

Birla Sun Life Capital Protection Oriented Fund - Series 29

A Close ended Capital Protection Oriented Scheme



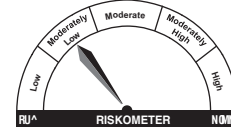
(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Offer of units of ₹ 10/- each for cash during the New Fund Offer.

New Fund Offer Opens: Monday, 23 November 2015 | **New Fund Offer Closes:** Monday, 07 December 2015

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING:

- Capital protection and capital appreciation linked to equity market at the end of long term tenure
- Investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities



Investors understand that their principal will be at Moderately Low risk

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Application No.

ARN NO.	Sub Broker Name / ARN No.	Sub Broker Code	Employee Unique ID. No. (EUIIN)
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EUIIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9

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

Existing Folio No. _____

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 10) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. _____

PAN (Mandatory) _____ Date of Birth** D D M M Y Y Y Y KYC

NAME OF THE SECOND APPLICANT Mr. Ms. M/s. _____

PAN (Mandatory) _____ Date of Birth** D D M M Y Y Y Y KYC

NAME OF THE THIRD APPLICANT Mr. Ms. M/s. _____

PAN (Mandatory) _____ Date of Birth** D D M M Y Y Y Y KYC

** Mandatory in case the First / Sole Applicant is Minor

NAME OF THE GUARDIAN (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)

Mr. Ms. M/s. _____

RELATIONSHIP OF GUARDIAN (Refer Instruction No. 2(ii)) _____

ISD CODE _____ TEL: OFF. S T D _____ TEL: RESI S T D _____

TAX STATUS | Please tick (✓) |

- Resident Individual
 Fils
 NRI - NRO
 HUF
 Club / Society
 PIO
 Body Corporate
 Minor
 Government Body
 Trust
 NRI - NRE
 Bank & FI
 Sole Proprietor
 Partnership Firm
 QFI
 Others _____ (Please Specify)

KYC DETAILS (Mandatory)

OCCUPATION | Please tick (✓) |

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

GROSS ANNUAL INCOME | Please tick (✓) |

- FIRST APPLICANT** Below 1 Lac
 1-5 Lacs
 5-10 Lacs
 10-25 Lacs
 > 25 Lacs - 1 Crore
 > 1 Crore
 Net worth (Mandatory for Non - Individuals Rs. _____ as on D D M M Y Y Y Y [Not older than 1 year]
- SECOND APPLICANT** Below 1 Lac
 1-5 Lacs
 5-10 Lacs
 10-25 Lacs
 > 25 Lacs - 1 Crore
 > 1 Crore OR Net Worth _____
- THIRD APPLICANT** Below 1 Lac
 1-5 Lacs
 5-10 Lacs
 10-25 Lacs
 > 25 Lacs - 1 Crore
 > 1 Crore OR Net Worth _____

For Individuals

- I am Politically Exposed Person
 I am Related to Politically Exposed Person
 Not Applicable

For Non-Individual Investors (Companies, Trust, Partnership etc.)

- Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: Yes No
 (If No, please attach mandatory UBO Declaration)
 Foreign Exchange / Money Charger Services Yes No
 Gaming / Gambling / Lottery / Casino Services Yes No
 Money Lending / Pawning Yes No

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

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O.Box Address is not sufficient. Please provide full address.) (Indian Address in case of NRIs/Fils)

CITY _____ STATE _____ PIN CODE _____

The rating of 'BWR AAAMfs (SO)' is pronounced as 'BWR Triple A mfs (Structured Obligation)'. The assigned rating is valid only for Birla Sun Life Capital Protection Oriented Fund - Series 29. Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments they have made. BWR's capital protection oriented scheme ratings are not recommendations to buy, sell or hold a fund or scheme. These ratings do not comment on the volatility of net asset value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity. The ratings are valid only for the maturity of the scheme.

Overseas Address (For NRIs/FIIs) (For NRI / FII application in addition to mailing address above)

CITY									
STATE			COUNTRY			PIN CODE			

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

SMS Transact Online Access

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

Email Id _____

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)]

Account Statement Annual Report Other Statutory Information

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

Account No. _____ Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify)

IFSC CODE** _____ MICR CODE^^ _____

Name of the Bank _____

Branch Address _____

Pin Code _____ City _____

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

4. FATCA DETAILS [Please tick (✓)] For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA detail form

Do you have any non-Indian Country[ies] of Birth/ Citizenship/ Nationality and Tax Residency? Yes No Please tick as applicable and if yes, provide the below mentioned information (mandatory)

Sole/ First Applicant/ Guardian	<input type="checkbox"/> Yes <input type="checkbox"/> No	2nd Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	3rd Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> or <input type="checkbox"/> POA <input type="checkbox"/> Yes <input type="checkbox"/> No
Country of Birth	_____	Country of Birth	_____	Country of Birth	_____
Country of Citizenship/ Nationality	_____	Country of Citizenship/ Nationality	_____	Country of Citizenship/ Nationality	_____
Are you a US Specified Person?	<input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id.	Are you a US Specified Person?	<input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id.	Are you a US Specified Person?	<input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id.
Country of Tax Residency# (other than India)	Taxpayer Identification No _____	Country of Tax Residency# (other than India)	Taxpayer Identification No _____	Country of Tax Residency# (other than India)	Taxpayer Identification No _____
1		1		1	
2		2		2	

Please indicate all countries in which you are a resident for tax purpose and associated Taxpayer Identification number. In case of applications with PoA, the PoA holder should fill separate form to provide the above details mandatorily.

5. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Capital Protection Oriented Fund - Series 29	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth

Default Plan: Refer KIM for details. Default Option: Growth Option.

6. PAYMENT DETAILS Refer Instruction No. 5. (Please mention the application Serial number and the first applicant's name on the reverse of the Cheque/DD. Please ensure there is only one Cheque / DD submitted per application form).

Mode of Payment [Please tick (✓)] Cheque DD Cheque / DD should be drawn favouring "Birla Sun Life Capital Protection Oriented Fund - Series 29" RTGS / NEFT / Fund Transfer Letter Other (please specify)

Investment Amount (₹)* _____ DD Charges (₹)* _____ Net Amount (₹) _____

Cheque/DD No. _____ Dated D D M M Y Y Bank Name & Branch _____

Account No. _____ UTR No. _____ (In case of RTGS/NEFT)

*To be filled in by investors residing at the location, where the AMC Branches /Collection Bank centres are not located. *Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.

7. DEMAT ACCOUNT DETAILS (OPTIONAL) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

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

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

Enclosed: Client Master Transaction/ Statement Copy/ DIS Copy

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

Electronic Payment Cheque Payment

It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details mentioned in Section 3.

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

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

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				
			Total = 100%	

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

To,
The Trustee,
Birla Sun Life Mutual Fund

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

For NRIs only: I/We confirm that I am/We are Non Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. (Refer Inst. No. 5)

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

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

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

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

UNDERTAKING IF INVESTING THROUGH ASBA FACILITY:

- I/We hereby undertake that I/We am/are an ASBA applicant(s) as per the applicable provisions of the SEBI Regulations.
- In accordance with ASBA process provided in the SEBI Regulations I/We authorize (a) the SCSB to do all acts as are necessary to make the unblocking of funds in the bank account maintained with the SCSB specified in the ASBA Form, transfer of funds to the New Fund Offer Account on receipt of instruction from the Registrar to the Offer after finalisation of the basis of Allotment; and (b) the Registrar to the New Fund Offer provide instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation
- In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.
- Bank A/c details and PAN mentioned in the ASBA Form does not match with one available in the depository's database, such ASBA Applications shall be rejected by the Application in the New Fund Offer (NFO) for blocking or of allotment of units. Registrar to the New Fund Offer.

Date

Place

First Applicant / Authorised Signatory

Second Applicant

Third Applicant

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Birla Sun Life **Capital Protection Oriented Fund - Series 29**

Application No. _____



Birla Sun Life Asset Management Company Limited

One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013
 CIN No.: U65991MH1994PLC080811 | Toll Free: 1800-270-7000 / 1800-22-7000 | sms GAIN to 567679 | Email: connect@birlasunlife.com

Collection Centre /
 BSLAMC Stamp & Signature

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

[Please tick (✓)] **ENCLOSED** PAN Proof KYC Complied

Birla Sun Life Capital Protection Oriented Fund - Series 29	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	

Default Plan: Refer KIM for details. **Default Option:** Growth Option.

Investment Amount / Amount Blocked (₹) _____ Cheque No. _____

Net Amount _____ Dated ____/____/____ Drawn on Bank _____

Please tick (3) if applying through ASBA facility and provide the following details:

ASBA Application number: _____ Bank Account no.: _____

SCSB (Bank and Branch): _____ Date & Time of Submission: _____

INSTRUCTIONS FOR FILLING APPLICATION FORM

1. GENERAL INSTRUCTIONS

- i) Please read the terms of the Key Information Memorandum and the **Statement of Additional Information / Scheme Information Document** carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Lead structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- ii) Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H. U. F.
- iv) The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- vi) All cheques and bank drafts must be drawn in favour of "Birla Sun Life Capital Protection Oriented Fund - Series 29" 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 Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.
- viii) **TRANSACTION CHARGES**
SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Birla Sun Life Asset Management Co. Ltd. / Birla Sun Life Mutual Fund shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.
Please note that Transaction Charges shall not be deducted in the following cases:
a. purchases / subscriptions for an amount less than ₹ 10,000/-;
b. Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
c. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

2. INVESTOR PARTICULARS

- i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FI 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 may be, 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/ Fils

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the BSLAMC / MF 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 BSLAMC/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 Birla Sun Life Mutual Fund. BSLAMC / BSLMF 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 Birla Sun Life Mutual Fund. Further, BSLAMC/BSLMF/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 dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- vi) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- vii) **QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/IMD/FIL&C/13/2012 dated June 07, 2012, as applicable.

3(A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.
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 Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.

