

1800-270-7000

Key Information memorandum

ADITYA BIRLA SUN LIFE FINANCIAL PLANNING FOF

(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes)

This Product is suitable for investors who are seeking*:

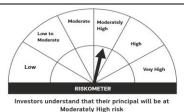
Aggressive Plan:

capital appreciation through strategic asset allocation which is based on satisfying the
needs to a specific risk return profile (Aggressive) of investors in the long term
investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and
Exchange Traded Funds)



Conservative Plan:

 capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)



Moderate Plan:

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)



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

Continuous Offer of units at NAV based prices

NAME OF THE ASSET MANAGEMENT COMPANY

Aditya Birla Sun Life AMC Limited (ABSLAMC) One World Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013

Tel. 43568000, Fax No. 43568110/8111 CIN: U65991MH1994PLC080811

NAME OF MUTUAL FUND

Aditya Birla Sun Life Mutual Fund (ABSLMF)

One World Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.

Tel. 43568000, Fax No. 43568110/8111 Website: www.mutualfund.adityabirlacapital.com

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 of the Investor Service Centres or distributors from the website cost any 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 April 22, 2021.



Name of the Scheme	Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan / Moderate Plan Aggressive Plan					
Type of Scheme	Conservative Plan: An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).					
	Moderate Plan: An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).					
	Aggressive Plan: An open ended fund of fund fund schemes (predominantly Funds)					
Investment Objective	The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.					
	There can be no assurance that the investment	objective of the	e Scheme will	be realized.		
Inception Date	May 09, 2011					
No. of Folios & AUM (as on March 31, 2021)	No. of Folios: Aggressive Plan – 22,834; Conservative Plan – 8,516; Moderate Plan- 9,230 AUM in Crs: Aggressive-Rs. 145.78; Conservative Plan -Rs. 13.06; Moderate Plan- Rs. 24.92					
Asset Allocation Pattern of the Scheme						
	Instruments	Indicative allocation Risk Pro				
		Maximum	Minimum			
	Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	55	85	High		
		15	45	Medium to		
	Debt & Liquid Schemes	.0		Low		
	Debt & Liquid Schemes Money Market Securities	0	5	Low Low		
	·		5 10			
	Money Market Securities	0	+	Low		
	Money Market Securities Gold Exchange Traded Funds	0 0 Indicative a (% of total	10	Low		
	Money Market Securities Gold Exchange Traded Funds Conservative Plan: Instruments	0 0 Indicative a (% of total	llocation assets) Minimum	Low Low		
	Money Market Securities Gold Exchange Traded Funds Conservative Plan: Instruments Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	0 0 Indicative a (% of total	10 Ilocation assets)	Low Low High		
	Money Market Securities Gold Exchange Traded Funds Conservative Plan: Instruments Equity Schemes, Exchange Traded Funds	0 0 Indicative a (% of total	llocation assets) Minimum	Low Low Risk Profile High Medium to		
	Money Market Securities Gold Exchange Traded Funds Conservative Plan: Instruments Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	0 0 Indicative a (% of total Maximum	llocation assets) Minimum 45	Low Low High		



	Moderate Plan:					
	Instruments	Indicative a		Risk Profile		
		Maximum	Minimum			
	Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	35	65	High		
	Debt & Liquid Schemes	35	65	Medium to Low		
	Money Market Securities	0	5	Low		
	Gold Exchange Traded Funds	0	10	Low		
	Minimum Investment in the underlying funds will be 95% of total assets. The Plans under the Scheme will invest in international ETFs, third party mutual fund schemes and / or Schemes of Aditya Birla Sun Life Mutual Fund. Money Market Instruments include commercial papers, commercial bills, treasury bills, Government Securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time. Under normal circumstances, the Scheme will invest upto 50% of the total portfolio in foreign securities. The Scheme will not invest in derivatives, securitized debt and short selling.					
	The gross investments in securities under the Scheme (which include equity schemes debt schemes and ETF, debt Instruments & money market instruments of India) shall no exceed 100% of the net assets of the Scheme. All 3 Plans under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.					
Investment Strategy	The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and del schemes as per the risk-return profile of investors. Each of the 3 plans under the Scheme has strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.					
Dist Burge 44	There can be no assurance that the investment objective in the control of the con					
Risk Profile of the Scheme	 Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment Scheme specific Risk Factors are summarized below: The Scheme returns can be impacted by issues pertaining to the NAV's of underlying Scheme mutual funds where the Scheme has invested. These could be issues such as uncharacteristic. 					
	 performance, changes in the business ownership and / or investment process, key s departures etc. Each plan has an allocation range within each asset class. The fund manager of the scheme has the discretion of active allocation to the asset class within the permitted range. This flexibility times could impact the performance of each plan if the decision to allocate higher or low percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a ris market, 50% allocation and in falling market, 60% allocation to equities would result in low returns. 					



Risk Control

- Investment in funds selected as per ABSLAMC process;
- Regular monitoring of the investments internally to reduce risk;
- Diversification achieved through investment in more than one fund at any point of time;
- Tracking and monitoring deviation from the benchmark;
- Tracking Investor concentrations;
- Regularly tracking the liquidity of the portfolio of the underlying funds;
- Regularly checking and tracking credit quality of the portfolio of the underlying funds;
- Favoring funds with strong parent backing.

