

Birla Sun Life Focused Equity Fund - Series 5

(A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)



(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

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

Application No. _____

New Fund Offer Opens: Friday, February 20, 2015 | **New Fund Offer Closes:** Friday, March 13, 2015

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription of the New Fund Offer Period shall not be kept open for more than 30 days.

This Product is suitable for investors who are seeking*:

- long term capital growth
- investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time
- High Risk **(BROWN)**

Note: Risk is represented as:

- (BLUE)** investors understand that their principal will be at low risk
- (YELLOW)** investors understand that their principal will be at medium risk
- (BROWN)** investors understand that their principal will be at high risk

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

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

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.)

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 9) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Mobile No.	Existing Folio No.	PAN No.
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Email Id

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. _____
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CDSL: Depository Participant Name: _____	Beneficiary A/c No. _____
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NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.

PAN (Mandatory)	Date of Birth**	<input type="checkbox"/> KYC
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NAME OF THE SECOND APPLICANT Mr. Ms. M/s.

PAN (Mandatory)	Date of Birth**	<input type="checkbox"/> KYC
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NAME OF THE THIRD APPLICANT Mr. Ms. M/s.

PAN (Mandatory)	Date of Birth**	<input type="checkbox"/> KYC	** Mandatory in case the First / Sole Applicant is Minor
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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 (Mandatory)	Date of Birth**	<input type="checkbox"/> KYC
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RELATIONSHIP OF GUARDIAN (Refer Instruction No. 2(ii))

ISD CODE	TEL: OFF.	S T D	TEL: RESI	S T D
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TAX STATUS (Please tick (✓))

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Fils	<input type="checkbox"/> NRI - NRO	<input type="checkbox"/> HUF	<input type="checkbox"/> Club / Society	<input type="checkbox"/> PIO	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Minor	<input type="checkbox"/> Government Body
<input type="checkbox"/> Trust	<input type="checkbox"/> NRI - NRE	<input type="checkbox"/> Bank & FI	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> QFI	<input type="checkbox"/> Others	(Please Specify)	

KYC DETAILS (Mandatory)

OCCUPATION (Please tick (✓))

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

GROSS ANNUAL INCOME (Please tick (✓))

FIRST APPLICANT	<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
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Net worth (Mandatory for Non - Individuals ₹ _____ as on [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 _____
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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 _____
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For Individuals

<input type="checkbox"/> I am Politically Exposed Person	For Non-Individual Investors (Companies, Trust, Partnership etc.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<input type="checkbox"/> I am Related to Politically Exposed Person		Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Not Applicable		(If No, please attach mandatory UBO Declaration)	Foreign Exchange / Money Changer Services	<input type="checkbox"/> Yes

Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Money Lending / Pawning	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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MODE OF HOLDING (Please tick (✓)) (Please Refer Instruction No. 2(v))

<input type="checkbox"/> Joint	<input type="checkbox"/> Single	<input type="checkbox"/> Anyone or Survivor (Default option is Anyone or survivor)
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MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O.Box Address is not sufficient. Please provide full address.) (Indian Address in case of NRIs/Fils)

CITY	STATE	PIN CODE
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ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

	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: U65991MH1994PLC080811 Toll Free: 1800-270-7000 / 1800-22-7000 sms FOCUS to 567679 Email: connect@birlasunlife.com	Application No. _____
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Received from Mr. / Ms. _____	Date : ____ / ____ / ____
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[Please tick (✓)] ENCLOSED	<input type="checkbox"/> PAN Proof	<input type="checkbox"/> KYC Complied
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Collection Centre / BSLAMC Stamp & Signature

2. GO GREEN [Please tick (✓) if (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

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

Account No. _____ Account Type [Please tick (✓) if] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify) _____
 IFSC Code _____ MICR Code _____
 Name of the Bank _____
 Branch Address _____ Pin Code _____ City _____

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

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

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

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

5. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Focused Equity Fund - Series 5	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout

