# Birla Sun Life Dual Advantage Fund - Series I



A Close ended Hybrid 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: Thursday, 09 June 2016. | New Fund Offer Closes: Monday, 20 June 2016.

### This Product is suitable for investors who are seeking\*:

- Income and capital appreciation
- Investments primarily in Debt and Money market instruments for regular returns & Equity and equity related instruments for capital appreciation



PIN CODE

*Investors should consult their fina	ancial advise	rs if in dou	bt whethe	er the pr	oduct is	suitable f	for them				Investo	L0W	and that th	RISKON heir princi	IETER pal will be	HIGH at Modera	ately High risk	
(PLEASE READ THE INSTRUCTIONS BEF					completed			BLUE CO	LOUR		and in E	BLOCK	LETTER	RS.)				
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TRANSACTION CHARGES FOR A In case the subscription (lumpsum) amount time mutual fund investor) will be deducted to	is ₹ 10,000/- or r	more and you	ır Distributor	has opted	to receive	e Transaction	n Charges, ₹ 150	D/- (for fir	st time	mutual			ır₹100/	/- (for in	vestor o	ther tha	n first	
EXISTING UNITHOLDER please	fill in your F	olio No.,	Name & E	mail IC	and th	en proce	ed to Sectio	on 5 (A <sub>l</sub>	pplica	ble det	tails an	ıd Mod	le of h	olding	will be	e as pe	r the existi	ing Folio No.)
Existing Folio No.																		
FIRST/SOLE APPLICANT INFORM	IATION (MANDAT	ORY) (Refer In	nstruction No.	2,3,4) Fre	sh / New In	vestors fill in a	all the blocks. (1 t	o 10) In c	ase of ir	nvestmen	nt "On be	half of M	linor", Ple	ease Ref	er Instruc	ction no. 2	2(ii)	
NAME OF FIRST / SOLE APPLICANT	Mr. Ms.	M/s.																
PAN / PEKRN (Mandatory)							Date of	Birth**			M	M	Υ	Υ	Υ	Υ	□КҮ	С
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NAME OF THE SECOND APPLICANT	Mr. Ms.	M/s.																
PAN / PEKRN (Mandatory)							Date of	Birth**			M	M	Υ	Υ	Υ	Υ	□КҮ	С
AADHAR Card Number																		
NAME OF THE THIRD APPLICANT	Mr. Ms.	M/s.																
PAN / PEKRN (Mandatory)							Date of	Birth**			M	M	Υ	Υ	Υ	Υ	□КҮ	C
AADHAR Card Number																		
NAME OF THE GUARDIAN (In case F	irst / Sole App	olicant is m	ninor) / CO	NTACT F	PERSON	- DESIGNA	ATION / PoA	HOLDE	R (In c	case of	Non-ii	ndivid	ıal Inv	estors	)			
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RELATIONSHIP OF GUARDIAN (Refer	r Instruction No. 2	(ii))																
ISD CODE	TE	L: OFF.		Т														
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Proof of the Relationship with Mino	r**													**Mar	idatory ii	n case th	e First / Sole	Applicant is Mino
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MODE OF HOLDING (Please tick ( ✓ )) (Please				Joint		☐ Sing	-		•	or Surv	/IVOr (Def	ault option	n is Anyon	e or surviv	vor)			
MAILING ADDRESS OF FIRST / SOLE	APPLICANT (	P.O.Box Addre	ss is not suffic	cient. Pleas	e provide fu	ıll address.) (İr	ndian Address in	case of NF	lls/Flls)									
CITY																		

O GREEN [Please tick ( 🗸 )]	(Refer Instruction No.	. 10)																			
SMS Transact 🗌 0	nline Access	Mobile No.	+91									I/ We	would	like to	regist	er for m	ny/our	SMS Tr	ansact	and/ or	Online Acc
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Advantage Fu	ind – Seri	es I				10	ptions					[	Gro	wth				Divid	end (P	ayout)	
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KYC DETAILS (Man	datory)																				
OCCUPATION (Please tick (	✓ )]																				
FIRST APPLICANT	☐ Private S	ector Service		olic Secto ex Dealer				nent Ser										Retire	ed 🗆	House	wife
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THIRD APPLICANT	☐ Private Se	ector Service		olic Secto ex Dealei				nent Ser							•				ed _	House	wife
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For Individuals			For No	n-Individ	ual Inve	estors (C	Compai	nies, Tru	ust, Pa	rtnersh	ip etc.)										
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PAYMENT DETAILS Re				cation Seria	ıl number	and the fir	st applica	ant's name	e on the	reverse o	f the Che	que /DD.	Please e	nsure the	ere is on	ly one C	heque	/ DD sub	mitted p	er applicat	ion form ).
Mode of Payment [Pleas	e tick(✓)] ☐ <b>Ch</b>	neque 🗌 DD	Cheque	/ DD should	be drawn	favouring	"Birla Su	ın Life Dua	al Advant	age Fund	- Series I	I	RTGS /	NEFT /	/ Fund	Transfe	er Lett	er 🗌	Other_	(plea	ise specify)
Investment Amount (₹)*	•				D	D Charge	es (₹)*						Net A	mount	(₹)						
Cheque/DD No.			Dated	D D			Ban	k Name	& Bran	nch											
Account No.								UTR N	lo.											(In c	ase of RTGS
*To be filled in by investors resi	ding at the location,	, where the AMC	Branches /C	ollection Ba	nk centres	are not loc	cated.	"Minim	um of ₹ 5	5,000/- ar	ıd in multi	oles of ₹	10/- ther	eafter dui	ring the	New Fund	d Offer p	period.			
EMAT ACCOUNT DETA	AILS (OPTION	AL) (Please er	nsure that t	he sequen	ce of nar	nes as m	entioned	d in the a	applicati	on form	matches	with tha	at of the	A/c. he	eld with	the dep	ositor	y partici <sub>l</sub>	pant.) R	efer Instr	uction No
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NSDL: Depository Participant Name: DPID No.: I N Beneficiary A/c No.																					
CDSL: Depository Par										iciary A	/o No										

Flacture:	/ DIVIDEND KEMILLI	ANCE (Please attach a copy of cancelled o	heque Refer Instruction No. 8 & 12	2)			
	ic Payment	nsure the correctness of the IFSC c responding to the Bank details men	ode/ MICR code for Electro	onic	Cheque Payment		
Payout at recipi	ent/destination branch cor	responding to the Bank details men	tioned in Section 3.				
If MICR and IFSC c	code for Redemption/Divide	end Payout is available all payouts w	ill be automatically proces	ssed as Electron	c Payout-RTGS/NEFT/Direct Cred	it/NECS.	
To avail this	s facility please provid	de your signature below.					
Auto I	Maturity Switch to Bir	la Sun Life Cash Manager, I	Plan		Option		(Refer instruction No. 14)
<b>→</b>	First Applicant / Auth	orised Signatory		Second Ap	plicant		Third Applicant
NOMINATION	DETAILS (Mandatory	(Refer Instruction No. 7)					
☐ I/We wish to	nominate 🔲 I/We	DO NOT wish to nominate and s	sign here			1st Applicant S	ignature (Mandatory)
		Nominee Name and Address		Guardian	Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1							
Nominee 2							
Nominee 3							
						Total = 100%	
Is this applica	ant(s)/ guardian's Count provide the following in	siness    Residential    Try of Birth / Citizenship / Nation Iformation [mandatory] You are resident for tax purpose	ality / Tax Residency ot	ther than India		No	
Category		First Applicant (including		Tax Reference	Numbers below.		
a1	licant	i iist Appirount (inorduring	Minor)		Numbers below.		Third Applicant
Name of App	moant	That Approvant (moraumy	Minor)				Third Applicant
Name of App		That Apprount (moraumy	Minor)				Third Applicant
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# To also include USA, where the individual is a citizen/ green card holder of USA.