Plans/Options

The Scheme will have **Regular Plan and Direct Plan**** 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.

Each of the above (Regular and Direct) Plan under the scheme will have the following Options:

- (1) Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW and Reinvestment of IDCW)^
- (2) Growth Option

^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

**DIRECT PLAN:

- 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.
- ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.
- iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors].
- iv. How to apply:
 - 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.
 - b. Investors should also indicate "Direct" in the ARN column of the application form.

Default Plan / Option

(In case the investor fails to specify his preference, the given default plan / option / sub-option would apply) Default Option/Sub-Option: IDCW Option (Reinvestment of IDCW).

In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as IDCW Option (Reinvestment of IDCW) and processed accordingly.

Default Plan:

Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:

Scenario	Broker Code mentioned by	Plan mentioned by the	Default Plan to be
	the investor	investor	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

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.					
Applicable NAV (after the scheme opens for repurchase and sale)	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:					
	I. APPLICABLE NAV I AMOUNT:	FOR SUBSCRIPTIONS/ PURCHASE INCL	UDING SWITCH-IN OF ANY			
	are available for utiliz before the cut-off time	oplications received upto 3.00 p.m. and whe ation before the cut-off time i.e. credited to the the closing NAV of the day shall be applications received after 3.00 p.m. and was applications.	ne bank account of the scheme able.			
	amount are credited business day i.e. ava	to the bank account of the scheme befor allable for utilization before the cut-off time of	e the cut-off time of the next			
	 closing NAV of the next business day shall be applicable. 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. In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. 					
	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.					
	II. APPLICABLE NAV F	OR REDEMPTIONS INCLUDING SWITCH-	OUT OF UNITS:			
	NAV shall be applica		,			
	the next business da	oplications received after 3.00 p.m. by the M y shall be applicable.				
		e NAV shall be as per cut-off time specifice with the provisions as mentioned in the S				
Minimum Application	Purchase (Incl.	Additional Purchase (Incl. Switch-in)	Repurchase			
Amount / Number of Units	Switch-in) Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter	Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter	In Multiples of Re. 1/- or 0.001 units.			
Despatch of Proceeds of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.					
Benchmark Index	Aggressive Plan: CRISI	L Hybrid 35+65 - Aggressive Index				
	Conservative Plan: CRISIL Short Term Debt Hybrid 75+25 Fund Index.					
	Moderate Plan: CRISIL I	Hybrid 50+50 - Moderate Index				
IDCW Policy		subject to availability of distributable surplu nt of IDCW, the NAV will stand reduced by th				



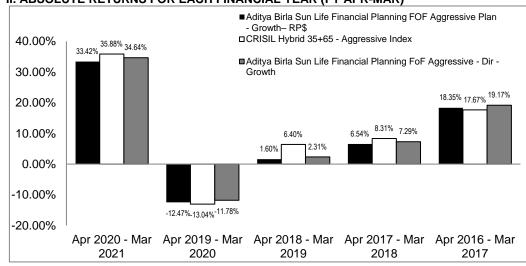
Name of the Fund Manager and Tenure	Fund Manager	Managing Since	Tenure			
for which the fund manager has been managing the Scheme	Mr. Vinod Bhat	August 16, 2019	1.67 Years			
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited					
Performance of the Scheme	 Aditya Birla Sun Life Financial Plann AP) 	ing Fund of Fund - Ago	ressive Plan (ABSLF	<u>PF –</u>		

I. PERFORMANCE OF THE SCHEMES AS AT MARCH 31, 2021

Return	Last 1 Year	Last 3 years	Last 5 Year s	Since Incepti on
Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan (Inception - May 09,2011)	47.35	10.60	12.36	11.41
CRISIL Hybrid 35+65 Aggressive Index	49.75	12.91	13.61	11.50
Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan (Inception - January 01,2013)	48.80	11.55	13.28	12.68
CRISIL Hybrid 35+65 Aggressive Index	49.75	12.91	13.61	12.36

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 RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)



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



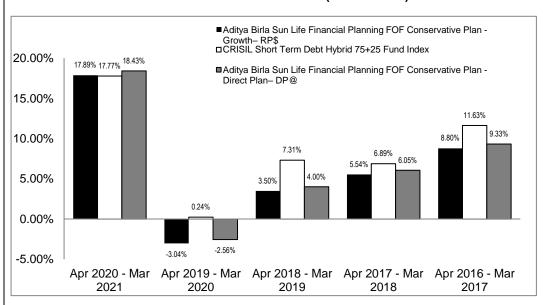
Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)

I. PERFORMANCE OF THE SCHEMES AS AT MARCH 31, 2021

Return	Last 1 Year *	Last 3 years	Last 5 Year s	Since Inceptio n
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan (Inception - May 09,2011)	24.76	8.22	8.42	8.35
CRISIL Short Term Debt Hybrid 75+25 Fund Index	22.83	10.34	10.32	9.84
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan - Direct Plan (Inception - January 01,2013)	25.38	8.78	8.99	8.60
CRISIL Short Term Debt Hybrid 75+25 Fund Index	22.83	10.34	10.32	10.12

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 RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)



