceding financial years.</p> <p>Investing in stocks with high dividend yields is traditionally a 'Defensive Investment Strategy'. Using this approach, the scheme targets to achieve returns higher than what would otherwise be available in interest bearing securities (Bonds, FDs, CDs, Debentures etc.), but without taking undue exposure to the vagaries of stock markets.</p> <p>Historically, the share prices of companies having high dividend yield are less volatile than growth stocks. It is the belief of the Fund Manager that the companies, which have a track record of dividend payment, are perceived as 'Shareholder Friendly'. High Dividend payouts often signal that there is</p>

	<p>enough cash generation in the business.</p> <p>Quite often, a high dividend yield in these companies indicates that the stock is currently underpriced inspite of higher cash generating ability of the issuer. A careful selection of these stocks could therefore unlock the potential growth, which should eventually reflect in the share prices.</p> <p>Though high dividend yield would be one of the prime criteria for selection of stocks, every investment would be done taking into account the following factors besides others:</p> <ol style="list-style-type: none"> <li>1. Business Fundamentals</li> <li>2. Quality of Management</li> <li>3. Industry Trends</li> <li>4. Growth Prospects</li> <li>5. Track Record and Consistency of Dividend Payments</li> <li>6. Volatility of the stock</li> </ol> <p>Since the Scheme intends to follow a defensive strategy, it would invest primarily in stocks that have low volatility or beta. Beta is a measure of volatility of a stock or a portfolio relative to an index. As mentioned in the section on "Asset Allocation and Investment pattern" above, the scheme may, from time to time invest in 'special situations' like de-listing opportunities, mergers and acquisitions, spin offs, etc.</p> <p>The Investment Process for such investments will be different from normal investments in the scheme.</p> <p>Opportunities will be seized based on consideration of short term benefits. Such situations will be identified and discussed in the investment group. Thereafter, a risk evaluation would be carried out to arrive at a decision. These decisions would be properly recorded along with justifications for such decisions.</p> <p>As a part of the investment strategy, the scheme would book profits regularly to take advantage of any favourable market trend.</p> <p>ABSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of unit holders and if market conditions so warrant.</p> <p><b>Portfolio turnover</b></p> <p>The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market.</p> <p>A higher churning to the portfolio could attract high transaction costs of the nature of brokerage, demat charges, stamp duty, custodian transaction charges, etc</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 Memorandum (SIM) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> <li>• Risks associated with High dividend Yield stocks: Though the investments would be made in companies having a track record of IDCW payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividend in future.</li> <li>• These stocks, at times, may be relatively less liquid as compared to growth stocks.</li> </ul>
<b>Risk Control</b>	<p>Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process in the following manner;</p> <p>The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.</p> <p>The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks.</p> <p>With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.</p> <p>While these measures are expected to mitigate the above risks to a large extent, there can be no</p>

	assurance that these risks would be completely eliminated.																																				
<b>Plans/ Options offered</b>	<p>The Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <p>(1) <b>Growth</b> Option and</p> <p>(2) <b>Income Distribution cum capital withdrawal (“IDCW”)</b> Option (Payout of IDCW/ Reinvestment of IDCW/ IDCW Sweep Facility)^</p> <p><i>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i></p> <p><b>**DIRECT PLAN:</b></p> <p><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></p> <p><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.</p> <p><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 including through Stock Exchange Platforms for Mutual Funds [excluding other Platform(s) where investors’ applications for subscription of units are routed through Distributors].</p> <p><b>iv. How to apply:</b></p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.</p> <p>Investors should also indicate “Direct” in the ARN column of the application form.</p>																																				
<b>Default Plan / Option / Sub-option</b> (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)	<p><b>Default Option/Sub-Option:</b> IDCW Option (Reinvestment of IDCW).</p> <p>In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as Reinvestment of IDCW and processed accordingly.</p> <p><b>Default Plan:</b></p> <p>Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:</p> <table border="1"> <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 no. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular 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 ANY</b></p>																																				