 $<sup>^{\</sup>wedge}\text{In}$  case Tax Identification Number is not available, kindly provide its functional equivalent.

To,

### The Trustee.

SCSB (Bank and Branch):

### 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

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.

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

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

nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

\*\* 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..

FATCA & CRS Declaration: I/We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same.

First Applicant / Authorised Signato	ory		Second Applicant			Third Applicant
ACKNOWLEDGEMENT SLIP (To be filled in b	v the Investor)			— — <del>— </del> I Advantage Fund		Application No.
Birla Sun Life  Mutual Fund	Birla Sun Life A	17th floor, Jupite	Management Co r Mill Compound, 841, S.B. Marg, 1 -7000 / 1800-22-7000   sms GAIN to 5	ompany Li	mited bai - 400 013	Collection Centre / BSLAMC Stamp & Signature
Received from Mr. / MsPlease tick(/)] ENCLOSED  PAN Proof			Da	te:/		
Birla Sun Life Dual		Plan Options		Regular		Direct
Advantage Fund – Series I	[i	(Please tick (				Dividend (Payout)
Default Plan: Refer KIM for details. Default	t Option: Growth Option.					
nvestment Amount / Amount Blocked (₹)						Cheque No
let Amount	Dated/_	/	Drawn on Bank			
lease tick (✓) if applying through ASBA facility at	nd provide the following details:					
ASBA Application number:			Bank Account no.:			

Date & Time of Submission:

### INSTRUCTIONS FOR FILLING APPLICATION FORM

### GENERAL INSTRUCTIONS

- 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 Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate ii) boxes wherever applicable
- boxes wherever applicable.

  The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his-bire official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H. U. F.

  The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.

- Interest.

  No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.

  All cheques and bank drafts must be drawn in favour of "Birla Sun Life Dual Advantage Fund Series I" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application /each

And cheques and balk draits intensive durant in about on bland but late Dutan Avainage Pullot - Serbas 1 and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application /each 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 are registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

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, if the distributor is considered vital, has allowed AMCS vide its circular No. Cir/IMD/DF/13/2011 dated August22, 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 divestor i.e. Existing Mutual Fund Investor) or ₹100/c (for Investor other than First Time Mutual Fund Investor) in the said circular, if the distributor, threafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall

### INVESTOR PARTICULARS

- STOR PARTICULARS

  Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.

  "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. first or sole holder. Occur appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.

  In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.

  Pocumentation to be submitted by Corporate Investors (Scapphilate Views Partnership), Etc. Partnership. But partnership.
- iii)

Documentation to be submitted by Corporate Inves	tors Corporate Investors	Trusts /	Societies	Partnership Firms	FIIs	POA
Board/ Committee Resolution/ Authority Letter	/	/	1	1	1	
Memorandum & Articles of Association	/					
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						/

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 investors 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, as applicable.

Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor".

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

- communications will also be sent to the first named holder
- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- In the application form, the investment will be deemled to be no into default spoots.

  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/IDF/14/2011 dated August 9, 2011 read with SEBI circular CIR/IMD/FII&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 and account number

PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of 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, hile 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. Incors 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.

## 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. Benenicary 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 makes 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 in the Application shall be treated as application for prhysical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode. All accordingly units will be allotted in physical (non-demat) mode. In the depository records, the application (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

### 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

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

- each of the applicants, in case of investments in joint names; and

I. their constituted Power of Attomey (PoA) holder, in case of investments through a PoA

iii. 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, and the see details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency)

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

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC proce

- 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.

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.

- Resident investors may make payment by cheque payable locally in the city where the application form issubmitted at the local Biria Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.
- Payment shall be accepted through RTGS/NEFT.DDs as well as MICR Cheques during the NFO of the Payment shall be accepted through RTGS/NEFT,DDs as well as MICR Cheques during the NFO of the schemes. However, payment through Db drawn on any bank or MICR cheques drawn on bank or cheques 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) will be accepted ill the end of the business hours on Monday, 20 June 2016. Investors are requested to note that only cheques of value of upt of 1 lacs shall be accepted under this 'Speed Clearing' facility. This Speed Clearing this shall be subject to such guidelines as may be issued by RBI from time to time. Further, the list of Speed Clearing enabled bank branches are hosted on the website of the RBI under the linkhttp://www.rbi.org.in/Scripts/bs\_viewcontent.aspx?Id=2016

  Payment through Stock invest, outstation cheques, cash and third party payments will not be accepted.
- For all mode of payments, details of source account, source bank name and source branch name should be

Restriction on acceptance of Third Party Payment:

a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with "Know your Customer (KYC)" norms under Prevention of Money Laundering Act, 2002 (PMLA), Birla Sun Life Asset Management



Online Portfolio Access

www.birlasunlife.com



All India Telephone

Toll Free : 1-800-22-7000

1-800-270-7000

: +91 22 6691 7777 Non Toll Free



Mobile Investment Manager

www.birlasunlife.com/mobile

- 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).

  "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.

  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:

- exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

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

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

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

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

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

  ii. A separate, complete and valid Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is made and the re
- 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:
  - estors 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 ficen which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

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

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

    # Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of 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,

    - 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.
  - 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 unlithoider 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 Dp, 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 
    unlithoider.

- with the details provided in the application form and name should match with the name of the first named untiholder.

  (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.

  Cash acceptance towards subscription

  In accordance with SEB1 circular CIRI/MD/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, eash shall be accepted at designated Investor Services Centers of CAMS, refer pg no 8. Also, for the detailed Address of Investor Services Centers of CAMS, refer pg no 8. Also, for the detailed and procedures for making cash applications, Investors may enquire at the said designated Invital Fund India, Evidence of the previous financial

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

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 cer tificate 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.

- Ordinary (NRO) account payable at the crites where the interest of our state of 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.

  Namination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and
- 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.

- vi)
- 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.
- viii)

- Nomination shall not be allowed in a folio/account rield 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.
- องกฤสเมาการ เกตเกาะทา เทย นาการ mayour of the inominee.
  The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- opted to note 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.

### ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND
BSLAMC will endeavor to credit the redemptions/dividend payouts directly to the designated Bank A/c of the unithoiders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NET/) 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.

BIRECT APPLICATIONS AND EUIN

a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column' ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction sip/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, haRN 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. For further details on Default Plan, refer KIM.

  b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tacking 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.

  E-MALI COMMUNICATION

But it would be mandatory for the investor to provide contirmation as mentioned in the application form.

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.

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

- It holder is aware of all security risks including possible third party interception of the documents and contents he documents becoming known to third parties.

  RMS AND CONDITIONS FOR DON-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 user/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 pressely disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it 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 take the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web scr
- other data or software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.

  x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and BSLAMC shall, in no way, be held responsible for the same and this shall not be considered as abreach of its or its constituent company user confidentiality.

  xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.

  xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to BSLAMC.

  xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate 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.

  xiv) 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.

  xv) The user hereby acknowledges that he/she is utili

- - all times.

    b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to 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.

    c) 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 inabilities. The user understands that BSLAMC disclaims all and any liability, whether direct 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 obe responsible for any of the aforesaid risks. The user also accepts that BSLAMC shall disclaim all liability in respect of the said risks.
- will 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 may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assignary 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.
- 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 for uncur, 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) lilegal, 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.

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 et 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 &t oabide 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.

Details under FATCA/Foreign laws

### Details under FATCA/Foreign laws

Details under FAICA/Foreign taws

Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we donot receive a valid self-certification from you) we may be obliged to share information on your account with the relevant taxauthority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Clitzen orresident or green card holder or tax resident other than India, please include all such countries in the tax resident countryinformation field along with your Tax Identification Number or any other relevant reference ID/Number. If there is any change in the information provided, promptly intimate the

### AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH)

AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH)
The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of Birla Sun Life Cash Manager (BSLCM), as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the Plan/Option of BSLCM into which the maturity proceeds are to be switched into, the default plan/option under BSLCM as per provisions of the respective Scheme Information Document shall be applicable. This Option enables the investors to take advantage of investment in short term debt securities through BSLCM on maturity of the scheme, instead of receiving the payout of redemption proceeds. Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch. If this section is not signed or in case of discrepancies in

signatures in sections 11 & 13, switch request may be liable to be rejected. Further, in case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have a notion to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Load, Applicable NAV etc.

# Birla Sun Life Dual Advantage Fund - Series I

A Close ended Hybrid 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: Thursday, 09 June 2016. | New Fund Offer Closes: Monday, 20 June 2016.

### This Product is suitable for investors who are seeking\*:

• Income and capital appreciation

SCSB Account details: A/c No.

Total Amount to be Blocked: ₹ In figures

Branch Name

Date & time of receipt

Investments primarily in Debt and Money market instruments for regular returns & Equity and equity related instruments for capital appreciation



SCSB Stamp, Signature

*Investors should consult their financial advisers if in	doubt whether the produc	t is suitable for them	LOW Investors understand tha	RISKOMETER HIGH at their principal will be at Moderately High risk
				Date D D M M Y Y Y
ASBA Application No.		NFO Application No. [mandato	ory & only for Non-Demat holders]	
BROKER/AGENT INFORMATION			FOR OFFICE USE ONLY	
Name and AMFI Regn No. Sub Broker Name & C	Code SCSB	SCSB IFSC Code	Syndicate Member C	Code SL No.
ARN:	[Name & Code]	[11 digit code]	[Name and Code	
NAME OF FIRST APPLICANT (Name should be as available in Dem	nat Account in case of Demat Account	t holders)		
Mr. Ms. M/s.				
EXISTING FOLIO NO. (If you have an existing folio number, please mer	ntion the number here)			
Folio No.				
DEPOSITORY ACCOUNT DETAILS				
Depository Name [Please tick] National Securities Depositor	ory Ltd Central Depo	ository Services [India] Limited		
Depository Participant Name				
DP-ID				
Beneficiary Account Number				
PAN OF 1ST APPLICANT (Permanent Account Number)				
PAN				
INVESTMENT DETAILS [Please tick(/)]				
Birla Sun Life Dual	Plan		☐ Regular	☐ Direct
Advantage Fund – Series I	Option	10	Croudh	□ Dividend (Devout)
	·		Growth	☐ Dividend (Payout)
Default Plan: Refer KIM for details. Default Option: Grow				
DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUN	IDS			
Bank Account Number				
Bank Name				
Branch Name where account is held				
Total Amount to be blocked (₹ In figures)				
Rupees in words				
UNDERTAKING BY ASBA INVESTOR				
1)I/We hereby undertake that I/We am/are an ASBA Investor as per the accordance with ASBA process provided in the SEBI Regulations and as c Scheme, to the extent mentioned above in the "SCSB / ASBA Account Scheme/Birla Sun Life Mutual Fund on receipt of instructions from the Re instructions to the SCSB to remove the block on the funds in the bank acc 3) In case the amount available in the bank account specified in the application ID, Beneficiary Account No. or PAN furnished by me/us in the application Management Company Limited or Birla Sun Life Trustee Company Private name of the Sole/First Applicant, NFO Application Number, ASBA Application	applicable provisions of the SEBI disclosed in this application, I/We details" or unblocking of funds ir gigistrar and Transfer Agent after th ount specified in the application, u atton is insufficient for blocking th is incorrect or incomplete or not rained or SCSBs shall not be liab in Number, Despository Account details in the provision of the country and the country applicable or not remain the provision of the country and the country applicable or not remain the country and the country applicable or not remain the country and the country and the country and the country application or not remain the country and the co	(Issue of Capital and Disclosure Ri authorize (a) the SCSB to do all nece the bank account maintained with the allotment of the Units entitling me, pon allotment of Units and to transfe a amount equivalent to the applicatio natching with the depository records the for losses, if any. All future commit tails [if it has been provided], Amount	equirements), Regulations 2009 ('SEBI I sesary acts including blocking of applicat the SCSB specified in this application if us to receive Units on such transfer of from the requisite money to the Scheme's ac n money towards the Subscription of Unit, the application shall be rejected and the unication in connection with NFO should applied for and the accpunt number from v	Regulations') as amended from time to time. 2) jon money towards the Subscription of Units of irom, transfer of funds to the Bank account of tunds, etc. (b) Registrar and Transfer Agent to iss count/ Bank account of Birla Sun Life Mutual Fur its, the SCSB shall reject the application 4) If the I ee Birla Sun Life Mutual Furd or Birla Sun Life Austonation 4 be addressed to the SCSB/RTA/AMC quoting the f where NFO amount was blocked.
		e of Bank Account Holders		
ACKNOWLEDGEMENT SLIP (to be filled in by the investor)		→ — — — — Application form	Rirla Sun L	ife Dual Advantage Fund – Series
TO THE DELINE THE CENT TO BE INTO THE INVESTOR!			agement Compa	
Birla Sun Life  Mutual Fund	One India Bulls Centre, T	ower 1, 17th floor, Jupiter Mill Cor	mpound, 841, S.B. Marg, Elphinstone 100-22-7000   sms GAIN to 567679   Email	Road, Mumbai - 400 013
Application Number [mandatory for non-demat account holde	ers]:	ASBA Application	Number:	Date :/
Birla Sun Life Dual	Pla		☐ Regular	Direct
Advantage Fund – Series I	Optio		☐ Growth	☐ Dividend (Payout)
Default Blanc Defaul/IM for data in Default Oction Co.	[(Please	uck (∕)]	GIOWIII	
<b>Default Plan:</b> Refer KIM for details. <b>Default Option:</b> Gro Received from Mr./Ms./Mrs./M/s				

