## NFO APPLICATION FORM

# Birla Sun Life Fixed Term Plan - Series NQ(1107 days)

A Close ended Income Scheme

J.C.

Birla Sun Life

Mutual Fund

<b>is Product is suitable for inves</b> income with capital growth over I investments in debt and money r	_ong t	term		•	on or	befor	rethe	tenure	e of the	Scheme		-			Low	Hoderstely	Modera	te Mode Hig	A ST HIGH		
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case the subscription (lumpsum) amount i ne mutual fund investor) will be deducted fr															/estor) o	r₹100/	- (for in	vestor o	ther than	first	
XISTING UNITHOLDER please f	fill in	your	Folio No	., Nam	ie & E	mail	ID an	d then	proce	ed to Secti	on 5 (A	pplica	ble de	tails ar	ıd Mod	e of ho	olding	will be	e as per	the existing	Folio
existing Folio No.																					
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ADHAR Card Number																					
AME OF THE SECOND APPLICANT	Mr.	Ms.	M/s.																		
AN / PEKRN (Mandatory)										Date of	Birth**			M	M	Y	Y	Y	Y	KYC	
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AME OF THE THIRD APPLICANT	Mr.	Ms.	M/s.																		
AN / PEKRN (Mandatory)										Date of	Birth**			M	M	γ	Y	Y	Y	KYC	
ADHAR Card Number																					
AME OF THE GUARDIAN (In case Fi	rst / S	ole Ap	pplicant is	minor	) / <b>CO</b> I	NTAC7	r Pers	SON - D	DESIGN	ATION / PoA	HOLDE	R (In (	case of	i Non-i	ndividı	ual Inv	estors	;)			
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ISD CODE		Т	TEL: OFF.			Т			•												
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Proof of the Relationship with Minor	**																**Mar	ndatory i	n case the	e First / Sole Appl	licant
AX STATUS (Please tick ( 🗸 )) (Applicabl	e for Fi	irst / S	Sole Applic	ant)																	
Resident Individual	ls	□ N	NRI - NRO		HUF		Clu	b / Soc	iety	PI0	Bo	dy Co	rporate	[	Min	or	G	overnm	ient Boc	ly	
Trust NRI - NRE		Banl	k & Fl		Sole Pr	ropriet	or			rship Firm	_	QF			🗌 Ot				(Please Sp	ecify)	
NODE OF HOLDING [Please tick ( 🗸 )] (Plea						Join			🗌 Sin	-			or Surv	/ivor (De	fault optio	n is Anyone	e or surviv	vor)			
AILING ADDRESS OF FIRST / SOLE /	APPLIC	CANT	(P.O.Box Add	dress is n	ot suffic	ient. Ple	ase pro	ride full a	ddress.) (I	ndian Address in	case of NF	Ris/Fils)									

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ANK ACCOUNT DETAI	S (Please note	that as per SI	EBI Regulati	ions it is man	ndatory 1	for investors	to provide 1	heir bank	accoun	nt detai	ils) Refer	Instructi	on No. 3	3(A)					
ame of the Bank																			
ranch Address in Code			Cit	M															
Account No.			OIL	у															
Account Type IPlease tick ( 🗸	II SAVINGS			NRO 🗌 FCN	NR 🗌 01	THERS (plea													
1 Digit IFSC Code						9 Dig	jit MICR Cod	e											
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Birla Sun Life Fix		Plan -  -				Plan Options						legular Growth				Direc			
Series NQ(11	07 Days)	-	Sub-Opt	ions [(Plea	ase tick			Dividend	optio	nsl		lormal l	Dividen	d Pav				ividend F	avou
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SECOND APPLICANT	Private S	ector Service	Publ	lic Sector Se	ervice	Governr	nent Servic	e 🗌 Bi	usines	s 🗌	Profes	sional	🗌 Agr	icultur	rist 🗌	Retire	ed 🗌	Housew	vife
	Student		Fore	ex Dealer		Others .								(	please	specify)			
THIRD APPLICANT	<ul><li>Private Set</li><li>Student</li></ul>	ector Service		lic Sector Se ex Dealer	ervice		nent Servic						_ 0		_	Retire specify)	ed 🗌	Housew	rife
GROSS ANNUAL INCOM	E 🛛 [Please tick ( 🗸	)]																	
FIRST APPLICANT	Below 1 I Net worth (M	Lac 🔲 1-5 I landatory for				25 Lacs 🗌	> 25 Lacs	- 1 Crore	□>		ire as on		M	M	Y Y	Y Y	[No	ot older th	an 1 y
SECOND APPLICANT	Below 1 I	Lac 🗌 1-5 I	Lacs 🗌 5	i-10 Lacs 🗌	10-2	25 Lacs 🗌	> 25 Lacs	- 1 Crore	□ >	> 1 Cro	re OR	Net Wo	orth						
THIRD APPLICANT	Below 1 I	Lac 🗌 1-5 I	Lacs 🗌 5	i-10 Lacs	10-2	25 Lacs 🗌	> 25 Lacs	- 1 Crore	□ >	> 1 Cro	re OR	Net Wo	orth						
For Individuals			For Non	-Individual	Investo	ors (Compa	nies, Trust	, Partners	ship et	tc.)									
I am Politically Expose I am Related to Polit Not Applicable		Person	(If No, p Foreign Gaming	ompany a Li Iease attach Exchange / / Gambling Lending / Pa	h manda ′ Money ¡ / Lotter	atory UBO D Charger Se ry / Casino S	eclaration) rvices	f Listed Co	ompar	ny or C	controlle	d by a L	isted Co	ompan	ıy:			<ul> <li>Yes</li> <li>Yes</li> <li>Yes</li> <li>Yes</li> </ul>	
AYMENT DETAILS Re	ier Instruction No.	5. (Please menti	on the applic	ation Serial nur	mber and	the first applic	ant's name or	the reverse	e of the (	Cheque	/DD. Plea	se ensure	there is o	only one	e Cheque	/ DD sub	mitted p	er applicatio	n form
Mode of Payment [Pleas	e tick (✓)] □ Ch	eque 🗌 DD	Cheque ,	/ DD should b	oe drawn	favouring "B	irla Sun Life	MF NFO Ac	ccount"	,	🗆 RTG	S / NEF	T / Fund	d Tran	sfer Lei	ter 🗌	Other_	(pleas	especify)
Investment Amount (₹)*					DD C	Charges (₹)*					N	et Amou	nt (₹)						
Cheque/DD No.			Dated			Y Y Bar	nk Name & I	Branch											
Account No.							UTR No.											(In ca	se of RT(
*To be filled in by investors resi	ding at the location,	, where the AMC	Branches /Co	llection Bank ce	entres are	not located.	"Minimum	of ₹ 5,000/-	and in n	multiples	of₹10/-	thereafter	during the	e New F	und Offer	period.			
EMAT ACCOUNT DET	AILS (OPTION)	AL) (Please en	sure that th	e sequence o	of names	as mentione	d in the appl	ication forr	m matc	ches wi	th that of	the A/c.	held wit	h the c	deposito	ry particip	oant.) R	efer Instru	ction N
NSDL: Depository Par	ticipant Name	:				DPID	No.: I	Ν				Bei	neficia	ry A/c	No.				
CDSL: Depository Par	ticipant Name	:					Ве	neficiary	A/c N	No.									
	ster 🗆 Tra	uncaction/ St	atomont (		Conv														