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



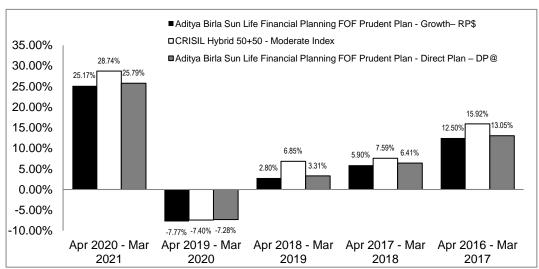
Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF - MP)

I. PERFORMANCE OF THE SCHEMES AS AT MARCH 31, 2021

Return	Last 1 Year *	Last 3 Years	Last 5 Years	Since Incepti on
Aditya Birla Sun Life Financial Planning Fund FoF - Moderate Plan (Inception - May 09,2011)	35.88	9.60	10.22	9.70
CRISIL Hybrid 50+50 Moderate Index	39.21	12.26	12.62	11.00
Aditya Birla Sun Life Financial Planning Fund FoF - Moderate Plan - Direct Plan (Inception - January 01,2013)	36.62	10.21	10.82	10.22
CRISIL Hybrid 50+50 Moderate Index	39.21	12.26	12.62	11.65

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 RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)



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

Expenses of the Scheme:

Entry Load*: Nil

(i) Load Structure

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil

- * In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.
- No Exit Loads / CDSC 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 IDCW 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.

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

Actual (unaudited) expenses for the financial year ended March 31, 2021:



	ABSL FP - AP	ABSL FP - CP	ABSL FP - MP	Underlying Scheme(s) - AP	Underlying Scheme(s) - CP	Underlying Scheme(s) - MP
Regular Plan	2.03%	1.62%	1.85%	0.67 %	0.48 %	0.57 %
Direct plan	0.83%	0.86%	0.92%			

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

Expense Head / Nature of Expense	% of daily Net Assets (Aggressive Plan)	% of daily Net Assets (Conservati ve Plan)	% of daily Net Assets (Moderate Plan)
Investment Management and Advisory Fees (AMC fees) Trustee fee	,	,	,
Registrar & Transfer Agent (RTA) Fees			
Audit fees			
Custodian fees			
Marketing & Selling expense incl. agent commission			
Cost related to investor communications	Upto 2.00%	Upto 2.00%	Upto 2.009
Cost of fund transfer from location to location	(including weighted	(including weighted	(including weighted
Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants	average of charges levied by the	average of charges levied by	average of charges levied by
Costs of statutory Advertisements	underlying scheme)	the underlying	the underlying
Cost towards investor education & awareness (at least 2 bps) ^		scheme)	scheme)
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.			
Goods and Service Tax (GST) on expenses			
other than investment and advisory fees			
GST on brokerage and transaction cost			
Other expenses			
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(a)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)	Upto 2.00 (including weighted average of charges levied by the underlyin scheme)
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%	Upto 0.05%	Upto 0.059
Additional expenses for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%	Upto 0.309

Notes

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



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

Aggressive Plan-

As per Regulation 52(6)(a)(ii) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.25 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(ii).

Conservative Plan-

As per Regulation 52(6)(a)(i) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(i).

Moderate Plan-

As per Regulation 52(6)(a)(i) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(i).

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

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.

The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially



	borne by the Mutual Fund or by the AMC, but i shall not exceed the limits as prescribed under R	ncluding the investment management and advisory fee, egulation 52 of the SEBI (MF) Regulations.					
Waiver of Load for Direct Applications	Not Applicable						
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details independently refer to his tax advisor.	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.					
Daily Net Asset Value (NAV) Publication	day. The NAVs of the Scheme will be calculat the AMFI website (www.amfiindia.com)	The NAV will be calculated and disclosed for every Business Day by 10.00 am of the next business day. The NAVs of the Scheme will be calculated upto four decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) on the day of declaration of the NAV.					
For Investor	Aditya Birla Sun Life AMC Limited	Registrar & Transfer Agents:					
Grievances please contact	One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: care.mutualfunds@adityabirlacapital.com	Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address:www.camsonline.com					
	CIN: U65991MH1994PLC080811						
Unitholders' Information	APPLICABLE TO INVESTORS WHO OPT TO AND DO NOT HAVE DEMAT ACCOUNT:	D HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE					
	For normal transactions during ongoing sa	-					
	 On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application. 						
	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 consider the 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.						
	**The word 'transaction' shall include purchase, redemption, switch, payout of IDC reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.						
	• In case of specific request is received from investors, account statement shall be issued to th investors within 5 (five) business days from the receipt of such request without any charges. Th unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.						
	 In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. 						
	 The transactions viz. purchase, redemption, switch, payout of IDCW, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. 						
	The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions						
	 APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE: On acceptance of the application for subscription, an allotment confirmation specifying number of units allotted to the investor shall be send by way of email and/or SMS's to investors' registered email address and/or mobile number not later than 5 (five) business d from the date of receipt of application. 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 						



- 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.
- 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.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the
 folio / demat account has more than one registered holder, the first named Unit holder / Account
 holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds /
 depositories shall be identified on the basis of PAN. Consolidation shall be based on the common
 sequence/ order of investors in various folios/ demat accounts across mutual funds / demat
 accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account
 has been opened earlier will be the default depository which will consolidate the details across
 depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS.
 Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form

Half Yearly Consolidated Account Statement:

- A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of the succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
- The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- Investors should note that, no separate account statements will be issued to investors opted to
 hold units in electronic (demat) mode since the statement of account furnished by depository
 participant will contain the details of transactions.

