

Birla Sun Life Fixed Term Plan - Series OO (1098 days)

A Close ended Income Scheme



(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

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

New Fund Offer Opens: Friday, 05 May 2017. | New Fund Offer Closes: Thursday, 11 May 2017.

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



(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.)

Distributor Name / ARN No.	Sub Broker Name / ARN No.	Sub Broker Code	Employee Unique ID. No. (EUIIN)	Application No.
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EUIIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9
I/we hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 1 (viii))

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

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

Existing Folio No.

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

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number CKYC Number 14 digit CKYC Number

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number CKYC Number 14 digit CKYC Number

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number CKYC Number 14 digit CKYC Number

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

Mr. Ms. M/s.

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number CKYC Number 14 digit CKYC Number

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

ISD CODE TEL: OFF. S T D .

TEL: RESI S T D .

Proof of the Relationship with Minor** **Mandatory in case the First / Sole Applicant is Minor

TAX STATUS (Please tick (✓)) (Applicable for First / Sole Applicant)

Resident Individual Fils NRI - NRO HUF Club / Society PIO Body Corporate Minor Government Body

Trust NRI - NRE Bank & FI Sole Proprietor Partnership Firm QFI Others

MODE OF HOLDING (Please tick (✓)) (Please Refer Instruction No. 2(v))

Joint Single Anyone or Survivor (Default option is Anyone or survivor)

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

CITY

STATE

PIN CODE

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

SMS Transact Online Access Mobile No. +91 _____ I/ We would like to register for my/our SMS Transact and/ or Online Access

Email Id _____

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Account Statement Annual Report Other Statutory Information

Email Id _____

Twitter Id _____

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

Name of the Bank _____

Branch Address _____

Pin Code _____

City _____

Account No. _____

Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify) _____

11 Digit IFSC Code _____

9 Digit MICR Code _____

4. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Fixed Term Plan - Series OO (1098 Days)	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend
	Sub-Options [(Please tick (✓) Only in case of Dividend options)]	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout

Default Plan: Refer KIM for details. **Default Option:** Growth Option **Default Sub Option for Dividend:** Normal Dividend payout.

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

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

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore	Net worth (Mandatory for Non - Individuals Rs. _____ as on DD MM YYYY [Not older than 1 year])	
SECOND APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____							
THIRD APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____							

For Individuals

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

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

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

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

Mode of Payment [Please tick (✓)] Cheque DD Cheque / DD should be drawn favouring "Birla Sun Life MF NFO Account" RTGS / NEFT / Fund Transfer Letter Other (please specify) _____

Investment Amount (₹) _____

DD Charges (₹)* _____

Net Amount (₹) _____

Cheque/DD No. _____

Dated

DD MM YYYY Bank Name & Branch _____

Account No. _____

UTR No. _____

(In case of RTGS/NEFT)

*To be filled in by investors residing at the location, where the AMC Branches /Collection Bank centres are not located.

*Minimum of ₹ 1,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.

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

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

Enclosed: Client Master Transaction/ Statement Copy/ DIS Copy

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)

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

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

9. FATCA & CRS INFORMATION (Please tick (✓) if 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.

To, Date:

The Trustee,
Birla Sun Life Mutual Fund

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

For 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 Investor)

Birla Sun Life **Fixed Term Plan - Series OO (1098 days)**

Application No.

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

Collection Centre /
BSLAMC Stamp & Signature

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

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

Birla Sun Life Fixed Term Plan - Series OO (1098 days)	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend
	Sub-Options [(Please tick (✓) Only in case of Dividend options)]	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout

Default Plan: Refer KIM for details. **Default Option:** Growth Option **Default Sub Option for Dividend:** Normal Dividend payout.

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

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

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

ASBA Application number: _____ Bank Account no.: _____

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

INSTRUCTIONS FOR FILLING APPLICATION FORM

1. GENERAL INSTRUCTIONS

- i) Please read the terms of the Key Information Memorandum and the **Statement of Additional Information / Scheme Information Document** carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- ii) Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H. U. F.
- iv) The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- vi) All cheques and bank drafts must be drawn in favour of "Birla Sun Life MF NFO Account" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application/each Scheme.
- vii) Investors already holding a folio in Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicant(s) corresponding to the said folio. It is the responsibility of the investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.

viii) TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. CIR/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹10,000/- and above. In accordance with the said circular, if the distributor, through whose application form is being routed, has opted to receive the Transaction Charges, Birla Sun Life Asset Management Co. Ltd. / Birla Sun Life Mutual Fund shall deduct the Transaction Charge of ₹150/- (for First Time Mutual Fund Investor) or ₹100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

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

- a. purchases / subscriptions for an amount less than ₹10,000/-;
- b. Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- c. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor agent). Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/166230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

2. INVESTOR PARTICULARS

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

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only unauthenticated 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 unauthenticated / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted.

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

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

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

3(A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

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

(B). DEMAT ACCOUNT DETAILS

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

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

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

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

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

Pursuant to SEBI Circular No. MIRS/DF/26/2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRS/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

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

5. MODE OF PAYMENT

- i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Birla Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.
- ii) 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 Chartered Bank, IDBI Bank, HSBC Bank, State Bank of India & 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' locations 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 Monday, 08 May 2017. Investors are requested to note that only cheques of value up to ₹ 1 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 enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?id=2016
- iii) Payment through Stock invest, outstation cheques, cash and third party payments will not be accepted.
- iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned.
- v) **Restriction on acceptance of Third Party Payment:**
 - a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), **Birla Sun Life Asset Management**



**Online Portfolio
Access**

www.birlasunlife.com



**All India
Telephone**

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



**Mobile Investment
Manager**

www.birlasunlife.com/mobile

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).

- b) **“Third Party Payment”** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

- c) BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
- Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
 - Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - Custodian on behalf of an FII or a client.

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

- Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
- A separate, complete and valid ‘Third Party Payment Declaration Form’, inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website www.birlasunlife.com for the said Declaration Form. BSLAMC/BSLMF shall verify the source of funds to ensure that funds have come from the drawer’s account only

e) Investors are requested to note that, in case of:

- Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. a debit/credit account payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
 - a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
 - a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of BSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the BSLAMC/BSLMF. The original documents will be returned across the counter to the investor after due verification.

* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

- Payment by Pre-funded Instrument:** (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Cheque, etc., a Certificate (in original) from the issuing banker must accompany the purchase application, stating the Account holder’s name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit/carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor’s bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

- Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited for the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/MD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities* may avail facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centres of Computer Age Management Services Pvt. Ltd (CAMS) in Nellore, Bhagelour, Patanpur, Sattara, Sangli, Shatinada, Kota, Namakkal, Barcelly and Haldia. For detailed Address of Investor Services Centres of CAMS, refer pg no 8. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 15 cities shall mean top 15 cities based on Association of Mutual Funds India (AMFI) data on ‘AUM by Geography - Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial.

In case the application for subscription does not comply with the above provisions, BSLAMC/BSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such action.

- Investors residing at Centres, where the Investor Services Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our offices/ authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

6. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis:

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

7. NOMINATION

- Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMC, by invoking default option shall settle the claim equally amongst all the nominees.

- Nomination made by a holder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holder.

- In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not ‘joint’.

- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder to the Applicant. It is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.

- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.

- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

- Nomination shall not be allowed in a folio/account held on behalf of a minor.

- Nomination in respect of the units stands rescinded upon the transfer of units.

- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.

- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

- The nomination letter as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.**

8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

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

9. DIRECT APPLICATIONS AND EFIN

- Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word ‘DIRECT’ in the column ‘ARN No’ or ‘Broker Code’ in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the ‘ARN No’ or ‘Broker Code’ column is already printed, unit holder should cancel the ARN No/ Broker Code, write ‘DIRECT’ in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but ‘Direct Plan’ is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in

all other aspects. Further, where application is received for Regular Plan without Distributor code or ‘Direct’ mentioned in the ARN Column, the application will be processed under Direct Plan. For further details on Default Plan, refer KIM.

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

10. E-MAIL COMMUNICATION

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

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- User of Customer Identification PIN (CIP) facility in the parlance of Birla Sun Life Asset Management Co Ltd (BSLAMC) means a Unitholder being serviced by BSLAMC.

- A CIP will enable the user to view the Account Statement on the Birla Sun Life website (www.birlasunlife.com) and other services mentioned herein after.

- The user shall have no objection to BSLAMC verifying the identity before allotting the CIP.

- The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the user is solely of the user and BSLAMC will not be responsible for the loss of the CIP in any manner whatsoever.

- The User shall inform BSLAMC immediately in case the CIP becomes known to any other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as BSLAMC may deem fit.

- BSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that BSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web server and outputs therefrom may differ based on the nature of the software used by the user to browse the website. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.

- BSLAMC may, in the interest of the user request a fax confirmation of the instructions and any additional information that BSLAMC may require. BSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.

- The user shall be fully liable to BSLAMC for every transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.

- The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person’s or, as the case may be, his/her employer’s previous written permission. BSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep BSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that BSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. BSLAMC shall not be liable for the non-suitability thereof or if any other data or software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.

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

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

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

- In case of any discrepancy in the details of any transaction carried out in respect of the user’s Account, the user shall be obliged to intimate BSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.

- BSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as it is necessary to give effect to any instructions of the user to comply with any order of Court or of any competent statutory authority where it is required under applicable law.

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

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

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

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

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

- The user understands that BSLAMC, 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.

- 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.

- BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.

- 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 assignees from and against all claims, damages, losses, 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’s 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) illegal, unauthorized, fraudulent usage or misuse of the user’s CIP to access BSLAMC’s Website; all requests carrying the user’s CIP as evidenced by electronic records available at BSLAMC will be the user’s sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC’s website.

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

12. RTGS/NEFT

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

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

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

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

- 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, not etc or Network or internet problem or other causes beyond the control of the Branch/ bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

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

13. Details under FATCA/ Foreign laws

Tax regulations require us to collect information about each investor’s tax residency. In certain circumstances (including if we don’t have a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information 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

Birla Sun Life Fixed Term Plan - Series OO (1098 days)

(A Close ended Income Scheme)

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

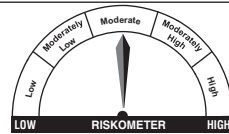
Offer of units of ₹ 10/- each for cash during the New Fund Offer.

New Fund Offer Opens: Friday, 05 May 2017. | New Fund Offer Closes: Thursday, 11 May 2017.

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



Investors understand that their principal will be at Moderate risk

Date D D M M Y Y Y Y

ASBA Application No. _____

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

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

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

Mr. Ms. M/s. _____

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

Folio No. _____

3. DEPOSITORY ACCOUNT DETAILS

Depository Name [Please tick] National Securities Depository Ltd Central Depository Services [India] Limited

Depository Participant Name _____

DP-ID _____

Beneficiary Account Number _____

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

PAN _____

5. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Fixed Term Plan - Series OO (1098 days)	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend
	Sub-Options [(Please tick (✓) Only in case of Dividend options)]	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout

Default Plan: Refer KIM for details. Default Option: Growth Option Default Sub Option for Dividend: Normal Dividend payout.

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number _____

Bank Name _____

Branch Name where account is held _____

Total Amount to be blocked (₹ In figures) _____

Rupees in words _____

7. UNDERTAKING BY ASBA INVESTOR

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

Signature of Bank Account Holders

ACKNOWLEDGEMENT SLIP (to be filled in by the investor)

ASBA APPLICATION FORM

Birla Sun Life Fixed Term Plan - Series OO (1098 days)



Birla Sun Life Asset Management Company Limited

One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013

CIN No.: U65991MH1994PLC080811 | Toll Free: 1800-270-7000 / 1800-22-7000 | sms GAIN to 567679 | Email: connect@birlasunlife.com

Application Number [mandatory for non-demat account holders]: _____ ASBA Application Number: _____ Date : ____/____/____

Birla Sun Life Fixed Term Plan - Series OO (1098 days)	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend
	Sub-Options [(Please tick (✓) Only in case of Dividend options)]	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout

Default Plan: Refer KIM for details. Default Option: Growth Option Default Sub Option for Dividend: Normal Dividend payout.