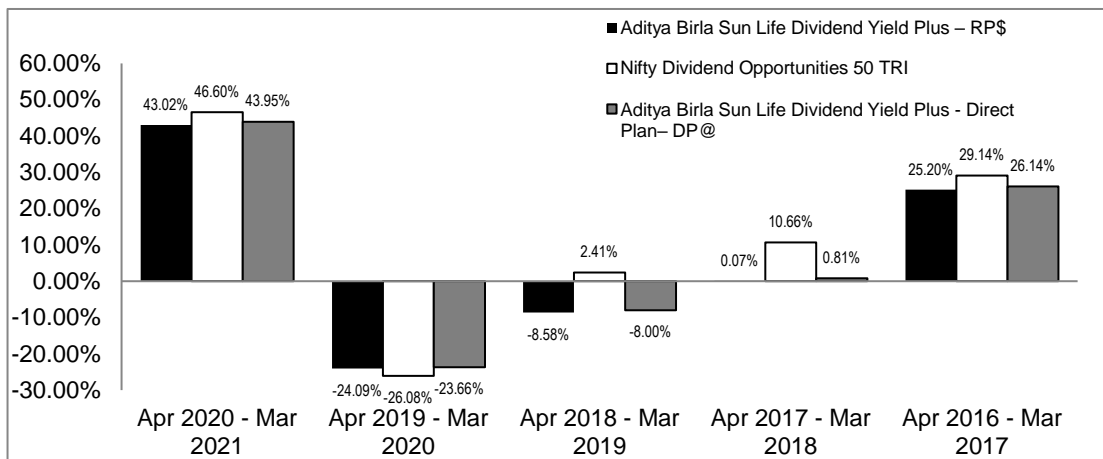


	<p><b>AMOUNT:</b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.</li> <li>Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.</li> <li>In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts.</li> </ul> <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date.</p> <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>(a) While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>																							
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase (Incl. Switch-in)</b> Minimum of Rs 1,000/- and in multiples of Rs 1/- thereafter	<b>Additional Purchase (Incl. Switch-in)</b> Minimum of Rs 1,000/- and in multiples of Rs1/- thereafter	<b>Repurchase</b> In Multiples of Rs 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>	<p><b>Nifty Dividend Opportunities 50 TR Index</b></p> <p>The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.</p>																							
<b>IDCW Policy</b>	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.																							
<b>Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme</b>	<table border="1"> <thead> <tr> <th>Fund Manager</th> <th>Managing Since</th> <th>Tenure</th> </tr> </thead> <tbody> <tr> <td>Mr. Vineet Maloo</td> <td>January 16, 2014</td> <td>7.25 years</td> </tr> <tr> <td>Mr. Vinod Bhat</td> <td>June 09, 2021</td> <td>-</td> </tr> </tbody> </table>				Fund Manager	Managing Since	Tenure	Mr. Vineet Maloo	January 16, 2014	7.25 years	Mr. Vinod Bhat	June 09, 2021	-											
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<b>Name of the Trustee Company</b>	Aditya Birla Sun Life Trustee Private Limited																							
<b>Performance of the Scheme</b>	<p><b>I. PERFORMANCE OF THE SCHEMES AS AT MAY 31, 2021</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>Aditya Birla Sun Life Dividend Yield Fund (Inception - February 26,2003)</td> <td>62.77</td> <td>8.74</td> <td>11.05</td> <td>18.45</td> </tr> <tr> <td>NIFTY Dividend Opportunities 50 Total Return Index</td> <td>55.10</td> <td>9.65</td> <td>14.58</td> <td>-</td> </tr> <tr> <td>Aditya Birla Sun Life Dividend Yield Fund - Direct Plan (Inception - January 01,2013)</td> <td>63.89</td> <td>9.47</td> <td>11.86</td> <td>11.23</td> </tr> </tbody> </table>				Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Dividend Yield Fund (Inception - February 26,2003)	62.77	8.74	11.05	18.45	NIFTY Dividend Opportunities 50 Total Return Index	55.10	9.65	14.58	-	Aditya Birla Sun Life Dividend Yield Fund - Direct Plan (Inception - January 01,2013)	63.89	9.47	11.86	11.23
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NIFTY Dividend Opportunities 50 Total Return Index	55.10	9.65	14.58	10.46
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**Note:** Past performance may or may not be sustained in future. \*Absolute Returns For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any