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

COMMUNICATION BY EMAIL

For those unitholders who have provided an e-mail address, the AMC will send the communication by



email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

Annual Report:

The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual be hosted the website website report will also on on (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com).

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

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

Portfolio Disclosures:

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the / half-year of the month for all Schemes on website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement hosting of such half yearly scheme portfolio on its www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Half Yearly Results:

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31 st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.

Scheme Portfolio Holdings

a) Top 10 holdings (as on March 31, 2021):

Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF - AP)

Issuer	% to net Assets
Aditya Birla Sun Life Mutual Fund	33.69
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	15.62
Kotak Standard Multicap Fund - Growth - Direct	13.97
Axis Focused 25 Fund - Direct Plan - Growth Option	9.67
Kotak Emerging Equity Scheme - Growth - Direct	8.10
Reliance Nippon Life Asset Management Ltd	5.06
ICICI Prudential Mutual Fund	4.77
HDFC Mutual Fund	3.67
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option	3.57
Clearing Corporation of India Limited	2.29



Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF - CP)

Issuer	% to net Assets
Aditya Birla Sun Life Mutual Fund	34.08
HDFC Mutual Fund	15.72
ICICI Prudential Mutual Fund	15.71
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option	15.66
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	4.99
Kotak Emerging Equity Scheme - Growth - Direct	4.64
Kotak Standard Multicap Fund - Growth - Direct	3.35
Reliance Nippon Life Asset Management Ltd	2.83
Clearing Corporation of India Limited	1.22
Axis Focused 25 Fund - Direct Plan - Growth Option	1.13

Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF - MP)

Issuer	% to net Assets
Aditya Birla Sun Life Mutual Fund	33.21
ICICI Prudential Mutual Fund	11.15
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option	10.35
HDFC Mutual Fund	10.30
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	8.89
Kotak Standard Multicap Fund - Growth - Direct	8.44
Kotak Emerging Equity Scheme - Growth - Direct	6.13
Axis Focused 25 Fund - Direct Plan - Growth Option	5.55
Reliance Nippon Life Asset Management Ltd	4.01
Clearing Corporation of India Limited	1.61

b) <u>Sector-wise Allocation (as on March 31, 2021)</u> <u>Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)</u>

Sector	% to net assets
MUTUAL FUND	98.11
OTHERS	2.29
Cash & Cash Equivalent	-0.40

Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF - CP)

Sector	% to net assets
MUTUAL FUND	98.12
OTHERS	1.22
Cash & Cash Equivalent	0.66

Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF - MP)

Sector	% to net assets
MUTUAL FUND	98.03
OTHERS	1.61
Cash & Cash Equivalent	0.36



		SIN) shall also be made available on the website of .com) on or before tenth day of the succeeding									
Transaction Charges (For Lumpsum Purchases and SIP Investments routed	SEBI has, with the intent to enable investment by people with small saving potential and to increa reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distribution is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 deduct transaction charges for subscription of Rs.10,000/- and above.										
through distributor / agent)	In accordance with the said circular, ABSLAMC / Mutual Fund will deduct the transaction charg from the subscription amount and pay to the distributors as shown below (who have opted-in receive the transaction charges on basis of type of product). Thereafter, the balance of t subscription amount shall be invested.										
	Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:										
	Investor Type	Transaction charges^									
	First Time Mutual Fund Investor (across Mutual Funds)	Rs. 150 for subscription application of Rs.10,000 and above.									
	Investor other than First Time Mutual Fund Investor	Rs. 100 for subscription application of Rs.10,000 and above.									
	amount and paid to the distributor; and the allotted. The statement of account shall cleaters transaction charge and depict the numerount. However, Transaction charges in case of investment first time mutual fund investor and invested deducted only if the total commitment (i.e.	deducted by the ABSLAMC from the subscription be balance shall be invested and accordingly units array state the net investment as gross subscription mber of units allotted against the net investment estments through Systematic Investment Plan (SIP) estor other than first time mutual fund investor shall a amount per SIP installment x No. of installments, ction charges shall be deducted in 3-4 installments.									
	3. Transaction charges shall not be deducted (a) purchases / subscriptions for an amount	• •									
		scriptions relating to new inflows such as Switches,									
	(c) Purchases / subscriptions made di through any distributor / agent).	irectly with the Mutual Fund (i.e. not routed									
	(d) Transactions carried out through the Sto	ck 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: April 22, 2021 Place: Mumbai

Mutual Funds

Aditya Birla Sun Life Mutual Fund

This product is suitable for investors who are seeking*:



PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Sun Life Financial Planning FOF Aggressive Plan

(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).)

capital appreciation through (Aggressive) of investors	in the	long t	erm							, ,						eturn	profile	9			Low to Moderat	*		High	ny High	
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NECS Form ☐ Yes ☐ No