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

## Electronic Payment

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

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

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

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

## 9. FATCA & CRS INFORMATION (Please tick ( < )) For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA detail form

## The below information is required for all applicant(s)/ guardian

Address Type: 🗌 Residential or Business 🗌 Residential 📄 Business 📄 Registered Office (for address mentioned in form/existing address appearing in folio)

Is this applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? 🛛 Yes 🗌 No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

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

#To also include USA, where the individual is a citizen/ green card holder of USA.

^In case Tax Identification Number is not available, kindly provide its functional equivalent.

## Date D D M M Y Y Y

## The Trustee.

To,

## Birla Sun Life Mutual Fund

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

For 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.

\*\* 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 Signatory

Second Applicant

Third Applicant

ACKNOWLEDGEMENT SLIP (To be filled in by the filled in by	the Investor) Birla Sun Life <b>Fixed Term</b>	n Plan - Series NQ(1107 days)	Application No.		
Birla Sun Life Mutual Fund	Birla Sun Life Asset Management Co One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, E CIN No.: U65991MH1994PLC080811   Toll Free: 1800-270-7000 / 1800-22-7000   sms GAIN to 5	Collection Centre / BSLAMC Stamp & Signature			
		te ://			
[Please tick(/)] ENCLOSED PAN Proof	YC Complied				
Birla Sun Life Fixed Term Plan -	Plan	🗌 Regular	Direct		
Series NQ(1107 days)	Options	Growth	Dividend		
	Sub-Options [(Please tick ( $\checkmark$ ) Only in case of Dividend options]	Normal Dividend Payout	Quarterly Dividend Payout		
Default Plan: Refer KIM for details. Default	Option: Growth Option Default Sub Option for Dividend: Normal Divider	id payout.			
Investment Amount / Amount Blocked (₹)			Cheque No		
Net Amount	Dated/Drawn on Bank				
Please tick ( $\checkmark$ ) if applying through ASBA facility and	l provide the following details:				
ASBA Application number:	Bank Account no.:				
SCSB (Bank and Branch):	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 iii)
- boxes wherever applicable. The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H. U. F. The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanie by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest. iv)
- nterest v)
- vi)
- vii)

### viii)

designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest. No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application. All cheques and bank drafts must be drawn in favour of "Brid Sun Life MF NFO Account" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application /each Scheme. Investors already holding a folio in Biria Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(5) 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 egistered 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 No. Cirl MUMD/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 for subscription states and be all

## INVESTOR PARTICULARS

- STORPARTICULARS
  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) on behalf of the minor shall be the first and the sole holder in the account (folio) on behalf of the minor shall be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in application of a timorey or the relevant resolution or authority to make the application as the case myster of attorney or the relevant resolution or authority to make the application in the application form. Does of a toticney or there allows the Memorandum and Articles of Association / Bye Laws must be lodged with the application form. Documentation to be submitted by Coroprate Investors/Societes / Trusts /Partnership Firms/ FIIs ii)
- iii) iv)

Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FIIs Corporate Investors Trusts Societies Partnership Firms FIIs POA Board/ Committee Resolution/ Authority Letter

Memorandum & Articles of Association						
Trust Deed		1				
Partnership Deed				~		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Dower of Attorney						

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

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

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

- 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. vi)
- QUALIFIED FOREIGN INVESTOR (GFI): Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in complicance with SEB circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEB circular CIR / IMD / FI&C / 13/ 2012 dated June 07, 2012, as applicable. vii)

3(A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

name and account number. PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a mion, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.

### DEMAT ACCOUNT DETAILS (B).

Investors have an option to hold the units in electronic (Demat) form. The applicant intending to hold units in 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, DPI D Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units during the NFO. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Name, PAN details, KYC details etc. mentioned in the Application form will be verified against the Depository records. If the details mentioned in this application (other than ASBA Applications) are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

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.birlasunife.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment. To further clarify, the above category of investors shall include: i. their constituted Power of Attomey (PoA) holder, in case of investments through a PoA ii. each of the applicants, in case of investments in joint names; and

- iii. Guardian in case of investments on behalf of minor.