Received from Mr./Ms./Mrs./M/s. _____

Address _____

SCSB Account details: A/c No. _____ Bank Name _____

Branch Name _____

Total Amount to be Blocked: ₹ In figures _____ Rupees In words _____

Date & time of receipt _____

SCSB Stamp, Signature

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. An ASBA investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the SCSB with whom the bank account to be blocked, is maintained.
 - **In case of ASBA application in physical mode**, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - **In case of ASBA application in electronic form**, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.

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, 1st Floor, India Square Building, Kutchery Road, Ajmer - 305001 **Alkot:** First Floor, SANKEET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Alkot, Maharashtra-444001 **Allahabad:** Upper ground floor,45/1(202),MG Marg,Civil Lines, Allahabad-211001 **Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001 **Amritsar:** 1st Floor,Katni Mall, Mochri Road, Amritsar - 144002 **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 **Anand:** 306-307, Triveni Arcade, V V Nagar Road, Anand 388001 **Anand:** Office No. 1, Ground Floor, 349 Business Point, Western Express Highway, Andheri East, Mumbai 400069 **Andhra Pradesh:** Door No: 6-8-7, First Floor, Upstairs of HDFC Bank, 2-2nd, Nidamathri Street, Rajahmundry, pin code -533101 , Andhra Pradesh **Asansol:** Shree Vishal Plaza, 1st, G Road, Asansol 713303 **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 **Bangalore:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar,Bangalore - 560011. **Barilly:** 1st Floor, Flat no. 111-112, Ratandeep Complex, Civil Lines, Near Chowki Chauraha, Barilly - 243001 **Bengaluru - M G Road:** # 93, Ground Floor, Nitesh Broadway, MG rd Road, Bangalore- 560001 **Baroda:** Soham Complex, 49, Kalpari society, Ground Floor, Opp HDFC Bank Akalpuri, R C Dutt Road, Vadodra-390007 **Belgaum:** No. 14, 2 floor, Sri Krishna Towers RPD Cross, Khanapur Road Tiakwadi, Belgaum - 590006. **Bhagalpur:** 1st Floor, ANGAR Complex, Near Ajanta Cinema, Patla Babu Road, Bhagalpur BIHAR- 812001. **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 **Bhilai:** 81, Commercial Complex, Nehru Nagar(East), Bhilai - 490020, Chhattisgarh **Bhopal:** 149 Kamla Tower, MP Nagar Zone 1 Bhopal- 462011 **Bhubaneswar:** 77 Jnanpath, Khavelnagar Bhubaneswar-751001 **Bhuj:** Ground Floor, Pooja Complex, A Wing, Shop no. 1, Near ICICI Bank, Station Road, Bhuj, Kutch, Gujarat- 370001 **Calicut:** Door No-6/296 G1, Karuppali Palace, 1st Floor, YMCA Cross Road, Calicut-673001 **Chandigarh:** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh - 160022 **Chennai - Madhurai:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 **Chennai - Arcade Centre:** No: 110/1, 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, Coimbatore - 641018 **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack, Odisha- 753001 **Dalhousie:** Room no 217, 2nd Floor, I, India Exchange Place,Dalhousie, Kolkata - 700001 **Dehradun:** 97 India Trade City Centre,Rajpur road,Adjoining hotel Madhuban, Dehradun-248001 **Delhi:** 406-415, 4 floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 **Durgapur:** 1st Floor, "Landmark", Shahid Khudiram Sarani,City Centre, Durgapur - 713216. **Erode:** 318,First floor,Sakthi road,Erode-638003 **Faridabad:** SCO No. 2, 1st Floor, SEC-16, Faridabad -121002 **Ghaziabad:** 17, Advocate Chambers RDC, Ghaziabad - 201001 **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:** Pustpanjali Arcade, 3rd Floor, Near ABC Bus Stop, Opp. Dona Planet, G.S. Road, Guwahati - 781 005 **Gwalior:** Ground Floor, Orion Tower, City Centre, Gwalior - 474011 **HUBLI:** 1st Upper Ground Floor, Vivekanand Center, Desai Cross, HUBLI-580023 **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, Jabalpur- 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 Viala 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, Limba lene Corner,Lal banglow Road, Jamnagar, Gujarat. Pin 361001. **Jamshedpur:** 1st Floor, Shanti Hari Abasan,1/G, Inner Circle Road, Bistupur, Jamshedpur - 831001 **Jhansi:** Building no 37/2424 New No. 670 civil lines, Gwalior road, Jhansi-284001. **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 **Keopur:** Shop No. 7, Block 5, Clutbown, VIP Road, Teighra, Kolkata -700052. **Kolhapur:** 1st Floor, Bajirao