(B). DEMAT ACCOUNT DETAILS

Investors have an option to hold the units in electronic (Demat) form. The applicant 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 during the NFO. 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 this application (other than ASBA Applications) are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

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 BSLAMC or may visit www.birlasunlife.com, www.amfindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

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

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC 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 BSLAMC 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. M/RS/D/ Cir-26/2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. M/RS/D/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

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

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

a) Restriction on acceptance of Third Party Payment:

- v) 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), **Birla Sun Life Asset Management Company Limited (BSLAMC)/ Birla Sun Life Mutual Fund (BSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).**



**Online Portfolio
Access**

www.birlasunlife.com



**All India
Telephone**

Toll Free : 1-800-22-7000
1-800-270-7000
Non Toll Free : +91 22 6691 7777



**Mobile Investment
Manager**

www.birlasunlife.com/mobile

- b) **“Third Party Payment”** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- c) BSLAMC 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:
- Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
 - Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - Custodian on behalf of an FII or a client.
- d) In case of ‘exceptional situations’ mentioned above, investors are required to submit following documents/declarations along with the application form without which such applications will be rejected/not processed/refunded:
- Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - 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 BSLAMC or visit our website www.birlasunlife.com for the said Declaration Form. BSLAMC/BSLMF 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:
- Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
 - a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
 - 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 BSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the BSLAMC/BSLMF. 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.
- 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.
- Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

iv. **Cash acceptance towards subscription**

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Nellore, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer pg no 8. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 15 cities shall mean top 15 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.

In case the application for subscription does not comply with the above provisions, BSLAMC/BSLMF 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.

 - 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 offices / 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**

RESTRICTION ON NON-ACCEPTANCE OF SUBSCRIPTIONS FROM U.S. PERSONS AND RESIDENTS OF CANADA:

As per the requirements of the U.S. Securities and Exchange Commission (SEC), persons falling within the definition of the term “U.S. Person” under the US Securities Act of 1933 and corporations or other entities organized under the laws of U.S. are not permitted to make investments in securities not registered under the Securities Act of 1933. [The term “US Person” means any person that is a United States person within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislation, rules etc. as may be in force from time to time].

Further, as per the Canadian Securities Administrator (CSA) and other applicable laws, prior registration of a scheme is mandatory with CSA before its marketing or selling to the Residents of Canada.

The Schemes of Birla Sun Life Mutual Fund (the ‘Mutual Fund’) are presently not registered under the relevant laws, as applicable in the territorial jurisdiction of U.S. or in any provincial or territorial jurisdiction of Canada.

In view of the above, w.e.f August 19, 2014 (the ‘effective date’), the Trustee to Birla Sun Life Mutual Fund has decided to restrict investments from U.S. Persons, corporations or other entities organized under the law of the U.S. and Residents of Canada as defined under the applicable laws of Canada in the Schemes of the Mutual Fund.

Accordingly, the U.S. Persons and Residents of Canada are requested to note the following:

 - No fresh purchases (including purchases by way of Systematic Investment Plans, Systematic Transfer Plans and Dividend Transfer Plans)/additional purchases/switches in any Schemes of the Mutual Fund is allowed. However, existing investment prior to the effective date in the schemes are allowed to be continued until same are redeemed by such investors;
 - If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be allowed to purchase any additional Units in any of the Schemes of the Mutual Fund;
 - In case Birla Sun Life Asset Management Company Limited (‘AMC’) / the Mutual Fund subsequently identifies, that the subscription amount has been received from U.S. Person(s) or Resident(s) of Canada after the effective date i.e. August 19, 2014, then the Mutual Fund / AMC at its discretion shall redeem all the units held by such person from the Scheme at applicable Net Asset Value.

Repatriation basis:

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

Non Repatriation basis:

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

7. **NOMINATION**

 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - Nomination shall not be allowed in a folio/account held on behalf of a minor.
 - Nomination in respect of the units stands rescinded upon the transfer of units.
 - Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
 - 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.
 - 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.
 - The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
 - Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.**

8. **ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND**

BSLAMC will endeavor to credit the redemptions/dividend payouts directly to the designated Bank A/c of the unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ NECS/ ECS).

BSLAMC 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.**
 - 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 / e-mail. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

 - User of Customer Identification PIN (CIP) facility in the parlance of Birla Sun Life Asset Management Co Ltd (BSLAMC) means a Unitholder being serviced by BSLAMC.
 - A CIP will enable the user to view the Account Statement on the Birla Sun Life website (www.birlasunlife.com) and other services mentioned herein after.
 - The user shall have no objection to BSLAMC verifying the identity before allotting the CIP.
 - 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 BSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
 - The User shall inform BSLAMC immediately in case the CIP becomes known to any other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as BSLAMC may deem fit.
 - BSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that BSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
 - BSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that BSLAMC may require. BSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
 - The user shall be fully liable to BSLAMC for every transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
 - 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. BSLAMC 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 BSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that BSLAMC 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. BSLAMC shall not be liable for the non-suitability thereof or if any other data or software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
 - 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 BSLAMC 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.
 - 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.
 - 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 BSLAMC.
 - 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 BSLAMC 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.
 - BSLAMC 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.
 - The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
 - 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 BSLAMC. 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.
 - Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to BSLAMC. Whilst BSLAMC 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 BSLAMC. The user shall separately evaluate all risks arising out of the same.
 - The technology for enabling the services offered by BSLAMC 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 disabilities. The user understands that BSLAMC 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 BSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that BSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that BSLAMC shall disclaim all liability in respect of the said risks.
 - 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 BSLAMC’s liability.
 - The user understands that BSLAMC 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, BSLAMC 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) BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, 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 BSLAMC 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 BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of : a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access BSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC'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 BSLMF 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. BSLMF 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.