Bach of the applicants, in Case of Investments injoint names, and
 Guardian in case of investments on behalf of minor.
 Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.
 Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units, the units. In the event of non compliance of KYC requirements, the BSLAMC reserves the right to freaze at the topicable NAV, subject to payment of exit load. Investors should note that non completion of KYC Compliance and by the details as given in KYC Application Form by the investor, any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the KYC 2011 dated December 23, 2011, SEBI (KYC Registration Agency)
 Regulations, 2011 and SEBI Circular No. MIRSD/SCIr-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 careords to avoid duplication Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore reques

- Including induced rundes. The KYC Application Forms are also available on our website www.onrasunite.com. 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details theored details thereof.
- details thereof. 3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- 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 hub achedule documential backe performed by the scheduled commercial banks.

periormetury mescheduleu confinercial 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.

## MODE OF PAYMENT

5.

- Resident investors may make payment by cheque payable locally in the city where the application form issubmitted at the local Birla Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.
- Collection Centres. Payment shall be accepted through RTGS/NEFT\_DDs as well as MICR Cheques during the NFO of the schemes. However, payment through DD drawn on any bank or MICR cheques drawn on bank other than ICICI Bank, HDFC Bank, Citi bank, Axis Bank, Standard Chattered Bank, IDBI Bank, HSBC Bank, ISBS Bank of India, Royal Bank of Scotland & Kotak 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 focations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches) will be accepted till the end of the business hours on Tuesday, 22 March 2016. Investors are requested to note that only cheques of value of upto 11 lacs shall be accepted under this "Speed Clearing facility. This Speed Clearing facility shall be subject to such guidelines as may be issued by RBI from time to time. Further, the list of Speed Clearing facility shall be subject to such guidelines are hosted on the website of the RBI under the linkhttp://www.tbi.org.in/Scripts/bs\_viewcontent.aspx?id=2016 ii)
- 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 mentioned
- V)

mentioned. 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



www.birlasunlife.com



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



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 foil 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:

b)

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

   Payment by Parents/Grand-Parents/Related persons on behalf of a minior in consideration of natural love and affection or as gift for a value not exceeding 75,000/. (each regular purchase or per SIP installment) However, this restriction will be upplicable for payment made by a guardian whose name is registered in the records of Mutual Fund in half lolo as a guardian.
   Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
   Custodian on behalf of an FII or a client.
   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:
   Madatory 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 is should attach their valid KYC Acknowledgement Letter to the application form.
   A separate, complete and valid "Third Party Payment Declaration Form", Inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment is entite. Third Party, Please contact the nearest Investor Service Centre (ISC) of BSLAMC or shalt our be source of the source of thord to be nore and profession core form.
- BSLAMC/BSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only e) Investors are requested to note that, in case of:
- setors are requested to note that, in case of:
  Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which a subscription payment is made) and his pay-out bank account (i.e. account into the cheque odes not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

  a copy of the bank passbook or a statement of bank account having the name and address of the account with he bank, along with information like bank account having the name and address of the account humber;
  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 alo bring the original documents along with the documents will be verified with the original documents to the satisfaction of the BSLAMC/BSLMF. The copy of such documents will be retified with the original documents to the satisfaction of the BSLAMC/BSLMF. The copy of such documents will be retified with the original documents to the satisfaction of the BSLAMC/BSLMF. The copy of such documents will be retified with the original documents to the satisfaction of the BSLAMC/BSLMF. The copy of such documents will be retified with the original documents to the satisfaction of the BSLAMC/BSLMF. The copy of such documents will be retified with the original documents will be verified with the original documents to the satisfaction of the BSLAMC/BSLMF. The copy of such documents will be retified with the original documents will be verified wi

  - 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 lowards 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 debild for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named uniholder should be one of the account holders to the bank account holders to debild for a should be one of the account holders to the bank account holder, or a copy of the passbook/bank statement evidencing the debil for issue of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debil for issue of the investor as an account humber has to match with the details provided in the application form and name should match with the name of the first named uniholder.

unimotion. (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 perbank record, if available.

iii

snouio match with the name of the first named unlitholder and certificate must states such investor's bank account number and PAN as per bank record, if available. The Certificate function of the Certificate must states 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, INETT, 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 unlitholder should be one of the account holders to the bank account. **Cash acceptance towards subscription** In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities 'may avail of facility of subscribing to units of the Scheme through cash shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services PVL Lid (CAMS) in Nellore, Bhagalpur, Palanpur, Statra, Sangli, Bhatinda, Kota, Namakka, Barrelly and Haldia. For detailed Address of Investor Services Centers of Computer Age Management Services PVL Lid (CAMS) in Nellore, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakka, Barrelly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer pn 8. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated Investor Services PVL Lid Incid (AMF) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial In case the application for ejectrion to rejectrion to rejection to process service Centres of the work provious financial In case Integet and the subscription money

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. NRI INVESTORS

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

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

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

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

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

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

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

### Repatriation basis:

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.

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. NOMINATION

- In the View of account payable at the clines where in threston derive centres are located. What not a construct the second seco
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Nominee should be a person other than the Applicant.

- vi)
- Nomine 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 Attroney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. 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 appringing can be made only but these individues who hold units on bhoir. vii)
- viii) ix)
- xí) 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 carcellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee. The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode. xii) xiii)
- nave opted to note units in Demat mode.
  xiv) Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.
  ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND
  SI AMC, will andparust to credit the redemption/dividual because dispute the discretion.