[Please Tick (✓)] Enclosed ☐ PAN/PEKRN Proof ☐ KYC Complied



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		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)									
	Sole/First Applica	nt 🗌			Foreign Exchange / Money Charger Services	Yes No								
	Second Applicant				Gaming / Gambling / Lottery / Casino Services	Yes No								
	Third Applicant				Money Lending / Pawning	Yes No								
5.	DEMAT ACCOUNT DE the A/c. held with the d				its 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								
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6.	NOMINATION DETAIL	S (Mandatory) (Re	efer Instruction No	o. 7)										
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The below information is required for			rs should mandatorily fill seperate F	,
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If Yes, please provide the following in Which Please indicate all countries in which		ses and the associated Tax Reference Numbers	s helow	
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Place/ City of Birth				
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Country of Tax Residency#				
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ECLARATION(S) & SIGNATURE(S) (Refe	er Instruction No. 1)			·
o abide by the terms, conditions, rul wolve and is not designed for the paws, Anti Corruption Laws or any of or have been induced by any rebate o or Non-Individual Investors: I/W It his scheme of Aditya Birla Sun Life oplying for the investments and I/W and authorization of the entity and/or or NRIs only: I/We confirm that I is my/our Non-Resident External/Nor We confirm that details provided by I have voluntarily subscribed to the lutual Fund) and confirm of havin www.adityabirlasunlifemf.com and he	tents of the Statement of Additic les and regulations governing the burpose of the contravention of a ther applicable laws enacted by the fight of the state of the policity or indirectly in make the hereby confirm that the object read to the application of the state of the application of the appli	t clause of the constitution document of the en on is being made within the limits for the same, use may arise so, hereby agree to indemnify AB: on behalf of the entity, ian Nationality/Origin and that I/we have remit unt. (Refer Inst. No. 6) through the internet facility provided by Aditya to abide the terms and conditions for availing the same. I further undertake to discharge the oble	nt invested in the scheme is through irections of the provisions of the In We have understood the details of the thirty (viz. MOA / AOA / Trust Deed, e. I/We are complying with all require SSLAMC / ABSLMF in case of any ditted funds from abroad through appear a Birla Sun Life AMC Limited (Investing of the internet facility more p.	I legitimate sources only and do come Tax Act, Anti Money Laur the scheme & I/we have not reetc.), allows us to apply for inversements / conditions of the entitispute regarding the eligibility, proved banking channels or from ment Manager of Aditya Birla Sarticularly mentioned on the v
The ARN holder has disclosed to me funds from amongst which the Schen I / We acknowledge that the RIA has of MF against any regulatory action, dan information." **ATCA & CRS Declaration: I / We have	me is being recommended to me/ entered into an agreement with th nage or liability that they may suff have understood the information	e form of trail commission or any other mode),	nder the code. I / We hereby indemnif nerewith or arising from sharing, disc TCA & CRS Instructions) and hereby	ompeting Schemes of various fy, defend and hold harmless the losing and transferring of the aformation properties.
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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.
- 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 criterions and integrity checks as may be determined by the AMC from time to time.

viii) TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ${\tilde \tau}$ 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 Limitled shall deduct the Transaction Charge of ${\tilde \tau}$ 150/- (for First Time Mutual Fund Investor) or ${\tilde \tau}$ 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 $\P 10,000$ - or more. The transaction charges shall be deducted in 3-4 installments.

2. INVESTOR PARTICULARS

- 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	FPls	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

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 investor's rurs required to ensure that the object clause of the constitution document (viz. MOA / AOA / TOA / TOA / 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.
- 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.

(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 be 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 will be verified against 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, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA

ii. each of the applicants, in case of investments in joint names; and $% \left(1\right) =\left(1\right) \left(

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.
- . The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.

- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- 4. It is mandatory for intermediaries including mutual funds to car 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.
- 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.
- 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 Clearingenabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?ld=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.
- 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 (b) 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.
- 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 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/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, 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 'Aud 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 dras purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the dra confirming the debit should also be enclosed.

Non Repatriation basis:

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

7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s)in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination.
 - Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.
- iv) In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
- 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.
- $\textbf{x)} \qquad \text{Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.}$
- 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 inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/

agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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

10. E-MAIL COMMUNICATION

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

- 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 aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the soware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.

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

12. RTGS/ NEFT

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

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

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

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

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

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.



1800-270-7000

Contact Us:

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Mutual Funds

Aditya Birla Sun Life Mutual Fund



PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Sun Life Financial Planning FOF Conservative Plan

(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).)