**II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)**



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

**Expenses of the Scheme:**

**(i) Load Structure**

**Entry Load\*:** Nil  
**Exit Load:** In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load:

- For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.
- For redemption / switch-out of units after 365 days from the date of allotment: Nil.

\*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009.

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

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

Actual (unaudited) expenses for the financial year ended March 31, 2021: 2.31% (Reg) 1.899% (Dir)  
**Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:**

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 2.25%
Trustee fee	
Audit fees	
Custodian fees	
Marketing & Selling expense including agent commission	

Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and IDCW/ 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 2.25%</b>
<b>B. Additional expenses under Regulation 52 (6A) (c)</b>	<b>Upto 0.05%</b>
<b>A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</b>	<b>Upto 0.30%</b>

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

**Note:**

(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.

(b) ^In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

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

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

Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first Rs.500 crores of the daily net assets	2.25%
on the next Rs.250 crores of the daily net assets	2.00%
on the next Rs.1,250 crores of the daily net assets	1.75%
on the next Rs.3,000 crores of the daily net assets	1.60%
on the next Rs.5,000 crores of the daily net assets	1.50%
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	1.05%

(d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.

(e) **Maximum Permissible expense:** The maximum total expense ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also,



	<p>the types of expenses charged shall be as per the SEBI (MF) Regulations.</p> <p>Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.</p> <p>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.</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. The NAVs of the Scheme will be calculated upto two decimals. 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 11.00 pm on the day of declaration of the NAV.	
<b>For Investor Grievances please contact</b>	<p><b>Aditya Birla Sun Life AMC Limited</b></p> <p>One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013</p> <p>Tel.: 1800-270-7000 / 1800-22-7000 ,</p> <p>E-mail: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a></p> <p>CIN: U65991MH1994PLC080811</p>	<p><b>Registrar &amp; Transfer Agents:</b></p> <p><b>Computer Age Management Services Limited (CAMS)</b></p> <p>Rayala Towers, 158, Anna Salai, Chennai - 600002.</p> <p>Contact Details: 1800-425-2267</p> <p>E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a></p> <p>Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p>
<b>Unitholders' Information</b>	<p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</b></p> <p><b>For normal transactions during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application.</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 fifteenth day of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.</li> </ul> <p><i>**The word 'transaction' shall include purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> <li>▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</li> <li>▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.</li> <li>▪ The transactions viz. purchase, redemption, switch, payout of IDCW, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</li> <li>▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.</li> <li>▪ <b>No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions</b></li> </ul> <p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application.</li> </ul>	

- The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder
- i. Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.
- ii. SCAS shall be sent by Depositories every half yearly (September/ March), on or before twenty first day of the 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.
- iii. 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.
- iv. 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/ demats accounts across mutual funds / demats accounts across depository participants.
- v. 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.
- vi. 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.
- vii. For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- viii. 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.
- ix. 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.
- x. SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form

**Half Yearly Consolidated Account Statement:**

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

**COMMUNICATION BY EMAIL**

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

For ease of communication, first applicant's own email ID and mobile number should be provided.