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

- deemed appropriate for all folios where the required information is available. The Mutual Fund, nowever, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
   DIRECT APPLICATIONS AND EUIN
   a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the application will be processed under Direct Plan.''s indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan. To further details on Default Plan, refer the application is received for Regular Plan without Distributor code or 'Direct'' mentioned in the ARN Column, the application will be processed under Direct Plan. To further details on Default Plan, refer KIM.
   b. Employee Unique Identification Number (EUIN) is a unique number allotted to also provide the EUIN of the distributor, investors are requested to also provide the EUIN of the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIN of the AMFI Registration Number of employee/relationship manager/sale sperson of on whose advice the transaction was executed by investor leaves the employment of the distributor resub torker. If the distributor how any be left blank, but we be intervestor provide to provide the EUIN of the sale of gene in the application and the application or since 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 remas diven my advice pertain

### 10.

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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

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- Index is aware of all security risks including possible third party interception of the documents and contents the documents becoments and contents the documents and the 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.birlasunifie.com) and other services mentioned herein after. The CIP alloted 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 by nary other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar 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 and no diverse to recomptise that because of communication and other issues, it is possible that the site may not be operating/working on may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site. BSLAMC will be to miscuto and advertibule week to which the knowledge of the user and consequences thered. The user also agrees that the look and revints all be tuly liable to BSLAMC ix)
- x)
- xi)
- xii)
- computer is at his/her own risk and is his/her sole responsibility. The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in amages to BSLAMC. In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate BSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user. BSLAMC is authorized to provide any information or details relating to the user or his/her account to any third persons of ara 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.
- xiv)
- xv)
- any competent/statutory authority or as is required under applicable law.
  The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
  a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to BSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
  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 three 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, 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, there cannot be any guarantee from such Internet frauds.
  - 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 clackalians all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by BSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that BSLAMC ball not be responsible for any of the aforesaid risks. The user acknowledges having read and understand the Terms and Conditions relation to excepts of the source of an

- liability in respect of the said risks.
   xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts that BSLAMC shall discillation and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding BSLAMC's liability.
   xvii) The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
   xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
   Xi) BSLAMC reserves the exclusive right to amount the terms and conditions.
- 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
- Users without any prior approval on the user concerned, and thereares such an encoded and excerned will apply to the user. In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which BSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.

- 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. xxi)
- The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this xxii) arrangement

### 12. RTGS/NEFT

RTGS/NEFT Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/NEFT. It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient/ destination branch & account number. The collecting bank as well as BSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. BSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect requestor 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 locorrect require during the data is are provided.

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 & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorites applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

### Details under FATCA/Foreign laws 13.

Details under FA ICA / Foreign laws 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 Citizen 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 same to us within 30 days

ASBA APPLICATION FORM

Total Amount to be Blocked: ₹ In figures

Date & time of receipt

# Birla Sun Life Fixed Term Plan - Series NQ(1107 days)

(A Close ended Income Scheme)



This Product is suitable for investors w				esday, 29 March 2016.	Aderate Moder
<ul> <li>income with capital growth over Long ter</li> <li>investments in debt and money market s</li> </ul>		a on or before the ten	ura of the Sahama	Hode Low	
• Investments in dept and money markets	ecunties maturing	gon of before the tent		rom	ŧ
*Investors should consult their financial ad	visers if in doubt w	hether the product is	suitable for them	2011 11	SKOMETER HIGH eir principal will be at Moderate risk
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Birla Sun Life Fixed Term Plan -		Plan		🗌 Regular	Direct
Series NQ(1107 days)		Options		Growth	Dividend
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## 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, App ICICI Prudential, Mall Road, Amritisar - 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: Solam 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: 1101, 3rd floor, Uthamar 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, Coinbatore - 641018 Cuttack: Gopal Bhawan, Opsile BSNL Office, Buxi Bazar, Cantonment Road, Cuttack: Oolsha-753001 Dehradun: 97 India Trade th Centre, Rajpur coad, Adjoining hote advorted Hadhuban, Dehradun-248001 Dehri: 406-415, 4 floor, Narain Marzil, 23 Barakhamba Road, New Delhi - 110001 Dhanbad: Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 Durgapur: First Floor, "Landmark", Shahid Khudiram Sarani,City Center, Durgapur - 713216. Gorakhpur : First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001. Gurgaon: Unit no. 16, Ground floor, Vipul Agora, Sector 28, MG Road, Gurgaon - 122002 Guwahati : Pushpanjali Arcade, 3rd Floor, Near ABC Bus Stop, Opp. Dona Planet, G.S. Road, Guwahati - 781 005 Gwalior: Ground Floor, Orion Tower, City Center, Gwalior – 474011 Hubli: 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, Opo. Dabholkar Hospital, Dabholkar Corner, Kolhapur – 416001 Kolkata Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 Kottayam: First Floor, Pulimootiil 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, Mangalore, Karnataka - 575 003 Margao: Ground Floor,Shop No.7 & 8, Colaco Building,Abade Faria Road,Margao- Goa,403601 Meerut: Unit 103,Om plaza,opposite Ganga Plazxa, Begum bridge road, Merrut - 25001 Moradabad: Near Hotel Rajmahai, 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 - 400097. 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: No. 442-443, Laxman Plaza, Chamraja Double Road, Near Ramaswamy Circle, Mysore -570024 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 Panipat: N.K. Tower,Office no -1, Second Floor, G.T. Road, Panipat-132103 Panipat: 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 Notati nega nati, oli i toli oline hoda, rangi, Gue 40000 Paulaa. 1900 to, ist too, 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, Athwa 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 (V) Justice 199210 Daulat Chambers, 4-D Sardarpura 2nd Floor, Udajpur-313001 (Fa), Valsad: First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad: 396001. Vapi: 145-146 Hala Road, VAPI 396191. Varanasi: Anihant Complex, 3rd Floor, D-9/127 C-4, Sigra, Varanasi: 221002 Vashi: Office Valsad: Chambers, 4-D Sardarpura 2nd 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, Vijayawada - 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 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 Ranjit 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 Ushagram 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, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti - 272002.Uttar Pradesh Belgaum : Tanish Tower CTS No. 192/A, Guruwar Peth Tilakwadi Belgam 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 Bhilai-490020 Bhilai-80020 Bhil 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 Kamataka, 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, Guif 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 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, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere 577002 Dehradun : 204/121 Nari Shilp 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 Towe 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 Farldhabad : B-49, Ist Floor Nehru Ground Behind Anunam 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. Ghaziabad : FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad - 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 Gondal: A/177, 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 Gwalior : 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 Harldwar: 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 Jalpaiguri, 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. Janshedpur : Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. 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Janshedpur 831001 Jaunpur - 448, Fort Road, Near Amber Hotel, Jaunpur - 448, Fort Road, Roa 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, IInd 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, Jabalpur Roda, Kanji - 483501 Kadapa : Bandi Subbaramala Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA – 516 001. Andra Pradesh Kestopur: 8.D. Nover, Sreepama Apartment, A4-101, Pratulla Kanana (West), Shop No. 1M, 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, Kurnool – 518004 Lucknow : Off # 4,1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow - 226 001 Ludhiana : U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli 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. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 Manipal : Trade Centre, 2nd Fir., Syndicate Circle, Starting Point, Manipal – 576104 Mapusa : Office no. CF-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. Muzzafarpur : 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, Ghantakama 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\* 197/56, I Floor Immadisetty Towers Ranganayakulapet 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. Rajahmudry : Cabin 101 D.no 7-27-4 1 Flor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 Rajkot : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shasti Maidan, Limda Chowk, Rajkot Nobel Rajahara Street T Nagar Rajahmundry 533101 Rajkot : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shasti Maidan, Limda Chowk, Rajkot Nobel Rajahara Street T Nagar Rajahmundry 533101 Rajkot : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shasti Maidan, Limda Chowk, Rajkot Nobel Rajahara Nito 15, Rajiway Feeder Road, Near Borbay 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 Hooghy, Pn. 712201 Shahjahanpur, Untar Pradesh - 242 001. Silchar, Dist. Cachar, Assam 788001 Siliguri: 17B Swamiji Sarani, Siliguri - 734 001 Sirsa: Gali No:1, Old Court Road, Near Old Dist Hoophy, Op. Hindi School, 2nd Floor, Silchar, Dist. Cachar, Assam 788001 Siliguri: 17B Swamiji Sarani, Siliguri - 734 001 Sirsa: Gali No:1, Old Court Road, Near Old Dist Hoophy, Den Hindi School, 2nd Floor, Silchar, Dist. Cachar, Assam 788001 Siliguri: 17B Swamiji Sarani, Siliguri - 734 001 Sirsa: Gali No:1, Old Court Road, Near Old Dist Hoophy, Station Crossing, Sirsa, Haryana - 125 055. Shimla : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla – 171001 Shimoga : No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka Shillong: 3 Floor, RPG Complex, Keating Road, Shillong - 793001 Sitapur : Arya Nagar, Near Arya Kanya School, Sitapur – 262001 Solan : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan – 173212 Solapur : 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 Sriganganagar : 18 L Block, Sri Ganganagar, Sriganganagar – 335001 Srikakulam : Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001 Sultanpur : 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 Surat : Office No 2 Ahura -Mazda Complex First 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 Tirupath : Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501 Tricher : 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 Circle Udaipur 313004 Tuticorin : 227/F South New Street, Tuticorin - 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 Vapi : 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<sup>2</sup>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 Fixed Term Plan - Series NQ (1107 days)