This product is suitable for investors who are seeking*:

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)
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#To also include USA, where the i	individual is a citizen/green card ho	older of USA. ^In case Tax Identification I	Number is not available, ki	ndly provide its functional equivalent.
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to abide by the terms, conditions, reproduced and is not designed for the Laws, Anti Corruption Laws or any nor have been induced by any rebate for Non-Individual Investors: I/n this scheme of Aditya Birla Sun Lapplying for the investments and I/and authorization of the entity and/or NRIs only: I/We confirm that I ne my/our Non-Resident External/N/We confirm that details provided by the I have voluntarily subscribed to the Mutual Fund) and confirm of having www.adityabirlasunlifemf.com and I stransactions effected by me and I should be a subscribed to the ARN holder has disclosed to not subscribed to the ARN holder has disclosed to me and I should be a subscribed to the ARN and the Scheman and the RIA has a subscribed to the RIA has a subscribed and the RIA ha	vate Limited. Intents of the Statement of Additional rules and regulations governing the purpose of the contravention of an other applicable laws enacted by the origits, directly or indirectly in making the purpose of the contravention of an other applicable laws enacted by the origits, directly or indirectly in making the eneby confirm that the object of the AMC Limited and the applicational rules and the applicational rules and the applicational rules and the applicational rules are the applicants who have applied of a make are the on-line access for transacting the on-line access for transacting the rules and understood and agree the rules and understood and agree the rules all the commissions (in the lamb and the amage or liability that they may suffer the world in the amage or liability that they may suffer the world in the sentered into an agreement with the amage or liability that they may suffer the purpose of the sentence of the information of the sentence of the sentence of the sentence of the information of the sentence of the sentence of the sentence of the information of the sentence of the sentence of the information of the sentence of the sentence of the information of the sentence of the sentenc	scheme. I/We hereby declare that the anny Act, Rules, Regulations, Notifications he government of India from time to timing this investment. clause of the constitution document of the in is being made within the limits for the see may arise so, hereby agree to indemnified the health of the entity. An Nationality/Origin and that I/we have not. (Refer Inst. No. 6) Through the internet facility provided by Action abide the terms and conditions for a seame. I further undertake to discharge the disconsequences thereof. Form of trail commission or any other mades. The AMC / MF for accepting transaction feeder, incur or become subject to in connection requirements of this Form (read along with	nount invested in the sche or Directions of the provise. I/We have understood to the entity (viz. MOA / AOA / Ame. I/We are complying or ABSLAMC / ABSLMF in the emitted funds from abroative and the internet face obligations cast on me and ode), payable to him for the understanding from the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have the remarks of the code. I/We have	/We hereby apply for units of the scheme and time is through legitimate sources only and doe ions of the Income Tax Act, Anti Money Launche details of the scheme & I/we have not reconciled the details of the scheme & I/we have not reconciled the details of the scheme & I/we have not reconciled the details of the scheme & I/we have not reconciled the details of the scheme & I/we have not reconciled the details of the scheme & I/we have not reconciled the details of the scheme & I/we have not reconciled the details of the scheme & I/we have not sc
The Trustee, Aditya Birla Sun Life Trustee Pri- rlaving read and understood the co- to abide by the terms, conditions, r- involve and is not designed for the Laws, Anti Corruption Laws or any nor have been induced by any rebate For Non-Individual Investors: I/ the popular of the investments and I/ and authorization of the entity and/of For NRIs only: I/We confirm that In my/our Non-Resident External/N //We confirm that details provided b the I have voluntarily subscribed to the futual Fund) and confirm of havi www.adityabirlasunlifemf.com and I/ cransactions effected by me and I sh fine ARN holder has disclosed to m Funds from amongst which the Sche II/We acknowledge that the RIA ha MF against any regulatory action, de information." FATCA & CRS Declaration: I/We by me/us on this Form is true, cor	vate Limited. Intents of the Statement of Additional such and regulations governing the purpose of the contravention of an other applicable laws enacted by the origits, directly or indirectly in making the purpose of the contravention of an other applicable laws enacted by the origits, directly or indirectly in making the energy of the application of th	scheme. I/We hereby declare that the anny Act, Rules, Regulations, Notifications he government of India from time to timing this investment. clause of the constitution document of the in is being made within the limits for the see may arise so, hereby agree to indemnified the health of the entity. An Nationality/Origin and that I/we have not. (Refer Inst. No. 6) Through the internet facility provided by Action abide the terms and conditions for a seame. I further undertake to discharge the disconsequences thereof. Form of trail commission or any other mades. The AMC / MF for accepting transaction feeder, incur or become subject to in connection requirements of this Form (read along with	nount invested in the sche or Directions of the provise. I/We have understood to the entity (viz. MOA / AOA , ame. I/We are complying y ABSLAMC / ABSLMF in the emitted funds from abroaditya Birla Sun Life AMC Levailing of the internet face obligations cast on me allowed, payable to him for the understanding from a FATCA & CRS Instruction the FATCA & CRS Terms	Date D D M M Y Y Y /We hereby apply for units of the scheme and one is through legitimate sources only and does innown of the Income Tax Act, Anti Money Launch the details of the scheme & I/we have not received the details of the scheme & I/we have not received the details of the scheme & I/we have not receive the details of the scheme & I/we have not receive the details of the scheme & I/we have not receive the details of the scheme & I/we have not receive the details of the scheme & I/we have not receive the details of the scheme & I/we have not receive the displaying the eligibility, we detail the scheme of the different competing Schemes of Various Mereby indemnify, defend and hold harmless the Ansharing, disclosing and transferring of the aformation process of the scheme of the schem

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.
- 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 criterions and integrity checks as may be determined by the AMC from time to time.

viii) TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ${\tilde {1}}$ 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 Limitted shall deduct the Transaction Charge of ${\tilde {1}}$ 150/- (for First Time Mutual Fund Investor) or ${\tilde {1}}$ 100/- (for Investor other than First Time Mutual Fund Investor ie. 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 $\P 10,000$ - or more. The transaction charges shall be deducted in 3-4 installments.