	<p><b>Portfolio Disclosures</b></p> <p>In terms of SEBI Regulations, 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 <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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 <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p><b>Half Yearly Results</b></p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website</p> <p><b>Annual Report</b></p> <p>The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder.</p> <p>Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>																																
<b>Monthly Portfolio Holdings</b>	<p>a) <b>Top 10 holdings (as on May 31, 2021)</b></p> <table border="1" data-bbox="483 1150 1425 1604"> <thead> <tr> <th>Issuer</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>Infosys Limited</td> <td>8.85</td> </tr> <tr> <td>ITC Limited</td> <td>4.36</td> </tr> <tr> <td>ICICI Securities Limited</td> <td>3.82</td> </tr> <tr> <td>Persistent Systems Limited</td> <td>3.60</td> </tr> <tr> <td>NTPC Limited</td> <td>3.53</td> </tr> <tr> <td>Larsen &amp; Toubro Infotech Limited</td> <td>3.47</td> </tr> <tr> <td>Dhanuka Agritech Limited</td> <td>3.31</td> </tr> <tr> <td>LVMH MOET HENNESSY LOUIS VUITTON SE</td> <td>3.28</td> </tr> <tr> <td>Starbucks ORD</td> <td>2.91</td> </tr> <tr> <td>Bharat Electronics Limited</td> <td>2.88</td> </tr> </tbody> </table> <p>b) <b>Sector-wise Allocation (as on May 31, 2021)</b></p> <table border="1" data-bbox="451 1713 1458 1915"> <thead> <tr> <th>Sector</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>SOFTWARE</td> <td>24.19</td> </tr> <tr> <td>CAPITAL MARKETS</td> <td>9.48</td> </tr> <tr> <td>CONSUMER NON DURABLES</td> <td>8.40</td> </tr> <tr> <td>POWER</td> <td>6.80</td> </tr> </tbody> </table>	Issuer	% to net assets	Infosys Limited	8.85	ITC Limited	4.36	ICICI Securities Limited	3.82	Persistent Systems Limited	3.60	NTPC Limited	3.53	Larsen & Toubro Infotech Limited	3.47	Dhanuka Agritech Limited	3.31	LVMH MOET HENNESSY LOUIS VUITTON SE	3.28	Starbucks ORD	2.91	Bharat Electronics Limited	2.88	Sector	% to net assets	SOFTWARE	24.19	CAPITAL MARKETS	9.48	CONSUMER NON DURABLES	8.40	POWER	6.80
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	<p><i>** includes Cash / Tri-party Repo on Government securities or treasury bills on Government securities or treasury bills / Interest Rate Swap /Bills Rediscounting /Fixed Deposit /REPO / Margin Fixed Deposit / net receivables / payables/ Warrants</i></p> <p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) on or before tenth day of the succeeding month</p>																																								
<b>Portfolio Turnover Ratio of the Scheme</b>	0.24																																								
<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, BSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table border="1"> <thead> <tr> <th>Investor Type</th> <th>Transaction charges<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td><b>First Time Mutual Fund Investor (across Mutual Funds)</b></td> <td>Rs. <b>150</b> 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. <b>100</b> 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>However, Transaction charges in case of investments through Systematic Investment Plan (SIP)</p>	Investor Type	Transaction charges <sup>^</sup>	<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	Rs. <b>150</b> for subscription application of Rs.10,000 and above.	<b>Investor other than First Time Mutual Fund Investor</b>	Rs. <b>100</b> for subscription application of Rs.10,000 and above.																																		
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from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

**3. Transaction charges shall not be deducted/applicable for:**

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

**Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.**

**Date: June 09, 2021**

**Place: Mumbai**



# Mutual Funds

Aditya Birla Sun Life Mutual Fund



# ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

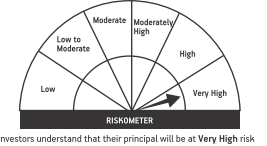
## Aditya Birla Sun Life Dividend Yield Fund

(An open ended equity scheme predominantly investing in dividend yielding stocks)

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

- long term capital growth
- investments in equity and equity related securities of companies having relatively high dividend yield

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



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

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

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

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

I/we hereby confirm that the EUN 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
Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))		