Bank Name

Rupees In words

### **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.

### **BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LTD (Branches)**

Agra: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 Ahmedabad: 1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC bank house, Navrangpura, Ahmedabad-380009. Ajmer: Shop No.5,6, Ist Floor, India Square Building, Kutchery Road, Ajmer - 305001 Allahabad: Upper ground floor, 45/1(202), MG Marg, Civil Lines, Allahabad-211001 Amravati: 1st Floor, Katri Mall, Morchi Road, Amravati - 444602 Amritsar: Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 Anand: 306-307, Triveni Arcade, V V Nagar Road, Anand 388001 Andheri: Office No. 1, Ground floor, 349 Business Point, Western Express Highway, Andheri East, Mumbai 400069 Aurangabad: Shop No. 101 & 102, 1st Floor, Super Market Nirala Bazar, Aurangabad - 431001 Bengaluru - M G Road: # 9/3, Ground Floor, Nitesh Broadway, MG nd Road, Bangalore-560001 Baroda: Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodara-390007 Belgaum: No. 14, 2 floor, Shri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum – 590006 Bharuch: 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 Bhavnagar: First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 Bhilai: Shop no-9 2nd floor Chauhan estate G E Road Bhilai( C.G) 490023 -Ph no-0788-4083340 Bhopal: 149 Kamal Tower, MP Nagar Zone 1 Bhopal - 462011 Bhubaneswar: 77, Janpath, Kharvelnagar Bhubaneshwar-751001 Calicut: Door No-6/296 G1, Karuppali Square, 2nd Floor, YMCA Cross Road, Calicut-673001 Chandigarh: SCO: 147-148, Second Floor, Sector: 9 - C, Chandigarh - 160017 Chennai - Madhurai: S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 Chennai - Arcade Centre, No: 110/1, 3rd floor, Ulhamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034 Cochin: Pynadath Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015 Coimbatore: 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road, Coimbatore - 641018 Cuttack: Gopal Bhawan, Opinish BSNL Office, Buxi Bazar, Cantonment Poad, Cuttack, Odisha-753001 Dehradun: 97 India Trade th Centre, Rajpur road, Adjoining hold Midhuban, Jober Machania Poad, Cuttack, Odisha-753001 Dehradun: 97 India Trade the Centre, Rajpur road, Adjoining hold Midhuban, Dehradun-24800 Dehrad City Center, Gwalior – 474011 Hubil: 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBL–580029 Hyderabad - RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana State, Pin: 500082. Indore: 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. Jabalpur: Ground Floor, Motor Mitra Building, Near petrol Pump, Napier Town, Jablapur- 482001 Jaipur: G-2, Ground Floor, Anukampa Fountain Heights, Subhash Marg, C - Scheme, Jaipur - 302001 Jalandhar: 210, 2nd Floor, Grand Mall, Jalandhar: 144001 Jalgaon: Ground Floor, Geetai Villa, Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002 Jammu: Shop no 105, 1st Floor North Block, Bahu plaza, Jammu-180004 Jamnagar: Shop No. 103, First Floor, Madhav Square, Limbda lane Corner, Lal banglow Road, Jamnagar, Gujarat.Pin 361001. Jamshedpur: 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 Jodhpur: KK.Plaza II nd Floor, Sardarpura Ist B Road Jodhpur (Raj.) 342003 Kanpur: 114/113,Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 Kolhapur: 1st Floor, Bajirao Sankul, Plot – 329/E, CTS no. 329/1A/1A/1, Near Petrol pump, Opp. Dabholkar Hospital, Dabholkar Corner, Kolhapur – 416001 Kolkata Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 Kottayam: First Floor, Pulimoottil Arcade, KK Road, Kanjikuzhy, Kottayam - 686004 Lucknow: 103-B,1st Floor, Shalimar Square, Lalbagh, Lucknow-226001 Ludhiana: SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 Mangalore: Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpady, Mangaloré, Karnataka - 575 003 Margao: Ground Floor, Shop No. 7 & 8, Colaco Building, Abade Faria Road, Margao- Goa, 403601 Meerut: Uni 103,Om plaza, opposite Ganga Plazxa, Begum bridge road, Merrut - 25001 Moradabad: Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001 Mumbai - Borivali: Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandarvarkar Road, Borivali (West), Mumbai - 400092. Mumbai - Ghatkopar: Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai - 400077. Mumbai (IH): Industry House, 1st Floor Churchgate Reclamation, Mumbai 400 020 Mumbai (IB): One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Mysore: CH-16, Prashanth Plaza Safe wheels building 3rd main, 5th cross Saraswathipuram, Mysore-570009 Nagpur: 1st Floor, Kapish House Appartments, 282, Mata Mandir Road, Near Khare Town, Dharampeth, Nagpur - 440 010. Nasik: Shop no 1, Samruddhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002. Navsari: 106 Rudraksh Appartment, Opp Druvini Hospital, Ashanager, Navsari- 396445. Noida: 409, 4th Floor, Chokani Square, Sector 18, Noida - 201301 Panjagat: N.K. Tower,Office no -1, Second Floor,G. T. Road, Panjagat 12103 Panjim: 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Off. 18th June Road, Panaji, Goa- 403001 Patiala: 1-SCO 88, 1st Floor, New Leela Bhawan Market,Tehsil & District Patiala, Patiala - 147001 Patna: Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna - 800001 Visital megamala, Inc. Inc. Journal of January, Failagh, Guer 40000 Failagh, Failagh, Guer 4000 Failagh, Failagh, Guer 40000 Failagh, Failagh, Guer 4000 Failagh, Guerr 40 Compound Ranchi - 834001 Rourkela: 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp. Court, Rourkela - 769012. Salem: No4, Anura Complex, Omalur Main Road, Angammal Colony entrance, Salem - 636009 Shimla: Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 Siliguri: 1st Floor, Merchant Square, Sevoke Road, Siliguri -734001. Surat: M-8 & 9 Mezzanine Floor, Jolly Plaza, Althwa Gate, Surat - 395001 Thane: Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 Thrissur: Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 Trichy: 19/1, 1ST Floor Kingstone Park, Ramalinganagar Puthur High Road, Woraiyur, Trichy - 620017 Trivandrum: 3rd, Floor, Kailas Plaza, Pattom, Trivandrum - 695 004 Udaipur: 209-210 Daulat Chambers, 4-D Sardampura 2nd Floor, Udaipur-313001 (Raj.) Valsad: First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001. Vapi: 145-146 Tirupati Plaza Chala Road, VAPI 396191. Varanasi: Arihant Complex, 3rd Floor, D-9/127 C-4, Sigra, Varanasi-221002 Vashi: Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. Vijayawada: K.P.Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, Vijaywada - 520010 Vishakapatnam: Shop.no-7, 1st Floor, the Land Mark Building, Opp HSBC Bank, Waltair Uplands, Visakhapatnam - 530 003.