BSLMF 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.

Birla Sun Life Capital Protection Oriented Fund - Series 29

A Close ended Capital Protection Oriented Scheme

INVESTORS MUST READ THE SCHEME INFORMATION DOCUMENT/KEY INFORMATION MEMORANDUM AND INSTRUCTIONS BEFORE COMPLETING THIS FORM.

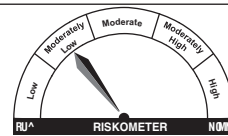
APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

Offer of units of ₹ 10/- each for cash during the New Fund Offer.

New Fund Offer Opens: Monday, 23 November 2015 | New Fund Offer Closes: Monday, 07 December 2015

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING:

- Capital protection and capital appreciation linked to equity market at the end of long term tenure
- Investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities



Investors understand that their principal will be at Moderately Low risk

Date ASBA Application No. NFO Application No. [mandatory & only for Non-Demat holders]

BROKER/AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Regn No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN:		[Name & Code]	[11 digit code]	[Name and Code]	

1. NAME OF FIRST APPLICANT (Name should be as available in Demat Account in case of Demat Account holders)

Mr. Ms. M/s.

2. EXISTING FOLIO NO. (If you have an existing folio number, please mention the number here)

Folio No.

3. DEPOSITORY ACCOUNT DETAILS

Depository Name [Please tick] National Securities Depository Ltd Central Depository Services [India] LimitedDepository Participant Name DP-ID Beneficiary Account Number

4. PAN OF 1ST APPLICANT (Permanent Account Number)

PAN

5. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Capital Protection Oriented Fund - Series 29	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	

Default Plan: Refer KIM for details. Default Option: Growth Option.

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number Bank Name Branch Name where account is held Total Amount to be blocked (₹ In figures) Rupees in words

7. UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Birla Sun Life Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Birla Sun Life Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Birla Sun Life Mutual Fund or Birla Sun Life Asset Management Company Limited or Birla Sun Life Trustee Company Private Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Signature of Bank Account Holders

ACKNOWLEDGEMENT SLIP (to be filled in by the investor)

ASBA APPLICATION FORM

Birla Sun Life Capital Protection Oriented Fund - Series 29



Birla Sun Life Asset Management Company Limited

One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013
CIN No.: U65991MH1994PLC080811 | Toll Free : 1800-270-7000/ 1-800-22-7000 | sms GAIN to 567679 | Email: connect@birlasunlife.comApplication Number [mandatory for non-demat account holders]: ASBA Application Number: Date : / /

Birla Sun Life Capital Protection Oriented Fund - Series 29	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	

Default Plan: Refer KIM for details. Default Option: Growth Option.

Received from Mr./Ms./Mrs./M/s. Address SCSB Account details: A/c No. Bank Name Branch Name Total Amount to be Blocked: ₹ In figures Rupees In words Date & time of receipt

SCSB Stamp, Signature

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. An ASBA investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the SCSB with whom the bank account to be blocked, is maintained.
 - **In case of ASBA application in physical mode**, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - **In case of ASBA application in electronic form**, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
7. All grievances relating to the ASBA facility may be addressed to the AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

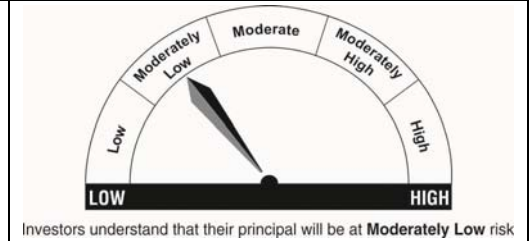
Birla Sun Life **Capital Protection Oriented Fund - Series 29**

(A Close ended Capital Protection Oriented Scheme)

Birla Sun Life
Mutual Fund**This Product is suitable for investors who are seeking:**

- capital protection and capital appreciation linked to equity market at the end of long term
- investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities

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



Offer of Units of ₹ 10/- each for cash during the New Fund Offer Period

New Fund Offer Opens: Monday, November 23, 2015 | **New Fund Offer Closes:** Monday, December 07, 2015

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription of the New Fund Offer Period shall not be kept open for more than 15 days.