Sankul, Plot - 329/E, CTS no. 329/1A/1A/1, Near Patalpur pump, Opp. Dabholkar Hospital, Dabholkar Colony, Kolhapur - 416001 **Kolkata:** Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 **Kota:** 2nd Floor, 96 shopping centre, opposite bharat hotel, Kota - 324007 **Kottayam:** 1st Floor, Pulimooli Arcade, KK Road, Kanjikuzhy, Kottayam - 686004 **Lucknow:** 103-B & 1st Floor,Shalimar Square, Lalbagh, Lucknow-226001 **Ludhiana:** SCO-2, On ground floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 **Mangalore:** Shop No. 207-209, Jhansi Plaza, 2nd Floor, Karangalpada, 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 Gangga Plaza, Begum bridge road, Merrut - 25001 **Mehsana:** 1st Floor Jaydev Complex, Opp. Pashabhai Petrol Pump State Highway Mehnsa - 384 002 Gujarat. **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001 **Mumbai - Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamprasad Mukherjee Garden, Chandrarvarkar Road, Borivali (West), Mumbai - 400092. **Mumbai- Ghatkopar:** Shop No - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai- 400077. **Mumbai (NH):** Industry House, 1st Floor, Churhgate Reclamation, Mumbai 400 020 **Mumbai (B):** One India Buildings Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013. **Mumbai - B:** Shop No 5 & 6 Ground Floor, Vikas Heights, Next to NKGSS Bank, Santoshimata Road, Kalyan (W), Thane - 421301 **Mysore:** No. 442-443, Laxman Plaza, Chamrajya Double Road, Near Ramaswamy Circle, Mysore- 570024 **Nagpur:** 1st Floor, Kapish House Apartments,282, Mata Mandir Road, Near Khare Town, Dharampeth, Nagpur- 440 010. **Nasik:** Shop no 1, Samrudhiti Residency, Opp Hotel City Pride, Tiakwadi, Nasik - 422002. **Navsari:** 106- Rudraksh Apartment, Opp Druvini Hospital, Ashanagar, Navsari- 396445. **Noida:** 409, 4th Floor, Chokani Square, Sector 18, Noida - 201301 **Patna:** N.K Tower,Office no - 1, Second Floor, G.T Road, Patnaipat - 132103 **Panaji:** 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, Bundar Bagicha, near Dak Bangla More, Patna - 800001. **Pimpri:** Ground Floor, B-5, Empire Estate, Old Mumbai Pune Highway , Near Ranka Jewellers, Pimpri, Pune - 411019 **Pondicherry:** First Floor, No. 66, 53/5 Building, 100Feet Road, Ellapalliachavadi, Pondicherry - 605005. **Pune (Bhandarkar Rd):** 1st Floor, Signature Complex, Opp. Golwalkar Metropolis Health Service, Bhandarkar Road, Pune - 411 004. **Pune:** 1st floor, Signature Complex, Opp. Golwalkar Metropolis Health Service, Bhandarkar road, Pune - 411004. **Rajpur:** 2nd Floor S-1, Raheja Towers, Fafadhi Chowk Jail Road, Raipur-492001, Chhattisgarh **Rajkot:** 915- Star Plaza, First Flap chowk, Rajkot-360001 **Ranchi:** Ground Floor, Sethi Corporate P. P. Compound Ranchi - 834001 **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp. Court, Rourkela - 769012. **Sahasranpur:** 1st Floor, Krishna Complex, Moh. Misson Compound, Court Road, Saharanpur - 247001 **Salem:** 29/1 & 2/92, Angamang Colony, Near DCB Bank, Salem - 636009 **Sambalpur:** (Above Kalinga Hardware), Budharaja Road, In front of SBI, Sambalpur, Odisha-768004 **Shimla:** Soco Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Solapur:** Mandar Complex, 154, Gold finch path, Behind Loknagbank Bank, Near Savarkar Ground Solapur-413007 **Surat:** M-8 & 9 Mezzanine Floor, Jyoti Plaza, Athwa Gate,Surat - 395001 **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 **Thiruvur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thiruvur - 680001 **Tirupattur:** D No-20-2-704,Ist Floor, Near Balaji Hospital, Korlagunta, Tirupattur-517501. **Trichy:** 1st Floor, Vignesh Aradhana- 16, Shop 2 & 3, Sastru Road,Tiruchirappalli - 620017. **Trivandrum:** 3rd Floor, Kailas Plaza,Patton, Trivandrum- 695 004 **Udaipur:** 209-210 Daulat Chambers, 4/8 Sardarpura Road, Udaipur-313001 (Raj.) **Valsad:** First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001. **Vapi:** 145-146 Tirupati Plaza Chala Road, VAPI 396191. **Varanasi:** Anihant Complex 3rd Floor, D-9/127 C-4 Siga, Varanasi-221002 **Vasco:** First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco, Goa - 403802 **Vashi:** Office No. 50, Ground Floor, Wellfare Chamber CHS, Sector 17, Vashi, Near Mumbai - 400703. **Vijayawada:** K.P.Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, Vijaywada - 520010 **Vishakapatnam:** Shop no-7, 1st Floor, The Land Mark Building, Opp HSBK Bank, Waltair Uplands, Visakhapatnam - 530 003.