### CAMS NFO Collection Centres

Andaman and Nicobar Islands - Il<sup>®</sup>Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103 Agra : No. 8, Il Floor, Maruti Tower, Sanjay Place Agra - 282 002 Ahmedabad : 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 Agartala : Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001 Ahmednagar : B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. Maharashtra Allahabad: No.7 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allpepey, Kerala - 688 001. Alwar: 256A, Scheme No:1, Arya Nagar Alwar 301001 Amaravati: 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 Ambala: Opposite PEER, Bal Bhavan Road, Ambala - 134003 Amritsar: SCO - 18J, 'C' Block Ranjii Avenue, Amritsar 140001 Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 Ankleshwar: Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 Asansol: Block - G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Úshagram Asansol 713303 Anantapur : 15-570-33, I Floor Pallavi Towers, Anantapur - 515001 Andheri: CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri - East, Mumbai 400069 Aurangabad : Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 Balasore: B C Sen Road Balasore: 756001 Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore: 560 042 Bankura: Cinema Road, Nutan Ganj (Beside Mondal Bakery), PO & Dist Bankura, Pin: 722101 Bareilly\*: F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001 Basti Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002.Uttar Pradesh Belgaum: Tanish Tower CTS No. 192/A, Guruwar Peth Tilakwadi Belgaum 590006 Bellary: # 60/5, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 Berhampur : First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road Orissa Berhampur 760001 Bhagalpur\* : Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. Bharuch : F-108, Rangoli Complex, Station Road, Bharuch — 392001 Bhatinda\* : 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 Bhavnagar : 305-306, Sterling Point Waghawadi Road OPP. HDFC BANK Bhavnagar - 364002 Bhilai: Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank Nehru Nagar Square, Bhilai-490020 Bhilwara : C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 Bhopal: Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. Bhubaneswar: 101/7, Janpath, Unit - III Bhubaneswar - 7510013, Bhusawal: Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 Bhuj: Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch - 370001 Bikaner: 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan - 334001 Bilaspur: 2nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, Bilaspur – 495001. Bijapur: No. 9, 1st floor Gajanan Complex, Azad Road Karnataka, Bijapur-586 101 Bokaro : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 Burdwan : 399, G T Road Burdwan 713101 Calicut : 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673001 Chandigarh : Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 Chandrapur: Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 Chennai : Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 Chhindwara: Cams Service Centre Shop No. 01 Near Puja Lawn, Prarasia Road Chhindwara- 480 001 Madhya Pradesh Chittorgarh: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001 Chinchwad: C-1, Office no 5 & 6, Shantiban, Near Chaphekar Chowk, Chinchwad, Pune -411033 Cochin: 1st Floor, K C Centre, Door No. 42/227-B Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682 018 Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S.Puram Coimbatore 641 002 Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001 Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere 577002 Dehradun: 204/121 Nari Shilip Mandir Marg Old Connaught Place Dehradun 248001 Dharmapuri: 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri: 636 701 Darbhanga: Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001.Deoghar: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001 Dhule: House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule- 424001 Durgapur: 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre Durgapur 713 216 Erode: 197, Seshaiyer Complex Agraharam Street Erode 638001 Faridhabad: B-49, Ist Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 Faizabad: CAMS Service Center, Amar Deep Building, 3/20/14, Ilnd floor, Niyawan, Faizabad-224001 Gandhidham: S7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370 201. Gaya: C/o Mangalam Press, Near. R/O Dr. Binay Kumar Sinha, Bangla Asthan, Ramdhanpur, Bihar, Gaya -823 001. Ghazlabad: FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghazlabad - 201002 Goa: No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) 403 001 Goa: No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 Godhra: 1st Floor, Prem Praksh TowerB/H B.N. Chambers Ankleshwar, Mahadev Road Godfriar – 389001 Gondai: A177, Kailash Complex, Opp. Khedut Decor, Gondal – 360 311 Gorakhpur: Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001 Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 Gurgoan: SCO - 16, Sector 14, First Floor, Gurgoan 122001 Guwahati: A.K. Azad Road, Rehabari Guwahati 781008 Gwallor: 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 Haldia\*: 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602 Hazaribag: Municipal Market, Annanda Chowk, Hazaribagh – 825301 Howrah: Gagananchal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah – 711106 Haldwani: Durga City Centre, Nainital Road, Haldwani – 263139 Haridwar: No. 7, Kanya Gurukul Road, Krishna Nagar, Haridwar, Uttarakhand – 249404 Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur – 146001 Himmatnagar : C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001 Hisar : 12, Opp. Bank of Baroda Red Square Market, Hisar - 125001 Hosur : No. 9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, Hosur - 635 110 Hubli No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli – 580029 Hyderabad: 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 Indore: 101, Shalimar Corporate Centre 8- B, South tukogunj, Opp.Greenpark Indore 452 001 Jabalpur 8, Ground Fir., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. Jaipur : R-7, Yudhisthir Marg. C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 Jalandhar : 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 Jalgaon : Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist dalpaiguri, Pincode 735101, West Bengal Jalna: Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 Jamnagar: 207, Manek Centre, P N Marg, Jamnagar - 361 001. Jamshedpur: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. Jhansl: Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi 284001 Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001 Kakinada: No.33-1, 44 Sri Sathya Complex Main Road, Kakinada – 533001 Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani – 741235 Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur 208001 Kannur: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur – 670004 Karnal: 7, Ilnd Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001 Karimnagar: H No.7-1-257, Upstairs S B H Mangammathota Karimnagar A.P. Karimnagar 505 001 Karur: 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 Katni: 1st Floor, Gurunanak Dharmakanta, Jabaipur Road, Bargawan, Katni - 483501 Kadapa: Bandi Subbaramaiah Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Juniol College, KADAPA – 516 001.Andhra Pradesh Kestopur: S. D. Tower, Sreeparma Apartment, AA-101, Prafulla Kannan (West), Shop No: 11M, Block - C(Ground Floor), Kestopur, Kolkata -700101 Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001. Kharagpur : 623/1 Malancha Main Road, PO Nimpura, WARD NO – 19, Kharagpur – 721304 Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 Kolkata: Saket Building, 44 Park Street 2nd Floor, Kolkata 700016 Kollam: Kochupilamoodu Junction Near VLC, Beach Road Kollam 691001 Korba: 6 Sriram Commercial Complex, Infront of Hotel Blue Diamond, T P Nagar, Korba, Chattisgarh PIN 495677 Kota\*: B-33 'Kalyan Bhawan Triangle Part, Vallabh Nagar Kota 324007 Kottayam: Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 Kumbakonam: Jailani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. Kurnool: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurmool – 518004 Lucknow: Off # 4,1st Floor, Centre Court Building, 3c, 5 - Park Road, Hazratganj Lucknow - 226 001 Ludhiana: U/ GF, Prince Market, Graen Field Near Traffic Lights, Sarabha Nagar Pulii Pakhowal Road, Ludhiana - 141 002 Madurai: 86/71A, Tamilsangam Road Madurai 625 001 Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda – 732101 Mangalore: No. G 4 & G 5, Inland Monarch Opp. Karmataka Bank Kadri Main Road, Kadri Mangalore - 575 003 Manipal: Trade Centre, 2nd Fir., Syndicate Circle, Starting Point, Manipal – 576104 Mapusa: Office no. GF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa – 403507 Margao: B-301, Reliance Trade Center opp. Grace Nursing Home, near Cafe Tato V.V. Road (Varde Valaulikar) Margao, Goa 403 601. Mathura: 159/160 Vikas Bazar Mathura 281001 Meerut: 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 Mehsana: 1 Floor, Subhadra Complex Urban Bank Road Mehsana Gujarat 384002 Moga: Gandhi Road, Opp. Union Bank of India, Moga – 142001 Moradabad: H 21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244 001. Mumbai: Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 Muzaffarnagar: F26/27-Kamadhenu Market Opp Lic Building Ansari Road, Muzaffarnagar - 251 001. Muzzaffarpur : Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 Mysore : No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram Mysore 570009 Nadiad: F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. Nagercoil : IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 Tamil Nadu Nagpur : 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 Namakkal\* : 156A /1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 Nasik: Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 Navsari : 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. Nanded: Shop No. 303, 1st Floor, Rajmohd complex, Mani Road Sree nagar, Maharashtra, Nanded - 431 605 Nellore\*: 39756, Floor Immadisetty Towers Ranganyakulapet Road, Santhapet, Nellore 524001 New Delhi: 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi: 110 055. Noida: C-81, 1st Floor, Sector-2, Noida - 201301 Palakkad: 10 / 688, Sreedevi Residency, Mettupalayam Street. Palakkad - 678001 Palanpur\*: Tirupati Plaza, 3rd Floor, T - 11 Opp. Government Quarter, College Road, Palanpur-385 001. Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road Panipat 132103 Patiala: 35, New Ial Bagh Colony Patiala 147001 Patna: G-3 Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001
Pratapgarh: Opposite Dutta Traders Near Durga Mandir Balipur, Pratapgarh - 230 001 Pune: Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehandale st Garage Road Erandawane Pune 411 004 Raebarelly: 17, Anand Nagar Complex, Raeberaily - 229001 Raipur: HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. Rajahmundry: Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 Rajkot: Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot: 360001 Rajapalayam: No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam — 626117 Ranchi: 223, Tirath Mansion (Near Over Bridge),1st Floor Main Road Ranchi 834001 Ranchi: 4, HB Road. No. 206, 2nd Fir., Shri Lok Complex, Ranchi: 834 001. Ratlam: 18 Ram Bagh, Near Scholar's School, Ratlam - 457001. Ratnagiri : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639 Rohtak: 205, 2 Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001 Rourkela: 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001 Roorkee : 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee – 247 667 Sagar : Opp. Somani Automobiles Bhagwanganj Sagar Madhya Pradesh Sagar 470 002 Salem : No 2, I Floor Vivekananda Street, New Fairlands Salem 636016 Saharanpur .