In case the subscription (lumpsum) amount is ₹ 10,00,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

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

Existing Folio No.	GSTIN

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

Name of First/Sole Applicant (as per PAN Card)#	Mr. Ms. M/s.																						
PAN / PEKRN (Mandatory)																							
CKYC Number	(Prefix if any)																						
Name of the Second Applicant (as per PAN Card)#	Mr. Ms. M/s.																						
PAN / PEKRN (Mandatory)																							
CKYC Number	(Prefix if any)																						
Name of the Third Applicant (as per PAN Card)#	Mr. Ms. M/s.																						
PAN / PEKRN (Mandatory)																							
CKYC Number	(Prefix if any)																						
Name of the Guardian (as per PAN Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)	Mr. Ms. M/s.																						
PAN / PEKRN (Mandatory)																							
CKYC Number	(Prefix if any)																						
Relationship of Guardian (Refer Instruction No. 2(ii))																							
ISD CODE																							
TEL: OFF.				S	T	D																	
TEL: RESI				S	T	D																	

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

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

### Aditya Birla Sun Life Dividend Yield 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





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

**FIRST APPLICANT**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  > 25 Lacs - 1 Crore  > 1 Crore  
 Net worth (Mandatory for Non - Individuals) Rs. \_\_\_\_\_ as on 

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

**SECOND APPLICANT**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  > 25 Lacs - 1 Crore  > 1 Crore OR Net Worth \_\_\_\_\_

**THIRD APPLICANT**  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  > 25 Lacs - 1 Crore  > 1 Crore OR Net Worth \_\_\_\_\_

For Individuals				For Non-Individual Investors (Companies, Trust, Partnership etc.)	
	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable		
				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
<b>Sole/First Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange / Money Charger Services	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Second Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Third Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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								
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 Beneficiary A/c No. 

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CDSL: Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. 

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Enclosed:  Client Master  Transaction/ Statement Copy/ DIS Copy

**6. 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					



**7. 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.

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

To,

The Trustee,

**Aditya Birla Sun Life Trustee Private Limited.**

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

**For Non-Individual Investors:** I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Limited and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify 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 Limited (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlasunlifemf.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and 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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## Instructions for filling the Application Form

### 1. GENERAL INSTRUCTIONS

- i) Please read the terms of the **Key Information Memorandum, the Statement of Additional Information/Scheme Information Document** and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- ii) Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H.U.F.
- iv) The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- vi) All cheques and bank drafts must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application /each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- vii) Investors already holding a folio in Aditya Birla Sun Life AMC Limited 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.

#### 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 Limited shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

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

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

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

### 2. INVESTOR PARTICULARS

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

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	✓	✓	✓	✓	✓	✓
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.

- v) 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 Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

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

### 3 (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/Payout of Income Distribution cum capital withdrawal option and in its absence the payment of redemption/Income Distribution cum capital withdrawal option 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 Income Distribution cum capital withdrawal option 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 / Income Distribution cum capital withdrawal option proceeds into bank account linked to their Demat account.

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

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

### 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:

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

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

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

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

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com).
2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall update the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.



3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
  - IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through diglocker or any other source which could be verified online.
5. As per SEBI Circular dated April 24, 2020, the eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
  6. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

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

#### 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 Limited (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 Limited (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 Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - ii. 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). 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/Income Distribution cum capital withdrawal option 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/MD/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, Income Distribution cum capital withdrawal option, 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/FPIs 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 AMC, 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 single 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/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option 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 in spite 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 (EUN) 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 EUN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUN 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 EUN 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. For ease of communication, first applicant's own email ID and mobile number should be provided.

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

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned herein aen.
- 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 software 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 software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.

- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:

a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.

c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and liabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.

- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.

- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.

- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.

- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users with any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.

- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user's 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 ABSLMEF 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. ABSLMEF 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.

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

a. Incorrect and insufficient details are provided.

b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Network or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

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

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