RATED 'BWR AAAMfs (SO)' by Brickwork Ratings India Pvt. Ltd. (BWR)*

<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF MUTUAL FUND</u>
BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED (BSLAMC) One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel.: +91-22 43568000 Fax No. +91-22 43568110 / 8111 CIN: U65991MH1994PLC080811	BIRLA SUN LIFE MUTUAL FUND (BSLMF) One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. +91-22 43568000 Fax No. +91-22 43568110 / 8111 Website www.birlasunlife.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 cost at any of the Investor Service Centres or distributors or from the website www.birlasunlife.com.**

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

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

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by (NSE) nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE'. The KIM is dated November 06, 2015.

*The rating of 'BWR AAAMfs (SO)' is pronounced as 'BWR Triple A mfs (Structured Obligation)'. The assigned rating is valid only for Birla Sun Life Capital Protection Oriented Fund - Series 29 to Series 31. Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments they have made. BWR's capital protection oriented scheme ratings are not recommendations to buy, sell or hold a fund or scheme. These ratings do not comment on the volatility of net asset value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity. The ratings are valid only for the maturity of the scheme.

Investment Objective	To seek capital protection by investing in fixed income securities maturing on or before the tenure of the scheme and seeking capital appreciation by investing in equity and equity related instruments. The Scheme does not guarantee/ indicate any returns. There can be no assurance that the scheme objectives will be achieved. The scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.		
Liquidity	The scheme will have duration of 1280 days from and including the date of allotment.		
Rating	The proposed portfolio structure has been rated 'BWR AAAMfs (SO)' by BWR, a SEBI registered credit rating agency, from the view point of assessing the degree of certainty for achieving the objective of capital protection. The rating would be reviewed on a quarterly basis.		
Asset Allocation and Investment Pattern of the	Under normal circumstances, the asset allocation pattern of the Scheme will be as follows:		
	Instrument	Normal Allocation (% of total assets)	Risk Profile

Scheme		Minimum	Maximum																
	Debt Securities and Money Market instruments	70%	100%	Low to medium															
	Equity and Equity Related Instruments#	0%	30%	High															
	<p>The scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the "put option" date. Further, debt component of the portfolio will have highest investment grade rating.</p> <p>#Including derivatives instruments as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use derivatives purely for the purpose of hedging and portfolio balancing and subject to guidelines issued by SEBI from time to time. In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme will not invest in Foreign Securities, repo in corporate debt securities, Securitised Debt and/or Credit Default Swaps. The scheme shall not engage in securities lending/Short Selling.</p> <p>The Fund will diversify its debt portfolio across instruments with various rating agencies. The following criteria will be used for selecting the portfolio securities:</p> <ul style="list-style-type: none"> The Portfolio will not invest more than 20% of total portfolio value in instruments rated by BWR. However, the above restriction shall not apply to investments in PSU Bonds (entities where GoI holding is over 51%). The remaining fixed income portfolio (other than Money Market Instruments) will be invested in securities that are rated by a rating agency other than the one which has rated the Fund. The yield of purchase shall not be more than 100 bps over CRISIL/ICRA/FIMMDA Bond *AAA* Matrix level. <p>Further, the scheme shall consider positive and negative list of issuers as decided in accordance with Credit policy of AMC. For further details please refer Section on Risk Control as appearing below.</p> <p>Further, BWR, while assigning BWR AAAMfs (SO) rating to the scheme has assumed initial debt levels (i.e. minimum allocation in debt securities and money market instruments). BWR has provided below stated indicative asset mix (Debt : Equity) basis the tenure of the scheme:</p> <table border="1" data-bbox="256 831 1522 996"> <thead> <tr> <th>Tenure / Duration of scheme</th> <th>Debt and Money Market Instruments</th> <th>Equity</th> </tr> </thead> <tbody> <tr> <td>Upto 18 months</td> <td>90% - 93%</td> <td>10% - 7%</td> </tr> <tr> <td>18 to 24 months</td> <td>85% - 92%</td> <td>15% - 8%</td> </tr> <tr> <td>24 to 36 months</td> <td>79% - 88%</td> <td>21% - 12%</td> </tr> <tr> <td>36 to 60 months</td> <td>70% - 85%</td> <td>30% - 15%</td> </tr> </tbody> </table> <p>Capital protection is intended to be provided solely through the fixed income part of the portfolio and the allocation towards the same shall, inter alia, be a function of the interest rates prevailing at the time of launch of the scheme. The asset allocation of the fixed income portfolio of the scheme shall not be less than the minimum percentage of allocation specified by BWR to achieve capital protection orientation objective of the scheme.</p> <p>Change in Asset Allocation</p> <p>Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above can vary depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations.</p> <p>In the event of the any deviations from the asset allocation table above, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation to bring it in line with the asset allocation pattern as indicated above.</p> <p>In case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p> <p>OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:</p> <p>(1) Credit Evaluation Policy</p> <p>From credit evaluation perspective, each company is internally appraised by focusing on three parameters i.e. (1) Business Fundamental (2) Financial Analysis & (3) Management Track record of the Investee company. A Detailed analysis is carried out to understand the business model of the investee company and its financial position before deciding to invest.</p> <p>All Research is carried out by the internal team and approved as per our authorisation matrix of BSLAMC. For more details on Credit policy, investors may refer to page 3 of this KIM.</p> <p>(2) Sectors in which the Scheme shall not invest</p> <p>The scheme shall not invest in securities of Airlines and Gem and Jewellery Sector.</p> <p>Further, the scheme shall not have exposure in fixed income securities in excess of 30% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to HFCs only. Provided further that the additional exposure to such securities issued by HFCs are rated AAA or equivalent and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 30% of the net assets of the scheme:</p> <p>Further provided that the above sectoral limit is not applicable for:</p> <ol style="list-style-type: none"> AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs). CBLOs. Bank Certificate of Deposits. Government of India securities. Treasury Bills. <p>(3) Type of instruments which the scheme proposes to invest in: Please refer Section 'D. Investment By Scheme'</p>				Tenure / Duration of scheme	Debt and Money Market Instruments	Equity	Upto 18 months	90% - 93%	10% - 7%	18 to 24 months	85% - 92%	15% - 8%	24 to 36 months	79% - 88%	21% - 12%	36 to 60 months	70% - 85%	30% - 15%
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given in SID for further details.