I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001 Sangli : Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416 Sambalpur : C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak Sambalpur 768001 Satara\*: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 Serampore: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist- Hooghly, Pin 712201 Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh Satara\*: 117/ A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 Serampore: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist-Hooghiy, Pin: 712201 Shahjahanpur: Bilipura, Near Old Dist Hospital, Jail Hoad, Shahjahanpur, Uttar Pradesh - 242 001.

Silchar: C/o Usha Amiya Nibash, Shyamaprasad Road, Shillongatty, Opp. Hindingatty, Opp. H Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 Surendranagar: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar – 363035 Thane(W): 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. Maharashtra Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 Thiruvalla: 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689 101, Kerala. Tinsukia: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road Tirunelveli 627001 Tirupathi: Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501 Trichur: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur -680001 Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 Trivandrum: R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 Udaipur: 32 Ahinsapuri Fatehpura Citied Udaipur 3104 Tuitoohn 12 227/F South New Street, Tuticonin - 628 002.
Unjha: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha – 384170 Ujjain: 123, First Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain - 456010. Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 Valsad: Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad - 396001 Vapf: 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396 195 Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010 Vellore: No:54, Ist Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G. Road, Labbipet Vijayawada 520 010 Vishakhapatnam: Door No 48-3-2, Flat No 2. 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam-530 016 Warangal: F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 Wardha: Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha 442 001 Yamuna Nagar: 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001. \*Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrar & Transfer Agents to Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Birla Sun Life Asset Management Company Ltd (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.birlasunlife.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

## Birla Sun Life Dual Advantage Fund - Series I

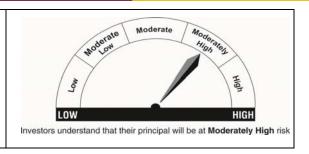
(A Close ended Hybrid Scheme)



### This Product is suitable for investors who are seeking:

- Income and capital appreciation
- investments primarily in Debt and Money market instruments for regular returns & Equity and equity related instruments for capital appreciation

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: Thursday, 09 June 2016 | New Fund Offer Closes: Monday, 20 June 2016

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.

### NAME OF THE ASSET MANAGEMENT COMPANY

### **BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED**

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

## NAME OF MUTUAL FUND

### **BIRLA SUN LIFE MUTUAL FUND**

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) / BSE Limited (BSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE / BSE 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 & BSE.

Investment Objective	The primary investment objective of the scheme is to generate income by investing in a portfolio of fixed income securities maturing on or before the maturity of the scheme. The secondary objective is to generate capital appreciation by investing a portion of the scheme corpus in Equity and equity related instruments.  The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.							
Liquidity	The scheme will have duration of 1125 days	from and inclu	uding the date of allot	ment.				
Asset Allocation Pattern of the	Under normal circumstances, the asset alloca	ation of the So	cheme will be as follo	ws:				
Scheme	Instrument	Normal Allo	ocation	Risk Profile				
		(% of total a	assets)					
		Minimum	Maximum					
	Debt Securities and Money Market instruments	70%	95%	Low to medium				
	Equity and Equity Related Instruments (including Options Premium^)	5%	30%	High				

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/call options, the maturity shall be reckoned with respect to the final maturity date and not the "put option" ("call option" date. Further, debt component of the portfolio will have highest investment grade rating.