CAMS NFO Collection Centres

Andaman and Nicobar Islands - II Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103 **Agra:** No. 8, II 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 Chomvuhani (Ground Floor), Krishnanagar, Agartala - 799001 **Ahmednagar:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. Maharashtra **Ajmer:** AMC No. 423-30, Near Church Brahamapur Opp. T B Hospital, Jaipur Road, Ajmer - 305001 **Akola:** Opp. RLT Science College Civil Lines Maharashtra Akota 444001 **Aligarh:** City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 **Allahabad:** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alippee, Kerala - 688 001. **Alwar:** 256A, Scheme No.1, Arya Nagar Alwar 301001 **Amaravati:** 81, Gulshah Town, 2 Floor Near Panchsheel Talkies Amaravati 444601 **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala - 134003 **Amritsar:** SCO - 18J, 'C' Block Ranjit Avenue, Amritsar 140001 **Anand:** 101, A.P. Tower, B.H. Sardhar Junji 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 713003 **Anantapur:** 15-570-33, I Floor Pallavi Towers, Anantapur - 515001 **Andheri:** 351, Icon, 501, 51st floor, Western Express Highway, Andheri East, Mumbai - 400069. **Pune.7303923299 Aurangabad:** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 **Balalore:** B - C Ben Road Balasore - 756001 **Bangalore:** Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjira Centre) Bangalore - 560 042 **Bankura:** Cinema Road, Nutan Gani (Beside Model Bakery), PO & Dist Bankura, Pin : 722101 **Barasat:** RBC Road, Ground Floor, Near Barasat Kalkrishna Girls High School, Barasat - 700124, Kolkata, West Bengal. **Bareilly:** F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001 **Bardoli:** F-10,First Wings,Desai Market,Gandhi Road,Bardoli - 394601 **Basti:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002,Uttar Pradesh **Belgaum:** Tanish Tower CTS No. 192/A, Gururwar Peth Tiakwadi Belgaum 590006 **Bellary:** # 60/5, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 **Berhampur:** Kaika Temple Street, Beside SBI BAZAR Branch,Berhampur- 760002 **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. **Bhuvanesh:** F-108, Rangoli Complex, Station Road, Bhanuch - 392001 **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar:** 305-306, Sterling Point Waghawadi Road OPP. HDFC BANK Bhavnagar - 364002 **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parasir West, Behind IDBI Bank, Nehru Nagar, Bhilai: Dist. Durg Pin 490020 **Bhilwara:** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. **Bhubaneswar:** 1011 7, Jhansid, Unit - 11 Bhubaneswar - 751013. **Bhusawal:** Adelaide Apartment, Christian Mohala, Behind Gulshan-Erhan Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Bhuj:** Data Solution, Office No:17 1st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch - 370001 **Biharsharif:** R&C Palace,Amber Station Road,Opp.: Mamta Complex,Bihar Sharif (Nalanda) Pin - 803101 **Bikaner:** 1404,amar singh pura, Behind Rajasthan patrika, In front of Vijaya bank, Bikaner, Rajasthan - 334001 **Bilaspur:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495001. **Bijapur:** No. 9, 1st floor Gajanan Complex. Azad Road Kamataka, Bijapur-586 011 **Bokaro:** Muzannef Road, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 **Borivali:** Jiji Heritage,4th Floor, Office no 402,Landmark : Above Trithwanadas Binmaji Zaveri (T.B) L.T. Road, Borivali - West, Mumbai - 400 092. **Burdwan:** 1st Floor Above Eide Showroom,399 G T Road Burdwan-713011 **Calicut:** 29/9792 2nd Floor, S A Arcade, Mavor Road, Arayathuthupalam, Calicut - 673016, Kerala **Chandigarh:** Deepak Towers SCO 154-155, 1st Floor Sector 17-7 Chandigarh 160 017 **Chandrapur:** Opp Mustafa Decar, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp Palmgrove Nungambakkam Chennai 600 034 **Chhindwara:** Cams Service Centre Shop No. 01-C Near Punjia Lal Wain, Prarasia Road Chhindwara- 48001 **Madhya Pradesh Chittorgarh:** 3 Ashok Nagar, Near Heera Vastika,Chittorgarh - 312001 **Cochin:** 1st Floor, C K Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripada, Cochin - 682 018 **Coimbatore:** Old # 66 New # 86, Lokamanyu 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 Ship Mandir Marg Old Connaghat Place Dehradun 248001 **Dharmapur:** FF - 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapur, - 636 702 **Dharbanga:** Ground Floor, Belhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 **Dhanbad:** Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad **Dhule:** House No 3140, Opp Liberty Function, Jammal Bajaj Road, Near Tower Garden, Dhule- 424001 **Durgapur:** Plot No 3601,Nazrul Sarani, City Centre,Durgapur : 713216 **Erode:** 197, Seshayher Complex Agraharam Street Erode 638001 **Faridabad:** B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridabad 121001 **Faizabad:** 1/13/196, A Civil Lines,behind Triupati Hotel ,faizabad, Uttar Pradesh,pin-224401 **Firozabad:** 53,1st Floor,Shastri Market, Sadar Bazar,Firozabad - 283 203 **Gandhidham:** ST, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370 201. **Gandhinagar:** M-12 Mezzanine Floor,Suman Tower,Sector 11,Gandhinagar,382011 **Gaya:** C/o Mangalam Press, Near R/O DrBinay Kumar Sinha, Bangla Ashian, Ramdhampur, Bihar, Gaya- 823 001. **Ghaziabad:** FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad - 201002 **Goa:** Lawande Sarmalkar Bhavan,1st Floor,Office No.2,Next to Mahalaxmi Temple, Panaji,Goa,Goa - 403 001 **Goa:** DU 8, Upper Ground Floor, Behind Technoelion Clinic, Suvdha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **GONDIA:** A/177, Kailash Complex, Opp. Khedut Decar, Gondal - 360 311 **Gorakhpur:** Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001 **Gulbarga:** P/Am Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Guntur:** Door No 5-38-44 5/1 BROADIPET Near Ravi Sankar Hotel Guntur 522002 **Gurgoon:** SCO - 16, Sector 14, First Floor, Gurgoon 122001 **Guwahati:** A.K. Azad Road, Rehabin Guwahati 781008 **Gwalior:** 1 Floor, Singhal Bhavan Daji Vithhal 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:** Gaganachal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah - 711106 **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139 **Haridwar:** No. 7, Kanya Gurukul Road, Krishna Nagar, Haridwar, Uttarakhand - 249404 **Hoshiarpur:** Near Archies College, 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. 