(4) Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:

The scheme shall invest only in securities/ instruments with the ratings of AAA or equivalent.

Intended Portfolio Allocation:

Instruments	Credit Rating		
	A1+/P1+	AAA	Not Applicable
CDs	0-5%	-	-
CPs	0-5%	-	-
NCDs	-	80-85%	-
Government Securities/ Treasury Bills/ CBLO / Reverse Repos (<i>on Government Securities /Treasury Bills</i>)	-	-	0-5%
Equity and Equity Related Securities	-	-	15-20%
Mutual Fund schemes			0-5%

Note:

- (i) Debt component of the portfolio will have highest investment grade rating.
- (ii) All investments shall be made based on rating prevalent at the time of investment. Where any paper is having dual rating (rated differently by more than one rating agency) then for the purpose of meeting intended range the most conservative publicly available rating would be considered e.g. if the paper is rated AAA by one rating agency and AA by the other, then, the paper will be treated as AA rated paper for complying with intended portfolio range.
- (iii) In case of non-availability of and taking into account the risk-reward analysis of CPs / NCDs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or CBLOs / T-Bills.
- (iv) At the time of building the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent.
- (v) Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / Government Securities / T-Bills.
- (vi) Further, if due to market action the value of equity shares appreciates / depreciates resulting in breach of the above specified limits, the fund manager may not rebalance the portfolio and may run with the ongoing exposure. Further, in line with investment strategy, where the fund manager sells portion of equity shares in portfolio and considers to reinvest/redeploy such proceeds, the upper limit of the intended range w.r.t investment in equity and equity related instruments as above shall not be applicable and such breach may continue, provided the reinvestment / redeployment is made only in equity shares to the extent of sales proceeds realised from such sell transaction(s). Further, the said proceeds realised out of such sell transaction may be invested in Bank CDs having highest ratings (i.e. A1+ or equivalent) or CBLOs / Government Securities / T-Bills for period of 30 days from and including the date of such sell transaction if in the opinion of the Fund Manager the general market conditions are not favourable and/or suitable investment opportunities are not available for deployment of funds into equity shares. For any investments to be made post expiry of such 30 days into equity and equity related instruments, the intended range as specified above shall be adhered to.
- (vii) **Change in Asset Allocation:** Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation (provided such deviation is not too close to maturity of the scheme).
Accordingly, investors should note that there will not be any variation between the intended portfolio allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (iii), (iv), (v), (vi) and (vii) above.
- (viii) Further, the above allocation may vary during the duration of the Scheme due to occurrence of any adverse credit events such as rating downgrade/credit default. In such case, it would be the discretion of the fund manager/CIO to either rebalance the portfolio or continue to hold the instrument in the portfolio in the best interest of the investors.
- (ix) **Disclosure for investments in unrated debt securities and derivatives:** The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, short term deposit to which rating is not applicable. The scheme may invest in equity derivatives purely for the purpose of hedging and portfolio balancing and subject to guidelines issued by SEBI from time to time. Further, in accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.

Further, the Fund manager shall at all times endeavor that the capital remains protected on maturity and ensure that the rating of the Scheme is not adversely affected.

(5) Reporting: After the closure of NFO, the AMC will report in the next meeting of AMC/ Trustees, the publicized percentage allocation and the final portfolio.

Investment Strategy

The scheme follows a passive investment strategy for the fixed income component of the scheme. The corpus of the equity component of the scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run.

Stock Selection Strategy

The Fund will select stocks of companies that have demonstrated a potential ability to grow at a reasonable rate for the long term. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The aim will be to build a portfolio that adequately reflects a crosssection of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.