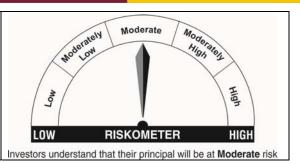
(A Close ended Income Scheme)



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

- income with capital growth over long term
- investments in debt and money market securities maturing on or before the tenure of the Scheme

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: Tuesday, March 22, 2016 | New Fund Offer Closes: Tuesday, March 29, 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	NAME OF MUTUAL FUND						
BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED	BIRLA SUN LIFE MUTUAL FUND						
One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound,	One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill						
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.	Compound, 841, Senapati Bapat Marg, Elphinstone Road,						
Tel.: +91-22 43568000.	Mumbai - 400 013						
Fax No. +91-22 43568110 / 8111.	Tel. +91-22 43568000.						
CIN: U65991MH1994PLC080811	Fax No. +91-22 43568110 / 8111.						
	Website www.birlasunlife.com						

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

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

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

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

Investment Objective	before the duration of the Scheme.	he Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives						
Liquidity	The scheme will have duration of 1107 days from and including the date of allotment.							
Asset Allocation	Under normal circumstances, the asset allocat	ion of the Scheme w	ill be as follows:					
Pattern of the Scheme	Instrument	Risk Profile	Normal Allocation (% of total Assets)					
	Debt Securities (excluding Money Market instruments)	Low to medium	80-100%					
	Money Market instruments	Low to medium	0-20%					
	Government Securities	Low	0-20%					
	The scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the "put option" date.							
	The scheme shall not invest in Foreign Securities, repo in corporate debt securities, Securitised Debt Instruments, Credit Default Swaps and/or derivative instruments.							
	The scheme shall not engage in securities leng	ding/short selling acti	vities.					

## Change in Asset Allocation

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above can vary depending upon the perception of the BSLAMC, 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.

In the event of the any deviations from the asset allocation table above, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation to bring it in line with the asset allocation pattern as indicated above. 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.

## OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:

## (1) 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 shall not invest

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

# (3) Type of instruments which the scheme proposes to invest in: Please refer Section 'D. Investment By Scheme' given in Scheme Information Document (SID) for further details.