2. INVESTOR PARTICULARS

- 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/ FDIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPls	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				✓		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

The Power of Attomey 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.
- ii) 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.

(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 (demant) 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 be 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 will be verified against 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

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA

ii. each of the applicants, in case of investments in joint names; and $% \left(1\right) =\left(1\right) \left(

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:

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

- 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 car 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.
- 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.
- 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

 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 Clearingenabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?ld=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.
- 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.
- 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 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/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, 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 dras purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the dra confirming the debit should also be enclosed.

Non Repatriation basis:

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

. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s)in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination.
 - Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.
- 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".
- 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 nonresident 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.
- $x) \qquad \text{Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.}$
- 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 inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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

10. E-MAIL COMMUNICATION

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

- 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 aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the soware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.

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

12. RTGS/ NEFT

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

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

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

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

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

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.



Contact Us:

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Mutual Funds

Aditya Birla Sun Life Mutual Fund



PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Sun Life Financial Planning FOF Moderate Plan
(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).)

This product is suitable for investors who are seeking*:

- · capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term
- · investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)



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		Below 1 I	Lac 1-5 L	acs	Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore	
	FIRST APPLICANT	Net worth (M	landatory for No	on - Individuals)	s) Rsas on DDMMYYYY [Not older tha	n 1 year]
	SECOND APPLICA	NT Below 1	Lac 🗌 1-5 L	acs 🗌 5-10 L	Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth	
	THIRD APPLICANT	☐ Below 1 I	Lac 🗌 1-5 L	acs	Lacs	
	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: Yes (If No, please attach mandatory UBO Declaration)	□No
	Sole/First Applica	nt 🗌			Foreign Exchange / Money Charger Services	No
	Second Applicant				Gaming / Gambling / Lottery / Casino Services	No
	Third Applicant				Money Lending / Pawning	□No
5.	DEMAT ACCOUNT DE the A/c. held with the d				its will be compulsorily given in Demat form only) (Please ensure that the sequence of names as mentioned in the application form matches with	n that of
	NSDL: Depositor	Participant Nam	ne:		DPID No.: I N Beneficiary A/c No.	
	CDSL: Depositor	Participant Nam	ie:		Beneficiary A/c No.	
	Enclosed: Clien	Master T	ransaction/ St	atement Copy/	y/ DIS Copy	
6.	NOMINATION DETAIL	S (Mandatory) (Re	efer Instruction No	o. 7)		
	I/We wish to no	ninate I/We	DO NOT wish	to nominate ar	and sign here1st Applicant Signature (Mandatory)	
		Nominee N	Name and Add	ress	Applicant's Relationship Guardian Name (in case of Minor) Allocation % Nominee/ Guardian S with the Nominee	ignature
	Nominee 1					
	Nominee 2					
	Nominee 3					