<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Statement of Additional Information / Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized:</p> <ul style="list-style-type: none"> • The scheme offered is “oriented towards protection of capital” and “not with guaranteed returns”. Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc. • The ability of the portfolio to meet capital protection on maturity to the investors can be impacted in certain circumstances including changes in government policies, interest rate movements in the market, credit defaults by bonds, expenses, reinvestment risk and risk associated with trading volumes, liquidity and settlement systems in equity and debt markets. Accordingly, investors may lose part or all of their investment (including original amount invested) in the Scheme. No guarantee or assurance, express or implied, is given that investors will receive the capital protected value at maturity or any other returns. • BWR's capital protection oriented scheme ratings are not recommendations to buy, sell or hold a fund or scheme. • BWR's capital protection oriented scheme ratings are opinions on the degree of certainty with which the portfolio structure ensures timely payment of at least the face value of the units to unit holders on maturity of the scheme. The rating should, however, not be construed as an indication of expected returns, prospective performance of the mutual fund scheme, NAV or of volatility in its returns. • A capital protection oriented scheme rating is the rating of a structured obligation and is conditional on the fulfillment and maintenance of certain minimum criteria by the AMC. BWR's methodology for assessing the strength of the portfolio structure, in terms of how well it provides capital protection, involves a comprehensive analysis of the investment strategy adopted by the AMC, the prevailing market conditions (with respect to the various instruments that the scheme invests in) and the AMC's track record & past performance. Given these parameters, BWR assesses the structure of the portfolio under various market scenarios and stressed conditions. BWR then estimates the likelihood of a shortfall in the net asset value with respect to the face value of the units of the scheme on maturity. Higher rating is assigned to structures which have a lower likelihood of shortfall of NAV. • BWR reserves the right to suspend, withdraw / revise the rating assigned on the basis of any new information or in the event of failure on the part of the AMC to furnish such information, material or clarifications as may be required by BWR. BWR shall also be entitled to publicise / disseminate such suspension / withdraw/ revise the assigned rating in any manner considered appropriate by it. <p>In addition to the above, investments in the scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Debt Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Concentration Risk etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), Listing of units (Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained).</p> <p>Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities.</p> <p>The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. For further details on scheme specific risk factors for the scheme, investors are requested to refer to SID.</p>
<p>Risk Control Strategies</p>	<p>Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p> <p>Every investment in Debt and Money Market Instruments of any issuer would be made in accordance with Credit policy as defined and established by AMC from time to time. The Credit Policy, which is reviewed and monitored on a regular basis by Investment Committee, inter alia, enumerates issuer selection process, the various parameters to be considered for setting up credit exposure limits and Credit authorisation matrix for such limits, credit monitoring process etc.</p> <p>As an overlay to above mentioned policy, the scheme shall also be bound by warranties issued by BWR while rating this scheme. Ratings assigned are required to be monitored over the life of the instrument.</p> <p>Additionally, at a broad level, AMC shall have a positive list of issuers would be AAA rated PSU entities, Financial Institutions, Manufacturing entities which would be our prime consideration for investment.</p> <p>The negative list would be bonds of sectors like Airlines, Gem and Jewellery. In case any new issuer is in the market at the time of our actual investment, AMC shall ensure that the investments are made in instruments which are AAA rated or equivalent for such new entrants.</p> <p>AMC reserves the right to alter the list from time to time to the extent the same is deemed fit on the basis of Credit policy, as adopted and in the interest of protecting the capital of the investors.</p> <p>Further, the fund manager shall carry out risk assessment of the issuer, continuously monitor the networth of the company, check the track record of the company and/or its sponsors/parent company, any defaults by such companies in past etc. For further details on these parameters for selection and investment criteria, investors are requested to refer to SID. However, these parameters are dependent upon information available at the time of due diligence. Fund manager shall endeavor to include all such parameters but investors should note that these parameters are indicative and can change from time to time at the discretion of the fund manager.</p> <p>The Scheme may also use derivatives for the purpose of hedging and portfolio balancing from time to time, as would be available and permitted by SEBI/RBI.</p> <p>It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund.</p>

	<p>The Trustees will also continuously monitor the structure of the portfolio of the scheme and will report the same in the half-yearly Trustee Report. The AMC shall also report about the same in the bi-monthly Compliance Test Report.</p> <p>While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p>																																					
Plans / Options offered	<p>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.</p> <p>Each of the above Regular and Direct Plan under the scheme shall have Growth Option only.</p> <p>**DIRECT PLAN:</p> <p>i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p> <p>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.</p> <p>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 [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>iv. How to apply:</p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>b. Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>Default Plan: Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>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.</p>		Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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6	Direct	Regular	Direct Plan																																			
7	Mentioned	Regular	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			
Applicable NAV	<p>Units of the scheme cannot be redeemed by the investors directly with the fund until the date of maturity of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.</p>																																					
Minimum Application Amount / Number of Units	<p>Purchase (Incl Switch-in)</p> <p>Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.</p>	<p>Repurchase</p> <p>No redemption (repurchase) of units is allowed before the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchange.</p>																																				
Despatch of Proceeds of Repurchase (Redemption) Request	<p>Within 10 working days from the date of maturity.</p>																																					
Benchmark Index	<p>CRISIL MIP Blended Index</p> <p>The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</p>																																					
Dividend Policy	<p>Not Applicable</p>																																					
Name of the Fund Manager	<p>Mr. Prasad Dhonde and Mr. Vineet Maloo</p>																																					
Name of the Trustee Company	<p>Birla Sun Life Trustee Company Private Limited</p>																																					
Performance of the Scheme	<p>This scheme does not have any performance track record</p>																																					
Expenses of the Scheme	<p>New Fund Offer Period</p> <p>The NFO expenses of the scheme shall be borne by the AMC.</p> <p>Entry Load*: Nil</p> <p>Exit Load: Nil</p>																																					
(i) Load Structure	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode</p> <p>*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. The upfront commission, if any, on investment made by the investor shall</p>																																					