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

## Intended Portfolio Allocation:

	Credit Rating								
Instruments	A1	ААА	AA	Α	Not Applicable				
CDs	0-5%	-	-	-	-				
CPs	0-5%	-	-	-	-				
NCDs	-	-	-	95-100%	-				
Government Securities	-	-	-	-	0-5%				
Treasury Bills/ CBLO / Reverse Repos (on Government Securities/Treasury Bills/ Liquid Schemes)	-	-	-	-	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

<ul> <li>AAA by one "rating agency and AA by the other, then, the paper will be treated as AA rated paper I complying with interded portfolio range.</li> <li>(ii) There can be positive variation in the range w.t.1 rating i.e. scheme may invest in papers of higher rating the same instrument than indicated.</li> <li>(iv) In case of non-availability of and taking into account the risk-reward analysis of CPs / NDS; the scheme may invest in Bank CDs having higher tarings (i.e. AH re equivalent) of T-Bills / CBLOS. Such devide may continue til maturity of the scheme, if suitable NCDs/CPs of desired criating and the scheme, there may be higher allocation to cash and cash equivalents.</li> <li>(ii) Further, the above stocht may vary vary during the duration of the Scheme. Scheme in the same, there may be higher allocation to cash and cash equivalents.</li> <li>(ii) Further, the above stocht of NCL SC / CPs of desired criating and the scheme, interm may invest in Bank CDs having highes rating (i.e. AH - T-Bills. Devident). Tany, due to such instance may continue till maturity, if suitable NCDs / CPs of desired criating varies and the scheme higher allocation. Further, in the avont of any dvariatons below the minimum limits can specified in the above table and subject to the notes mentioned mays of devidation is the other allow and the final portfolio allocation and the final portfolio.</li> <li>(v) (v) (v) (v) (v) (v) (v) (v) (v) (v)</li></ul>		
<ul> <li>(ii) There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating the same instrument than indicated.</li> <li>(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 higher attings (i.e. Art to equivalent) or Tollis / CBL cs. Such deviati may continue till maturity of the scheme, if suitable NCDs/CPs of desired credit quality are not available.</li> <li>(iv) Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: coupon inflow. (ii) the instrument is called or bough back by the issuer (iii) in anticipation of any adver credit event etc. In cost Calco fuedorism, the Scheme may mean its main: CDs having highest ratin error and provides and the cost Calco fuedorism, the Scheme may invest in Bank CDs having highest ratin account with maturity. (ii) the clacation: Further in the event of any deviations below the minimum times or beyon the maximum limits as specified in the above table and subject to the notes mentioned herein, the FU Manager shall rebalance the portfolio within 30 days from the date of aid deviation (provided su deviation is not too close to maturity of the scheme). Accountingly, investment should note threat there will not be any variation between the intended portfol allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (iii). (iv) (i), and (iv) dave.</li> <li>(iv) Reporting, investment should note threat provided su deviation table.</li> <li>(iv) The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt acculties th exception as a costable allocation and the final portfolio.</li> <li>(iv) and (iv) dave.</li> <li>(iv) and (iv) dave.</li> <li>(iv) The investion unrate of the class of the scheme superior risk-adjusted returns on a consist strateget and the final portfolio allocation securities in the portfoli</li></ul>		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.
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<ul> <li>may default on interest payment or even in paying back the principal amount on maturity. Even where no defa 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.</li> <li>Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid pri and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market</li> <li>Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rat prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequent the proceeds may get invested at a lower rate.</li> <li>Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before th maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest incor for the fund.</li> <li>Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject maximum of 25% of net assets as specified, depending upon availability of issuances in the market at t time of investment, resulting in higher concentration risk. Any change in government policy / busine environment relevant to the sector may have an adverse impact on the portfolio.</li> <li>Different types of securities in which the scheme would invest as given in the Scheme Information Docume carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease dependit upon its investment patterm. e.g. corporate bonds carry a higher amount of risk than Government securitie Further even among corporate bonds,</li></ul>		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
<ul> <li>valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid pri and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market</li> <li>Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rat prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequent the proceeds may get invested at a lower rate.</li> <li>Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before the maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest incor for the fund.</li> <li>Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject maximum of 25% of net assets as specified, depending upon availability of issuances in the market at t time of investment, resulting in higher concentration risk. Any change in government policy / busine environment relevant to the sector may have an adverse impact on the portfolio.</li> <li>Different types of securities in which the scheme would invest as given in the Scheme Information Docume carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease dependit upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securitie Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bond which are AAA rated.</li> <li>Risk Factors associated with Listing of units:</li> <li>Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can no assurance that an active secondary market for the units will develop or be maintained.</li> <li>Trading in the units of the Scheme on the Exchange may be halted because of market c</li></ul>		• <b>Credit Risk:</b> 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.
<ul> <li>prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequent the proceeds may get invested at a lower rate.</li> <li>Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before the maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest incor for the fund.</li> <li>Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject maximum of 25% of net assets as specified, depending upon availability of issuances in the market at t time of investment, resulting in higher concentration risk. Any change in government policy / busine environment relevant to the sector may have an adverse impact on the portfolio.</li> <li>Different types of securities in which the scheme would invest as given in the Scheme Information Docume 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, which are AA rated, are comparatively more risky than bond which are AAA rated.</li> <li>Risk Factors associated with Listing of units: <ul> <li>Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can no assurance that an active secondary market for the units will develop or be maintained.</li> <li>Trading in the units of the Scheme on the Exchange may be halted because of market conditions, includie</li> </ul> </li> </ul>		• 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.
<ul> <li>maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest incomfor the fund.</li> <li>Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject maximum of 25% of net assets as specified, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / busine environment relevant to the sector may have an adverse impact on the portfolio.</li> <li>Different types of securities in which the scheme would invest as given in the Scheme Information Docume carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease dependin upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securitie Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bond which are AAA rated.</li> <li>Risk Factors associated with Listing of units: <ul> <li>Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can no assurance that an active secondary market for the units will develop or be maintained.</li> <li>Trading in the units of the Scheme on the Exchange may be halted because of market conditions, includie</li> </ul> </li> </ul>		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.
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<ul><li>no assurance that an active secondary market for the units will develop or be maintained.</li><li>Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including in the units of the Scheme on the Exchange may be halted because of market conditions, including the scheme of th</li></ul>		_
<ul> <li>Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including in the units of the Scheme on the Exchange may be halted because of market conditions, including in the units of the Scheme on the Exchange may be halted because of market conditions, including in the units of the Scheme on the Exchange may be halted because of market conditions, including in the units of the Scheme on the Exchange may be halted because of market conditions, including in the units of the Scheme on the Exchange may be halted because of market conditions, including the scheme on the Exchange may be halted because of market conditions, including the scheme on the Exchange may be halted because of market conditions, including the scheme on the scheme on the Exchange may be halted because of market conditions, including the scheme on the scheme</li></ul>		<ul> <li>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.</li> </ul>
SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to tradin		<ul> <li>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</li> </ul>