92, 1st Floor, Attilbe Road, HCF Post, Behind RTO Office, Mathgiri, 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 500 030 **Indore:** 101, Shalimar Corporate Centre 8-B, South tukogunj, Opp.Greenpark Indore 452 001 **Jabalpur:** 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur:** R T 7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 **Jalandhar:** 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 **Jalgaon:** Near Rusty 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, Shivraji 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 Plaza Complex, 15 First Floor, Bistupur Jamshedpur 831001 **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. **Jhansi:** 372/18 D, Ist Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 **Jorhat:** Jail Road Dholasara Near Jonaki Shanga Vidyalaya Post Office - Dholasara Jorhat - 785001 **Junagadh:** Circle Chowk, Near Choksi Bazar Kamal, Gujarat Junagadh 362001 **Kakinada:** D No 25-42-19,1st floor, Komreddy ward 1 Street, Beside War Road, Opp Swathi Medicals, Kakinada-533001. **Kalyani:** A - 1/50, Block - A, Dist Naldia, 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. **Kangra:** C/o Dogra Naresh & Associates, College Road, Kangra, Himachalpradesh Pin Code: 176001 **Karnal:** 29 Avtar Colony,Behind Vishal Mega Mart,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, Gurunank Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 **Kadapa:** Bandi Subaramaiah Complex D.No 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPPA - 516 001. **Andhra Pradesh Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bank, Khammam, Andhra Pradesh - 507 001. **Kharagpur:** 623/1 Malancha Main Road, PO Nimpara, 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:** Kochupoliomudi Junction Near V.L.C, Beach Road Kollam 691001 **Korba:** 6 Siram Commercial Complex, Infront of Hotel Blue Diamond, T P Nagar, Korba, Chhattisgarh PIN 495677 **Kota:** B-33 Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 **Kottayam:** Jacob Complex, Building No - Old No-1319/F, New No - 2512D, Behind Makkali Centre, Good Sheperd Road, Kottayam - 686001. **Kukatpally:** No. 15-31-2M-1/4 1st Floor, 14-A, MIG,KPFB Colony, Kukatpally,Hyderabad - 500072. **Kumbakonam:** Jalilani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B,Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh - 518001. **Lucknow:** Off # 4, 1st Floor,Center Court Building, 3c, 5 - Park Road, Hazratganj Lucknow - 226 001 **Ludhiana:** U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Puli Pakhawal Road, Ludhiana - 141 002 **Madurai:** 86/71A, Tamilsangam Road Madurai 625 001 **Malda:** Dakhinapan Abasan, Opp Lane of Hotel Kalinga, SM Palay, Malda - 732011 **Mangalore:** No. 4 G & G 5, Inland Monarch opp. Kamataka Bank Kadri Main Road, Kadri Mangalor - 575 003 **Manikyal:** Trade Centre, 2nd Flr., Synodicate Circle, Starting Point, Manpal - 576104 **Madurai:** Office No. CF-8, 1st Floor, Business Point, Above Bicholm Urban Co-op Bank, Agum, Mapusa - 403057 **Margao:** F-4 Classic Heritage, near Axis Bank, opp. BPS Club Pajifond, Margao, Goa 403 601. **Malappuram:** Kadakkadan Complex, Opp Central School, Malapuram - 670504. **Mathura:** 159/160 Vikas Bazar Mathura 281001 **Meerut:** 108 Ist Floor Shivam Plaza Opposite Evine Cinema, Hapur Road Meerut 250002 **Mehsana:** 1 Floor, Subhadra Complex Urban Bank Road Mehnsa Gujrat 384002. **Mirzapur:** First Floor, Canara Bank Building, Dhundhi Katra Mirzapur, Uttar Pradesh - 231 001. **Moga:** Gandhi Road, Moga - 142001 **Moradabad:** H 21-22, Ist Floor, Ram Gangaa Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244 001. **Mumbai:** Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbad Samachar Marg, Fort Mumbai 400 023 **Muzaffarnagar:** F/26/27-Kamadhenu Market Opp Lic Building Ansari Road, Muzaffarnagar - 251 001. **Muzzafarpur:** Brahman toti, Durgasthan Gola Road Muzzafarpur 842001 **Mysore:** 16-16,Prashanth Plaza,Safe works building, Saraswathipuram,Mysore-570009, Karnataka **Nagpur:** 4156399, Karnataka **Kolkata:** Saket Building, Gungj Bazar,Nadiad - 387001 **Nagercoil:** IV Floor, Kalluvettill Street 47, Court Road, Nagercoil - 629 001 Tamil Nadu **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 **Nasik:** Raturang Bungalow, 2 Godavai Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Navsari:** 16, 1st Floor, Shivani Park, Opp. Shankheshwar Complex, Kailawadi, Navsari - 396 445. **Nanded:** Shop No. 303, 1st Floor, Rajmohd extension, Mani Road Sree Nagar, Maharashtra, Nanded - 431 605 **Nellore:** 97/56, I Floor Immediatly Towers Ranganayakulapet Road, Santhapet, Nellore 524001 **New Delhi:** 7-E, 4th Floor, Deen Dayal Research Institute Building, Swami Ram Tirathi Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110 055. **Noida:** C-81, 1st Floor, Sector-2, Noida - 201301 **Palakka:** 10 / 688, Sreedeevi 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 ABM Amino Bank, G.T. Road Panipat 132103 **Patiala:** 35, New Lal Bagh Colony Patiala 147001 **Patna:** G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 **Pathankot:** 13-A, 1st Floor, Gufjer 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. **Purnia:** Nirmitti Enclave, Off No. 6, I Floor Opp Abhishek Hotel Mehandalet St Garage Road Erandawane Pune 411 004 **Raebareilly:** 17, Anand Nagar Complex, Raebareilly - 223001 **Raipur:** HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry:** Cabin 101 D.No 7-27-4 1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Mandir, Limda Chowk, Rajkot - 360001 **Rajapalayan:** No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayan - 626117 **Ranchi:** 223, Tirath Manasa (Near Over Bridge),1st Floor Main Road Ranchi 834001 **Ranchi:** 4 : HB Road, No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001. **Ratlam:** 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri:** Kohnor Complex, Near Nitya Theatre, Nachane Road, Ratnagiri - 205 209. **Rover:** 2, Munjal Complex, Delhi Road, Rohtak 124001 **Rourkela:** 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001 **Roorkee:** 2/22 Civil Lines Ground Floor, Hotel Kirsi Residency, Roorkee - 247 667 **Sagar:** Opp.Somani Automobiles Bhagwanaganj Sagar Madhya Pradesh Sagar 470 002 **Salem:** No.2, I Floor Vivekananda Street, Near Fairlands Salem 636016 **Sahasranpur:** 1 Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001 **Sankli:** Jiveshwkar Kupa Bldg, Shop, No.2, Ground Floor, Tilak Chowk, Harhat 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 **Satna:** 1st Floor, Shri Ram Market, beside Hotel Pankaj, Birla Road, Satna - 485 001 **Serampore:** Alakalya, 102, N.S. Avenue, P.O. Serampore, Dist- Hooghly, Pin : 712201 **Shahajhanpur:** Bijlipura, Near Old Distt Hospital, Jail Road, Shahajhanpur, Uttar Pradesh - 242 001. <