^The total exposure related to option premium paid shall not exceed 20% of the net assets of the Scheme. Moreover, this upper limit of 20%, for investments in options premium, if any, shall be applicable only at the time of investment. However, if the fund manager sells the option before expiry of the contract, the reinvestment, if any, would be subject to the maximum 20% limit on options premium. In Derivatives, the Scheme intends to invest only in Options.

The Option Premium shall be for the purpose of exposure to derivative instruments which shall be restricted to long call options. The Options Premium offers the actual equity market exposure. However, the cumulative gross exposure through equity, debt and derivatives shall not exceed 100% of the net assets of the scheme. For this purpose, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The scheme does not intend to invest in Securitized Debt and repo in corporate debt securities.

The scheme does not intend to invest in Credit Default Swaps and Foreign Securities. The scheme shall not engage in securities lending / short selling.

### **Change in Asset Allocation**

The above mentioned investment pattern is indicative and may change for short duration.

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. The Fund Manager shall rebalance the portfolio within 30 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, in case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

### OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:

### ) Credit Evaluation Policy

From credit evaluation perspective, each company is internally appraised by focusing on three parameters i.e.

- (1) Business Fundamental: It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
- (2) Financial Analysis: It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs etc.
- (3) Management Track record of the Investee company: It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.

Typically, an interaction with the company management is also sought prior to setting up of issuer limits. For structured obligations, in addition to the above, the evaluation also covers originator analysis, collateral analysis, structure analysis and embedded risk analysis.

A Detailed analysis is carried out to understand the business model of the investee company and its financial position before deciding to invest.

All Research is carried out by the internal team and approved as per our authorisation matrix.

### 2) Sectors in which the Scheme(s) shall not invest

The scheme shall not invest in securities of Airlines and Gem and jewellery sector.

The scheme shall not have exposure in fixed income securities in excess of 25% 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 25%) not exceeding 5% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 25% of the net assets of the scheme.

Further provided that the above sectoral limit is not applicable for:

- i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
- ii. CBLOs
- iii. Bank Certificate of Deposits.
- iv. Government of India securities.
- v. Treasury Bills.
- vi. Short term deposits of scheduled commercial banks.
- Type of instruments which the schemes propose to invest in: Please refer Section 'D. Investment By Scheme' given below for further details.
- ) Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:

### Intended Portfolio Allocation:

Instruments		Credit Rating								
		AAA	AA	A	Not Applicable					
CDs	-	-	-	-	0-5%					
CPs	-	-	-	-	0-5%					
NCDs	-	-	75- 80%	-	-					
Equity and Equity related securities					20-25%					
Government Securities/ Treasury Bills/ CBLO / Reverse Repos (on Government Securities/Treasury Bills)	-	-	-	-	0-5%					

### Note:

- (i) Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively. Similarly, securities with A1 rating shall include A1+.
- (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) There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating in the same instrument than indicated.
- (iv) 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 T-Bills / CBLOs. Such deviation may continue till maturity of the scheme, if suitable NCDs/CPs of desired credit quality are not available.
- (v) 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 equivalents.
- (vi) 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 / T-Bills. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available.
- (vii) 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.
- (viii) 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.

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.

(ix) 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.

# **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

### **Fixed Income Strategy:**

Investments in fixed income / debt investments would be made only in securities which will mature on or before the date of the maturity of the Scheme. Scheme will invest in the fixed income / debt securities with a view to hold them till the maturity. The scheme has the flexibility to invest in the entire range of debt instruments. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.

### **Equity Strategy:**

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 to achieve the market linked appreciation (upside) and premium of exchange traded options. The Schemes will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management. The quality or strength or management would be a key focus area.

### Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:

### RISK FACTORS ASSOCIATED WITH INVESTMENTS IN FIXED INCOME SECURITIES:

- Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market
  instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed
  income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the
  prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of
  interest rates.
- Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market
  instrument may default on interest payment or even in paying back the principal amount on maturity. Even
  where no default occurs, the price of a security may go down because the credit rating of an issuer goes
  down. It must, however, be noted that where the Scheme has invested in Government securities, there is no
  credit risk to that extent.
- Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its
  valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price
  and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before
  their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the
  fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower
  interest income for the fund.
- Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 25% of net assets as specified in this SID, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio.
- 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. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky
  than bonds, which are AAA rated.

## RISK FACTORS ASSOCIATED WITH INVESTMENTS IN EQUITY SECURITIES:

- Equity investments by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors.
- The NAVs of schemes investing in equity will fluctuate as the daily prices of the individual securities in which they invest fluctuate and the units when redeemed may be worth more or less than their original cost.
- The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes

in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.

- In respect of investments in equity, there may be risks associated with trading volumes, settlement periods and transfer procedures that may restrict liquidity of investments in equity securities.
- Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the
  heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented
  instantly.
- Investment decisions made by the AMC may not always be profitable, even though it is intended to generate
  capital appreciation by actively investing in equity and equity related securities. Investors therefore will have
  to accept the returns generated by the underlying equity investments of the scheme which may be
  unfavourable at the time of maturity of the scheme.

### RISK FACTORS ASSOCIATED WITH INVESTMENTS IN DERIVATIVES:

- As and when any Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- Derivative trades involve execution risks, whereby the rates seen on the screen may not be the rate at which ultimate execution takes place.
- The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However, the gains of an options writer are limited to the premiums earned.
- Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- Risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the
  extremely high degree of leverage involved in futures pricing and potential high volatility of the futures
  markets.
- 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.

### RISK FACTORS ASSOCIATED WITH 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.
- Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including
  any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities
  or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading
  halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There
  can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of

scheme will continue to be met or will remain unchanged

- Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV.
- There is a possibility that the unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme.
- Regulatory Risk: Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also
  result in wider premium/ discount to the NAV of the Schemes. Although the Units are proposed to be listed
  on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to
  delay in listing of units of the Schemes on the Stock Exchange or due to connectivity problems with the
  depositories due to the occurrence of any event beyond their control.
- As the units of the scheme may be held in electronic (demat) mode through depositories, the records of the
  depository shall be final with respect to the number of units available to the credit of unitholder. Settlement
  of trades, redemption/dividend payment, in lieu of such units held in electronic (demat) form, by the Mutual
  Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has
  no control.

### RISK FACTORS ASSOCIATED WITH CLOSE ENDED SCHEMES:

- A close ended Scheme endeavours to achieve the capital appreciation only at the scheduled maturity
  of the Scheme. However, there is no assurance that the said objective will be achieved at the
  scheduled maturity of the scheme and there is a risk that the capital invested may not be fully realisable
  upon maturity of the scheme.
- Moreover, given the uncertain nature of equity markets, the AMC may be required to liquidate the
  equity portfolio and the proceeds may be kept in cash and invested largely in cash equivalents/money
  market instruments towards the Maturity/Final Redemption date and to that extent these investments
  made may not be in line with the asset allocation pattern.
- Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock
  exchange mode. For the Units listed on the exchange, it is possible that the market price at which the
  Units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their
  Units in a Scheme prior to maturity may not get the NAV returns.