	for all applicant(s)/ guardian		,	seperate FATCA detail form)
Address Type: Residential or I		ness Registered Office (for address ment	ioned in form/existing ad	Idress appearing in Folio)
	· ·	nality / Tax Residency other than India?	Yes No	
If Yes, please provide the following Please indicate all countries in wh	9	es and the associated Tax Reference Numbers	below.	
Category	First Applicant (includin	g Minor) Second Applican	t/ 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 ho	older of USA. ^In case Tax Identification Numl	oer is not available, kindly	provide its functional equivalent.
				' ' '
Го,	Refer Instruction No. 1)			Date D D M M Y Y Y
to abide by the terms, conditions, reproduced and is not designed for the Laws, Anti Corruption Laws or any nor have been induced by any rebate for Non-Individual Investors: I/n this scheme of Aditya Birla Sun Lapplying for the investments and I/and authorization of the entity and/or NRIs only: I/We confirm that ne my/our Non-Resident External/N/We confirm that details provided by the I/n ave voluntarily subscribed to the Mutual Fund) and confirm of have www.adityabirlasunlifemf.com and I/or ansactions effected by me and I/or ansactions effected by me and I/or ansactions effected by the ARN holder has disclosed to not support the NIA has also from amongst which the Scheman Ar against any regulatory action, denormation."	ivate Limited. Intents of the Statement of Additional rules and regulations governing the purpose of the contravention of an other applicable laws enacted by the origifts, directly or indirectly in making the end of the purpose of the contravention of an other applicable laws enacted by the origifts, directly or indirectly in making the end of the application of the application of the applicants who have applied on a marked are not read to the applicants who have applied on a marked are the analyses of the applicants who have applied on a marked are true and correct.** the on-line access for transacting the transport of the access for transacting the analyses of the analyses of the access for the analyses of the end of the transport of the transport of the analyses of the	clause of the constitution document of the en is being made within the limits for the same e may arise so, hereby agree to indemnify AB in behalf of the entity. In Nationality/Origin and that I/we have remit int. (Refer Inst. No. 6) Incomplete internet facility provided by Aditya or abide the terms and conditions for availing e same. I further undertake to discharge the obled consequences thereof. Form of trail commission or any other mode),	nent of the Scheme, I/We tinvested in the scheme rections of the provisions We have understood the tity (viz. MOA / AOA / Tru. I/We are complying with SLAMC / ABSLMF in case ted funds from abroad the Birla Sun Life AMC Limiting of the internet faciliting ations cast on me and suppose payable to him for the oder the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the code. I / We he	e hereby apply for units of the scheme and is through legitimate sources only and does of the Income Tax Act, Anti Money Laund details of the scheme & I/we have not recurst Deed, etc.), allows us to apply for invest all requirements / conditions of the entity e of any dispute regarding the eligibility, volume approved banking channels or from the dedication of the with all not at any time deny or repudiate the ordifferent competing Schemes of various May indemnify, defend and hold harmless the varing, disclosing and transferring of the afound hereby confirm that the information products of the product of the produ
To, The Trustee, Aditya Birla Sun Life Trustee Pri- Having read and understood the co- to abide by the terms, conditions, rinvolve and is not designed for the Laws, Anti Corruption Laws or any nor have been induced by any rebate For Non-Individual Investors: I/ to applying for the investments and I/ and authorization of the entity and/ For NRIs only: I/We confirm that n my/our Non-Resident External/N /We confirm that details provided be 1st I have voluntarily subscribed to the Mutual Fund) and confirm of have www.adityabirlasunlifemf.com and is transactions effected by me and I sh The ARN holder has disclosed to ne Funds from amongst which the Sche II/We acknowledge that the RIA ha MF against any regulatory action, da nformation." FATCA & CRS Declaration: I/We to yme/ us on this Form is true, cor	ivate Limited. Intents of the Statement of Additional rules and regulations governing the purpose of the contravention of an other applicable laws enacted by the origits, directly or indirectly in making the purpose of the contravention of an other applicable laws enacted by the origits, directly or indirectly in making the end of the application of the application of the applicants who have applied on a marked are not resident of India on-Resident Ordinary/FCNR accourd by me/us are true and correct.** the on-line access for transacting the remaining read, understood and agree to the reby undertake to be bound by the nall be solely liable for all the costs and me/us all the commissions (in the reme is being recommended to me/us entered into an agreement with the amage or liability that they may suffer the average of the properties of the properti	scheme. I/We hereby declare that the amoun ny Act, Rules, Regulations, Notifications or Dine government of India from time to time. I/N ing this investment. I/N ing this investment. I/N in the limits for the end is being made within the limits for the same e may arise so, hereby agree to indemnify AB in behalf of the entity. In Nationality/Origin and that I/we have remit int. (Refer Inst. No. 6) Intrough the internet facility provided by Aditya or abide the terms and conditions for availing asame. I further undertake to discharge the oblid consequences thereof. Form of trail commission or any other mode), is. Be AMC / MF for accepting transaction feeds under, incur or become subject to in connection the equirements of this Form (read along with FAT).	nent of the Scheme, I/We tinvested in the scheme rections of the provisions We have understood the tity (viz. MOA / AOA / Tru. I/We are complying with SLAMC / ABSLMF in case ted funds from abroad the Birla Sun Life AMC Limiting of the internet faciliting ations cast on me and suppose payable to him for the oder the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the title of the code. I / We hereby the code. I / We he	e hereby apply for units of the scheme and is through legitimate sources only and does of the Income Tax Act, Anti Money Laund details of the scheme & I/we have not recurst Deed, etc.), allows us to apply for invest all requirements / conditions of the entity e of any dispute regarding the eligibility, volume approved banking channels or from the dedication of the with all not at any time deny or repudiate the ordifferent competing Schemes of various May indemnify, defend and hold harmless the varing, disclosing and transferring of the afound hereby confirm that the information products of the product of the produ

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.
- 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 criterions and integrity checks as may be determined by the AMC from time to time.

viii) TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ${\tilde{\tau}}$ 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 ${\tilde{\tau}}$ 150/- (for First Time Mutual Fund Investor) or ${\tilde{\tau}}$ 100/- (for Investor other than First Time Mutual Fund linvestor 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 $\P 10,000$ - or more. The transaction charges shall be deducted in 3-4 installments.

2. INVESTOR PARTICULARS

- 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/ FDIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPls	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				✓		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

The Power of Attomey 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.
- ii) 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.

(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 Bird 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 will be verified against 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, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA

ii. each of the applicants, in case of investments in joint names; and $% \left(1\right) =\left(1\right) \left(

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.
- 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.

- 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 car 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 digiocker or any other source which could be verified online.
- 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.
- 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.

 $For further details with {\it respect} to {\it KYC} process, please {\it read} Statement of Additional Information}.$

5. MODE OF PAYMENT

 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 Clearingenabled bank branches are hosted on the website of the RBI under the link 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.
- 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.
- 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 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/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, 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 'Aud 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 dras purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the dra confirming the debit should also be enclosed.

Non Repatriation basis:

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

. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s)in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination.
 - Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.
- 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".
- a) 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.
- $x) \qquad \text{Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.}$
- 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 Mutal Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/Direct Credit/ NLCS/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/

agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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

10. E-MAIL COMMUNICATION

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

- 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 aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the soware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.

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

12. RTGS/ NEFT

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

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

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

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

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

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.



1800-270-7000

Contact Us:

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