	be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.								
(ii) Recurring expenses (As a % of daily net assets)	Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:								
	A. Expense Head / Nature of expense	% of daily net assets							
	Investment Management and Advisory Fees (AMC fees)	Upto 2.25%							
	Trustee fee								
	Audit fees								
	Custodian fees								
	Registrar & Transfer Agent (RTA) Fees								
	Marketing & Selling expense including agent commission								
	Cost related to investor communications								
	Cost of fund transfer from location to location								
	Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants								
	Costs of Statutory advertisements								
	Cost towards investor education & awareness (at least 2 bps)^								
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.								
	Service tax on expenses other than investment management and advisory fees								
	Service tax on brokerage and transaction cost								
	Other expenses\$								
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##	Upto 2.25%								
B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%								
<i>\$ Listing expenses are part of other expenses.</i>									
<i>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i>									
Note:									
(a) At least 10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10%) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by at least 10% p.a. (i.e. 0.20% of 2.00% p.a.).									
(b) ##The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52(6)(c)(i) will not exceed 2.00% p.a. of daily net assets of the Scheme.									
(c) ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.									
(d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge service tax on following Fees and expenses as below:									
(i) Investment Management and Advisory Fees: AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. <i>Currently, service tax is levied @14% for AMC fees as per taxation laws in force.</i>									
(ii) Other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.									
(e) As per Regulation 52(6)(c)(i) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:									
	<table border="1"> <thead> <tr> <th>First ₹ 100 Crores</th> <th>Next ₹ 300 Crores</th> <th>Next ₹ 300 Crores</th> <th>Over ₹ 700 Crores</th> </tr> </thead> <tbody> <tr> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table>	First ₹ 100 Crores	Next ₹ 300 Crores	Next ₹ 300 Crores	Over ₹ 700 Crores	2.25%	2.00%	1.75%	1.50%
First ₹ 100 Crores	Next ₹ 300 Crores	Next ₹ 300 Crores	Over ₹ 700 Crores						
2.25%	2.00%	1.75%	1.50%						
(f) Fungibility of Maximum Permissible expense: The maximum total expense ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.									
Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.									
Waiver of Load for Direct Applications	Not Applicable								
Listing	The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme will be listed on NSE and/or any other recognized stock exchange/s as may be decided by AMC from time to time within 5 (five) Business days from the date of allotment. Thus, the units of the Scheme will be listed and traded on the								

	<p>stock exchange/s and settled through depository mechanism as per the settlement cycle of the stock exchange/s. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the respective Series/Scheme. Unitholders who wish to trade in units would be required to have a demat account.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on National Stock Exchange of India Limited (NSE) for which the Trustees have obtained an in-principle approval from NSE vide letter NSE/LIST/34454 dated July 20, 2015.</p>	
Tax treatment for the Investors (Unitholders)	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>	
Daily Net Asset Value (NAV) Publication	<p>The NAV will be declared on all business days and will be published in atleast 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.</p>	
For Investor Grievances please contact	<p>Birla Sun Life Asset Management Company Limited One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel.: 1800-270-7000 / 1800-22-7000, E-mail: connect@birlasunlife.com CIN: U65991MH1994PLC080811</p>	<p>Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address:www.camsonline.com</p>
Unitholders' Information	<p>Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</p> <p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :</p> <p>For normal transactions during ongoing sales and repurchase:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> • AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. • Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <p><i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> • In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. <p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</p> <ul style="list-style-type: none"> • On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period. • Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month. • SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. • In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. • Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios /demat accounts across mutual funds / demat accounts across depository participants. • In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders. • Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. • For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. 	

- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form.

• **Half Yearly Consolidated Account Statement:**

- A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
- The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.

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

Annual Report:

The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any.

The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:

- By e-mail only** to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;
- In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same.

Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund.

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the BSLAMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.birlasunlife.com) and shall also be displayed on the website of AMFI (www.amfiindia.com).

Half Yearly Disclosures (Unaudited Financial Results / Portfolio):

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.birlasunlife.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

Monthly Portfolio Disclosures:

The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.birlasunlife.com) on or before tenth day of the succeeding month.

Transaction Charges
(For Lumpsum Purchases routed through distributor/ agent)

SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹10,000/- and above.

In accordance with the said circular, BSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.

- 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)	₹ 150 for subscription application of ₹10,000 and above.
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹10,000 and above.

- [^]The transaction charge, if any, shall be deducted by the BSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

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

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

4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

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: November 09, 2015

Place: Mumbai