	and he he approximate that the requirements of Steely Evolution approximate maintain the lipting of units of
	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.
	<ul> <li>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.</li> </ul>
	<ul> <li>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.</li> </ul>
	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.
	• The scheme being close ended in nature does not allow redemption during the tenor of the scheme. Redemptions shall happen only at the time of maturity of the scheme, and hence returns generated by the scheme may be affected if the underlying markets are at unfavourable level at the time of maturity of the scheme.
	• 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 :
	<ul> <li>(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:         <ol> <li>Capital Structure</li> <li>Debt Service coverage ratio</li> </ol> </li> </ul>
	III. Interest coverage
	IV. Profitability margin V. Current ratio
	(ii) The fund managers determine the sector to which the counter party relates. The fund manager 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.
	<ul> <li>(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.</li> <li>(v) The fund manager can also have a call with the Management of the company as a part of its research of the company.</li> </ul>
	<ul><li>(vi) The fund manager will also check for Credit Default Swaps spreads of the company in global market, if any available.</li></ul>
	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 ca	in change from time to time at	the discretion of the fund manager.		
		in change nom time to time at	the discretion of the fund manager.		
	The fund will inv with a view to he in interest rates, maturity of the si <b>Reinvestment F</b> Reinvestment ris small portion of the <b>Concentration</b> The Fund Mana in at the point of	bld them till the maturity of the the final NAV will be more sicheme. Risk sks will be limited to the exter he portfolio value. Risk ger shall endeavor to mitigate investment to such issuance y		uate in response to changes a risk will be mitigated at the uments, which will be a very ated instruments and locking	
		d be completely eliminated.	e the above risks to a large extent, the		
Plan/Options	should indicate t Each of the abov (1) Growth Opi (2) Dividend O (a) No (b) Qu ** <u>DIRECT PLAN</u> i. Direct Plan i Fund and is ii. Eligible inve Scheme Infor iii. Modes for a Mutual Fund Funds and a Distributors]. iv. How to apply a. Investors Plan" aga	he Plan for which the subscript re Regular and Direct Plan und ion and ption with <b>rmal Dividend</b> sub-option (Pa <b>arterly Dividend</b> sub-option (I <u>I</u> : <b>s only for investors who put</b> <b>not available for investors who</b> <b>stors</b> : All categories of invest <b>mation</b> Document of the Schem <b>pplying:</b> Investments under I for investing directly with the N II other Platform(s) where inv <b>r</b> : desirous of subscribing under inst the Scheme name in the a	Payout Facility). rchase /subscribe Units in a Scher ho route their investments through ors (whether existing or new Unithole me are eligible to subscribe under Dire Direct Plan can be made through va Autual Fund [except through Stock Ex- restors' applications for subscription Direct Plan of a Scheme will have	n the application form. Options / Sub-options me directly with the Mutual a Distributor. ders) as permitted under the ect Plan. arious modes offered by the achange Platforms for Mutual of units are routed through to ensure to indicate "Direct	
Default Plan / Option / Sub- option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply.)	Default Option/Sub-option: Growth Option / Normal Dividend sub-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. For valid application received without indicating choice between Normal Dividend and Quarterly Dividend sub-option, the same shall be considered as Normal Dividend 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		captured	
	1	Not mentioned	Not mentioned	Direct Plan	
	2	Not mentioned	Direct	Direct Plan	
	3	Not mentioned	Regular	Direct Plan	
	4	Mentioned	Direct	Direct Plan	
	5	Direct	Not Mentioned	Direct Plan	
	6	Direct	Regular	Direct Plan	
	7	Mentioned	Regular	Regular Plan	
	8	Mentioned	Not Mentioned	Regular Plan	
	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.				
Applicable NAV			he investors directly with the fund un ing for redemptions will not be applica		
Minimum	Purchase		Repurchase		
Application Amount / Number of Units		000/- and in multiples of ₹ 10, the New Fund Offer period.	/- No redemption (repurchase) of maturity of the scheme. Investor by selling their units through stock	s wishing to exit may do so	