CAMS NFO Collection Centres

Varanasi : Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010 **Vellore** : No:54, 1st Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 **Vijayawada** : 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M. G Road, Labbipet Vijayawada 520 010 **Vishakhapatnam** : Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016 **Warangal** : F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 **Yamuna Nagar** : 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001. *Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrar & Transfer Agents to Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Birla Sun Life Asset Management Company Ltd (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.birlasunlife.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

Birla Sun Life **Fixed Term Plan - Series OO (1098 days)**

(A Close ended Income Scheme)


Birla Sun Life
Mutual Fund
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.



Investors understand that their principal will be at **Moderate** risk

Offer of Units of Rs10/- each for cash during the New Fund Offer Period

New Fund Offer Opens: Friday, May 05, 2017 | **New Fund Offer Closes:** Thursday, May 11, 2017

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

NAME OF THE ASSET MANAGEMENT COMPANY**BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED**

One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

Tel.: +91-22 43568000.

Fax No. +91-22 43568110 / 8111.

CIN: U65991MH1994PLC080811

NAME OF MUTUAL FUND**BIRLA SUN LIFE MUTUAL FUND**

One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013

Tel. +91-22 43568000.

Fax No. +91-22 43568110 / 8111.

Website www.birlasunlife.com

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

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

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

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) 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	The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the duration of the Scheme. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.		
Liquidity	The scheme will have duration of 1098 days from and including the date of allotment.		
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:		
	Instrument	Risk Profile	Normal Allocation (% of total Assets)
	Debt Securities including Government Securities (excluding Money Market Instruments)	Low to medium	80-100%
Money Market instruments	Low to medium	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 lending/short selling activities.

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 review and 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(s) 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 15% 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,

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- v. Treasury Bills.
 vi. Short Term deposits of scheduled commercial banks
(3) Type of instruments which the schemes propose 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:

(The scheme shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating. The intended allocation percentage to net assets, based on the tenure of the schemes, would be determined and disclosed at the time of filing of Final Scheme Information Document with SEBI before launch of each scheme)

Intended Portfolio Allocation

Instruments	Credit Rating				
	A1	AAA	AA	A	Not Applicable
CDs	0-5%	-	-	-	-
CPs	0-5%	-	-	-	-
NCDs	-	-	60-65%	35-40%	-
Government Securities	-	-	-	-	0-5%
Treasury Bills/ CBLO / Reverse Repos/ 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 intended range the most conservative publicly available rating would be considered e.g. if the paper is rated AAA by one rating agency and AA by the other, then, the paper will be treated as AA rated paper for complying with intended portfolio range.
- (iii) There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating in the same instrument than indicated.
- (iv) In case of non-availability of and taking into account the risk-reward analysis of CPs/NCDs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or / T-Bills / CBLOs/ Repo & Reverse repo in Government Securities. Such deviation may continue till maturity of the scheme, if suitable NCDs/CPs of desired credit quality are not available.
- (v) At the time of building the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalents.
- (vi) Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / T-Bills / Repo & Reverse repo in Government Securities. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available.
- (vii) **Change in Asset Allocation:** Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table and subject to the notes mentioned herein, the Fund Manager shall rebalance the portfolio within **30 days** from the date of said deviation (provided such deviation is not too close to maturity of the scheme)
- Accordingly, investors should note that there will not be any variation between the intended portfolio allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (iii), (iv), (v) and (vi) above.*
- (viii) The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, short term deposit to which rating is not applicable.

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

Investment Strategy

The Investment Philosophy of the fund manager is to generate superior risk-adjusted returns on a consistent basis through a research driven investment approach in line with the investment objective of the scheme. The

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	<p>investment manager will aim to allocate assets of the scheme between various money market and fixed income securities. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:</p> <p>Risk Factors associated with investments in Fixed Income Securities:</p> <ul style="list-style-type: none"> ▪ Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. ▪ Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent. ▪ Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. ▪ Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate. ▪ Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund. ▪ Concentration Risk: The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 25% of net assets as specified, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio. ▪ Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated. <p>Risk Factors associated with Listing of units:</p> <ul style="list-style-type: none"> ▪ Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. ▪ Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged. ▪ Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode. ▪ The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV. ▪ There is a possibility that the unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme. ▪ Regulatory Risk: Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also result in wider premium/ discount to the NAV of the Schemes. Although the Units are proposed to be listed

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	<p>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.</p> <ul style="list-style-type: none"> ▪ 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. <p>Risk Factors associated with Close Ended Schemes:</p> <ul style="list-style-type: none"> ▪ 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.
<p>Risk Control Strategies</p>	<p>Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p> <p>Credit Risk</p> <p>Every investment in Debt and Money Market Instruments of any issuer would be made in accordance with Credit policy as defined and established by AMC from time to time. The Credit Policy, which is reviewed and monitored on a regular basis by Investment Committee, inter alia, enumerates issuer selection process, the various parameters to be considered for setting up credit exposure limits and Credit authorisation matrix for such limits, credit monitoring process etc.</p> <p>The following parameters shall be considered for selection :</p> <ol style="list-style-type: none"> (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 style="list-style-type: none"> I. Capital Structure II. Debt Service coverage ratio III. Interest coverage IV. Profitability margin V. Current ratio (ii) The fund managers determine the sector to which the counter party relates. The fund 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. (iv) The fund managers shall consider the track record of the sponsor/ parent of the counterparty. It includes the financials of the sponsor/ parent company and whether the parent/sponsor has defaulted in the past. (v) The fund manager can also have a call with the Management of the company as a part of its research of the company. (vi) The fund manager will also check for Credit Default Swaps spreads of the company in global market, if any available. <p>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</p>