# Risk Control Strategies

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

### **Credit Risk**

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.

The following parameters shall be considered for selection:

- (i) The exposure to a counter party is based on the networth of the counterparty. The fund manager would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the networth of the company is done. The risk assessment by the fund manager includes the monitoring of the following:
  - I. Capital Structure
  - II. Debt Service coverage ratio
  - III. Interest coverage
  - IV. Profitability margin
  - V. Current ratio

- (ii) The fund managers determine the sector to which the counter party relates. The fund managers assigns risk weightages to sectors and shall not invest in sectors which carry a high credit risk. The risk weightages are based upon various factors like the nature of products/services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector.
- (iii) The fund manager shall also check the track record of the company in terms of its financials and any defaults to its creditors.
- (iv) The fund managers shall consider the track record of the sponsor/ parent of the counterparty. It includes the financials of the sponsor/ parent company and whether the parent/sponsor has defaulted in the past.
- (v) The fund manager can also have a call with the Management of the company as a part of its research of the company.
- (vi) The fund manager will also check for Credit Default Swaps spreads of the company in global market, if any available.

The above parameters are dependent upon the information available at the time of due diligence. The fund manager shall endeavour to include all these parameters but investors should note that these parameters are indicative and can change from time to time at the discretion of the fund manager.

### Price-Risk or Interest-Rate Risk

The fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.

### Reinvestment Risk

Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

### **Concentration Risk**

The Fund Manager shall endeavor to mitigate the risk by taking exposure to high rated instruments and locking in at the point of investment to such issuance yields.

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.

### Plan/Options

The Scheme will have **Regular Plan and Direct Plan\*\*** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.

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

- (1) Dividend Option (Payout Facility)
- (2) Growth Option

### \*\*DIRECT PLAN:

- 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.
- ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.
- iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].

### iv. How to apply:

- a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.
- b. Investors should also indicate "Direct" in the ARN column of the application form

### Default Plan / Option / Suboption

(In case the investor fails to specify his preference, the given default plan / option / sub-option would apply.)

## **Default Option:** Growth Option

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

### **Default Plan:**

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

Scenario	Broker Code mentioned	Plan mentioned by the investor	Default Plan to be
	by the investor	Investor	captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

	In cases of wrong/ invalid/ incomplete ARN code processed under Regular Plan. The AMC shall code of the receipt of the application form from the invasional calendar days, the AMC shall reprocess the transport of the any exit load.	ontact and obtain the correct ARN code within 3 estor/ distributor. In case, the correct code is not	0 calendar days received within					
Applicable NAV	Units of the scheme cannot be redeemed by the scheme. Therefore, the provisions of cut off timing		maturity of the					
Minimum Application Amount / Number of Units	Purchase  Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.	Repurchase  No redemption (repurchase) of units is allow maturity of the scheme. Investors wishing to by selling their units through stock exchange.						
Despatch of Proceeds of Repurchase (Redemption) Request	Within 10 working days from the date of maturity.							
Benchmark Index	Mix of 80% Crisil Composite Bond Fund Index & 2	20% CNX Nifty Index						
Dividend Policy		ividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On ayment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.						
Name of the Fund Manager	Mr. Prasad Dhonde, Mr. Ajay Garg and Mr. Vinee	et Maloo						
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited							
Performance of the Scheme	This scheme does not have any performance trace	his scheme does not have any performance track record						
Expenses of the Scheme	New Fund Offer Period The NFO expenses of the scheme shall be borne by the AMC.							
(i) Load Structure	Entry Load*: Nil	•						
	Exit Load: Nil; No redemption/repurchase of unit		neme. Investors					
	wishing to exit may do so through stock exchange							
	*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 be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.							
	Exit load charged, if any, by the AMC/Mutual Fu immediately, net of service tax, if any.							
(ii) Recurring expenses	Maximum estimated permissible expenses, in per annum of daily net assets:	cluding investment management and adviso						
(As a % of daily net assets)	A. Expense Head / Nature of expense		% of daily net assets					
	Investment Management and Advisory Fees (Al	MC fees)						
	Trustee fee Audit fees							
	Custodian fees							
	Registrar & Transfer Agent (RTA) Fees							
	Marketing & Selling expense including agent co	mmission						
	Cost related to investor communications  Cost of fund transfer from location to location							
	Cost of providing account statements/allotment warrants	advice and dividend/ redemption cheques and	Upto 2.25%					
	Costs of Statutory advertisements							
	Cost towards investor education & awareness (a							
	Brokerage & transaction cost over and above 12 bp Service tax on expenses other than investment							
	Service tax on brokerage and transaction cost	management and advisory rees						
	Other expenses\$							
	Maximum total expense ratio (TER) permissible	* ' ' ' ' ' ' '	Upto 2.25%					
	B. Additional expense for gross new inflows from to improve geographical reach of scheme.	m specified cities under Regulation 52 (6A) (b)	Upto 0.30%					
	\$Listing expenses are part of other expenses  The purpose of the above table is to assist the investor scheme will bear directly or indirectly. The above estil been made in good faith as per the information available.	mates for recurring expense are for indicative purpos						
	Note:							

- (a) Atleast 10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10%) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 0.20% p.a. (i.e. 10% 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. Currently, service tax is levied @14% for AMC fees as per taxation laws in force.
  - (ii) Other than Invesment 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:

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 permissble 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 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 Scheme. Unitholders who wish to trade in units would be required to have a demat account.

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.

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) and BSE Limited for which the Trustees have obtained an in-principle approval from NSE and BSE vide letter NSE/LIST/44828 dated October 1, 2015 and vide letter DCS / IPO / SM / MF -IP / 658 / 2015-16 dated October 1, 2015.

### Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

### Daily Net Asset Value (NAV) Publication

The NAV will be 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.

### For Investor Grievances please contact

# One India Bulls Centre Tower 1 17th Floor Juniter Mi

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

## 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

## Unitholders'

**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.

# FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:

### **Account Statements:**

- AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.
- Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions\*\* carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.
  - \*\*The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.
- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

### • Half Yearly Consolidated Account Statement:

- o 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.
- o The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- Investors should note that, no separate account statements will be issued to investors opted to hold units in
  electronic (demat) mode since the statement of account furnished by depository participant will contain the
  details of transactions.

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

### FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:

- 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 5 (five) 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

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:

- (i) By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;
- (ii) 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.

1. 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:
  - (a) purchases / subscriptions for an amount less than ₹ 10,000/-;
  - (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
  - (c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
  - (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.
- 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: May 30, 2016 Place: Mumbai