Despatch of Proceeds of Repurchase (Redemption) Request	Within 10 working days from the date of maturity.		
Benchmark Index	CRISIL Composite Bond Fund Index		
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.		
Name of the Fund Manager	Mr. Kaustubh Gupta		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		
Performance of the Scheme	This scheme does not have any performance track record		
Expenses of the	New Fund Offer Period		
Scheme	The NFO expenses of the scheme shall be borne by the AMC.		
(i) Load Structure	Entry Load*: Nil		
	<b>Exit Load:</b> Nil; No redemption/repurchase of units shall be allowed prior to the maturity of the sch wishing to exit may do so through stock exchange mode.		
	*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on invest the investor shall be paid by the investor directly to the Distributor, based on his assessment of including the service rendered by the Distributor. Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the res immediately, net of service tax, if any.	stment made by various factors	
(ii) Recurring	Maximum estimated permissible expenses, including investment management and adviso	ry fees, as a %	
expenses (As a % of daily	per annum of daily net assets: A. Expense Head / Nature of expense	% of daily	
net assets)		net assets	
	Investment Management and Advisory Fees (AMC fees) Trustee fee		
	Audit fees		
	Custodian fees		
	Registrar & Transfer Agent (RTA) Fees		
	Marketing & Selling expense including agent commission		
	Cost related to investor communications		
	Cost of fund transfer from location to location		
	Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants	Upto 2.25%	
	Costs of Statutory advertisements		
	Cost towards investor education & awareness (at least 2 bps)^		
	Brokerage & transaction cost over and above 12 bps for cash market trades.		
	Service tax on expenses other than investment management and advisory fees		
	Service tax on brokerage and transaction cost		
	Other expenses\$		
	Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##	Upto 2.25%	
	<b>B.</b> Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%	
	<ul> <li>\$Listing expenses are part of other expenses</li> <li>The purpose of the above table is to assist the investor in understanding the various costs and expenses that scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purpose been made in good faith as per the information available to the AMC based on past experience.</li> <li>Note:</li> <li>(a) Atleast 10% of the TER is charged towards distribution expenses/ commission in the Regular of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/</li> </ul>	es only and have Plan. The TER	
	<ul> <li>least 10%) which is charged in the Regular Plan. For eg: In case the TER charged under 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 10% of 2.00% p.a.)</li> <li>(b) ##The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52</li> </ul>	Regular Plan is 0.20% p.a. (i.e.	
	<ul> <li>exceed 2.00% p.a. of daily net assets of the Scheme.</li> <li>(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.</li> </ul>		
	(d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may ch	arde service tax	
	<ul> <li>(i) International Field of Charlen (i) International Control (i) Investment Management and Advisory Fees: AMC may charge service tax on investme</li> </ul>	-	

	under Regulation 52 of the SEBI (MF) F as per taxation laws in force.	lition to the maximum limit of Total Expense Ratio as p Regulations. Currently, service tax is levied @14% for	AMC fees			
	than investment management and ad Expense Ratio as prescribed under Reg	Advisory Fees: AMC may charge service tax on expervisory fees to the scheme within the maximum limit gulation 52 of the SEBI (MF) Regulations. Further, serving for execution of trades, will be within the maximum limit ulation 52 of the SEBI (MF) Regulations	t of Total vice tax on			
	(e) As per Regulation 52(6)(c)(i) of SEBI (M	IF) Regulations, the total expenses of the scheme,				
	First ₹ 100 Crores Next ₹ 300 Cro	s, shall be subject to following limits as specified below: ores Next ₹ 300 Crores Over ₹ 700 Cro				
	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) for which the Trustees have obtained an in-principle approval from NSE vide letter NSE/LIST/54297 dated December 16, 2015.					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in refer to his tax advisor.	the Statement of Additional Information and also inde	pendently			
Daily Net Asset Value (NAV) Publication		and will be published in atleast 2 daily newspapers in ac iewed on www.birlasunlife.com and www.amfiindia.com 7000 / 1800-270-7000.				
For Investor Grievances please contact	Birla Sun Life Asset Management Company I One India Bulls Centre, Tower 1, 17th Floor, Ju Compound, 841, Senapati Bapat Marg, Elu Road, Mumbai 400 013. Tel.: 1800-270-7000 / 1800-22-7000, E-mail: <u>connect@birlasunlife.com</u> CIN: U65991MH1994PLC080811	upiter Mill Computer Age Management Services				
Unitholders' Information	Allotment: The process of allotment of units will be completed within 5 (five) business days from the d closure of the New Fund Offer Period.					
	<ul> <li>DEMAT ACCOUNT:</li> <li>Account Statements:</li> <li>AMC shall send allotment confirmation spear and/or SMS's to the investors' registered business days from the date of closure of the Thereafter, a Consolidated Account State transactions viz. subscriptions, redemption month, on or before 10th of the succeeding transactions** carried out by the investor, any, across all schemes of all mutual funds</li> </ul>	rs IN PHYSICAL (NON-DEMAT) MODE AND DO No cifying the number of units allotted to the investor by wa a email address and/or mobile number not later that he New Fund Offer Period. ment (CAS) shall also be sent to the unitholder in w hs, switches, dividend payout etc. have taken place d month by e-mail/mail. CAS shall contain details relating including details of transaction charges paid to the dis , during the month and holding at the end of the month. ase, redemption, switch, dividend payout, dividend reim	ay of email n 5 (five) hose folio luring that g to all the stributor, if			

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:
  - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
  - The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions.

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

## 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

Purchases routed through distributor/ agent)		tual Fund will deduct the transaction charges from the own below (who have opted-in to receive the transaction ance of the subscription amount shall be invested.
	and routed through distributor/ agent: Investor Type First Time Mutual Fund Investor (across Mutual Funds)	ations for purchase/ subscription relating to new inflows Transaction charges^ ₹150 for subscription application of ₹10,000 and above.
	<ul> <li>and routed through distributor/ agent:</li> <li>Investor Type</li> <li>First Time Mutual Fund Investor (across Mutual Funds)</li> <li>Investor other than First Time Mutual Fund Investor</li> <li>2. ^The transaction charge, if any, shall be deducted the distributor; and the balance shall be invested shall clearly state the net investment as gross subsunits allotted against the net investment amount.</li> <li>3. Transaction charges shall not be deducted/appl (a) purchases / subscriptions for an amount less the (b) Transaction other than purchases / subscription</li> </ul>	ations for purchase/ subscription relating to new inflows         Transaction charges^         ₹150 for subscription application of ₹10,000 and above.         ₹100 for subscription application of ₹10,000 and above.         oy the BSLAMC from the subscription amount and paid to and accordingly units allotted. The statement of account acciption less transaction charge and depict the number of icable for:         nan ₹ 10,000/-;         ns relating to new inflows such as Switches, etc.         with the Mutual Fund (i.e. not routed through any

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: March 10, 2016

Place: Mumbai