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	<p>indicative and can change from time to time at the discretion of the fund manager.</p> <p>Price-Risk or Interest-Rate Risk</p> <p>The fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p> <p>Reinvestment Risk</p> <p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p> <p>Concentration Risk</p> <p>The Fund Manager shall endeavor to mitigate the risk by taking exposure to high rated instruments and locking in at the point of investment to such issuance yields.</p> <p>While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p>																																				
<p>Plans/Options</p>	<p>The Scheme will have will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options</p> <p>(1) Growth Option and</p> <p>(2) Dividend Option with</p> <p>(a) Normal Dividend sub-option (Payout Facility)</p> <p>(b) Quarterly Dividend sub-option (Payout Facility).</p> <p>**DIRECT PLAN:</p> <p>i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p> <p>ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>iv. How to apply:</p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>b. Investors should also indicate "Direct" in the ARN column of the application form.</p>																																				
<p>Default Plan / Option / Sub-option</p> <p>(In case the investor fails to specify his preference, the given default plan / option / sub-option would apply.)</p>	<p>Default Option: Growth</p> <p>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 sub-option and processed accordingly.</p> <p>Default Plan:</p> <p>Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:</p> <table border="1" data-bbox="349 1608 1430 1936"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be</i></p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	<i>processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i>															
Applicable NAV	Units of the scheme cannot be redeemed by the investors directly with the fund until the date of maturity of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.															
Minimum Application Amount / Number of Units	Purchase Minimum of Rs. 1,000/- and in multiples of Rs. 10/- thereafter during the New Fund Offer period.	Repurchase No redemption (repurchase) of units is allowed before the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchange.														
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. Mohit Sharma															
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 Scheme	New Fund Offer Period The NFO expenses of the scheme shall be borne by the AMC.															
(i) Load Structure	Entry Load*: Nil Exit Load: Nil No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors 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 will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective scheme immediately, net of service tax, if any.															
(ii) Recurring expenses (As a % of daily net assets)	Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets: <table border="1" data-bbox="349 1480 1510 1932"> <thead> <tr> <th>A. Expense Head / Nature of expense</th> <th>% of daily net assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees (AMC fees)</td> <td rowspan="12">Upto 2.25%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>Registrar & Transfer Agent (RTA) Fees</td> </tr> <tr> <td>Marketing & Selling expense including agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants</td> </tr> <tr> <td>Costs of Statutory advertisements</td> </tr> <tr> <td>Cost towards investor education & awareness (at least 2 bps)^</td> </tr> </tbody> </table>		A. Expense Head / Nature of expense	% of daily net assets	Investment Management and Advisory Fees (AMC fees)	Upto 2.25%	Trustee fee	Audit fees	Custodian fees	Registrar & Transfer Agent (RTA) Fees	Marketing & Selling expense including agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants	Costs of Statutory advertisements	Cost towards investor education & awareness (at least 2 bps)^
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	<p>\$ Listing expenses are part of other expenses.</p> <p><i>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i></p> <p>Note:</p> <p>(a) At least 10%# of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10%#) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 0.20% p.a. (i.e. 10% of 2.00% p.a.).</p> <p>(b) ##The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52(6)(c) will not exceed 2.00% p.a. of daily net assets of the Scheme.</p> <p>(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.</p> <p>(d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge service tax on following Fees and expenses as below:</p> <p>(i) Investment Management and Advisory Fees: AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. <i>Currently, service tax is levied @14% for AMC fees as per taxation laws in force.</i></p> <p>(ii) Other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations</p> <p>(e) As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:</p> <table border="1"> <thead> <tr> <th>First Rs 100 Crores</th> <th>Next Rs 300 Crores</th> <th>Next Rs 300 Crores</th> <th>Over Rs 700 Crores</th> </tr> </thead> <tbody> <tr> <td>2.25%</td> <td>2.00%</td> <td>1.75%</td> <td>1.50%</td> </tr> </tbody> </table> <p>(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.</p> <p>Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to SID under “Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense” for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.</p>	First Rs 100 Crores	Next Rs 300 Crores	Next Rs 300 Crores	Over Rs 700 Crores	2.25%	2.00%	1.75%	1.50%				
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2.25%	2.00%	1.75%	1.50%										
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/												

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	<p>unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the respective Series/Scheme. Unitholders who wish to trade in units would be required to have a demat account.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on National Stock Exchange of India Limited (NSE) for which the Trustees have obtained an in-principle approval from NSE vide letter NSE/LIST/104677 dated February 20, 2017.</p>		
<p>Tax treatment for the Investors (Unitholders)</p>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>		
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The NAV will be declared on all business days and will be published in atleast 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.</p>		
<p>For Investor Grievances please contact</p>	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Birla Sun Life Asset Management Company Limited One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: connect@birlasunlife.com CIN: U65991MH1994PLC080811</p> </td> <td style="width: 50%; vertical-align: top;"> <p>Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address: www.camsonline.com</p> </td> </tr> </table>	<p>Birla Sun Life Asset Management Company Limited One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: connect@birlasunlife.com CIN: U65991MH1994PLC080811</p>	<p>Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address: www.camsonline.com</p>
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<p>Unitholders' Information</p>	<p>Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> • AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. • Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <p><i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> • In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. • Half Yearly Consolidated Account Statement: <ul style="list-style-type: none"> ○ 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. <p>For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p>		

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 sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period.
- Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.
- SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form.

Annual Report:

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

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

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

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

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

Half Yearly Disclosures (Unaudited Financial Results / Portfolio):

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th

KEY INFORMATION MEMORANDUM

	<p>September), host a soft copy of its unaudited financial results on its website (www.birlasunlife.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Monthly Portfolio Disclosures: The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.birlasunlife.com) on or before tenth day of the succeeding month.</p>						
<p>Transaction Charges (For Lumpsum Purchases routed through distributor/ agent)</p>	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs10,000/- and above.</p> <p>In accordance with the said circular, BSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table border="1" data-bbox="347 793 1500 968"> <thead> <tr> <th>Investor Type</th> <th>Transaction charges[^]</th> </tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td> <td>Rs 150 for subscription application of Rs 10,000 and above.</td> </tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td> <td>Rs 100 for subscription application of Rs 10,000 and above.</td> </tr> </tbody> </table> <p>2. [^]The transaction charge, if any, shall be deducted by the BSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>3. Transaction charges shall not be deducted/applicable for:</p> <ul style="list-style-type: none"> (a) purchases / subscriptions for an amount less than Rs 10,000/-; (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc. (c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <p>4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.</p>	Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	Rs 150 for subscription application of Rs 10,000 and above.	Investor other than First Time Mutual Fund Investor	Rs 100 for subscription application of Rs 10,000 and above.
Investor Type	Transaction charges [^]						
First Time Mutual Fund Investor (across Mutual Funds)	Rs 150 for subscription application of Rs 10,000 and above.						
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Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

Date: April 24, 2017

Place: Mumbai