Default Plan: Refer KIM for details. Default Option: Dividend Payout

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

Mode of Payment [Please tick (✓) if] Cheque DD Cheque / DD should be drawn favouring "Birla Sun Life Focused Equity Fund - Series 5" RTGS / NEFT / Fund Transfer Letter
 Investment Amount (₹) _____ DD Charges (₹)* _____ Net Amount (₹) _____
 Cheque/DD No. _____ Dated D D M M Y Y Bank Name & Branch _____
 Account No. _____ UTR No. _____ (In case of RTGS/NEFT)

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

7. REDEMPTION / DIVIDEND REMITTANCE (Please attach a copy of cancelled cheque Refer Instruction No. 8 & 13)

Electronic Payment Cheque Payment
 It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details mentioned in Section 4.

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		100%	

To register multiple nominee please fill separate Multiple nomination Form.

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

To, The Trustee, Birla Sun Life Mutual Fund
 Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.
For 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.
I further declare and confirm that I have read and understood the terms and conditions of the Scheme, including conditions applicable to be eligible for availing tax benefits under provisions of RGESS under Income Tax Act, 1961.

Date D D M M Y Y Y Y

First Applicant / Authorised Signatory _____
 Second Applicant _____
 Third Applicant _____

Birla Sun Life Focused Equity Fund - Series 5	Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout

Default Plan: Refer KIM for details. Default Option: Dividend Payout

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

Cheque / DD No. _____ Dated ___/___/___ Drawn on Bank _____

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 Focused Equity Fund - Series 5" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application / each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- vii) Investors already holding a folio in Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.

iii) TRANSACTION CHARGES

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

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

- a. purchases / subscriptions for an amount less than ₹ 10,000/-;
- b. Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- c. **Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

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

2. INVESTOR PARTICULARS

- i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ 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 uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the BSLAMC / MF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted.

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

- v) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- vi) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- vii) **QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR/IMD/DF/14/2011 dated August 9, 2011 read with SEBI circular CIR/IMD/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 a Unit. 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: Option to hold Units in dematerialized (demat) form

Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, Investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund(s)) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants

must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. **If the details mentioned in the application form 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, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized/Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

- i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- ii. each of the applicants, in case of investments in joint names; and
- 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. MIRD/SE/Cir-26/2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRD/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 profile 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 and may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. BSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also required to comply with the new KYC requirements including IPV as mandated by SEBI.

5. MODE OF PAYMENT

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

iii) Payment through Stock invest, outstanding 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 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:

- i. 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). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
- ii. Custodian on behalf of an FII or a client.
- d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/not processed/refunded:
 - i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment 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:

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

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

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

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

ii. **Payment by Prefunded Instrument:** (1) If a Certificate is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Subscription (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 detail for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate

should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

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

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

- iv. **Cash acceptance towards subscription**

In accordance with SEBI circular CIR/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 Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Nellore, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer pg no 6. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial

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

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

6. NRI INVESTORS

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

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

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

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

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

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

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

Repatriation basis:

Payments by NRIs/FIs 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

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (POA) holders.
- iv) In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- v) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- vi) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- vii) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii) Nomination shall not be allowed in a folio/account held on behalf of a minor.
- ix) Nomination in respect of the units stands rescinded upon the transfer of units.
- x) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- xi) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- xiv) **Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.**

8. ELECTRONIC PAYOUT OF REDEMPTION/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 EUIN

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

- i) 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.

- ii) 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.

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

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

- v) 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.

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

- vii) 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.

- viii) 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.

- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. 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, outgoing, 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.

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

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

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

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

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

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

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

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

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

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

- xvii) The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.

- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.

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

- xx) In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which BSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user's use of the said online services.

- xxi) The user hereby indemnifies and agrees to keep BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access BSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC's website.

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

12. DIVIDEND SWEEP FACILITY

- (i) **For equity Schemes:** Under Dividend Sweep Facility the unitholders can opt for switching the dividend earned under any of the Open-ended Scheme into any other Open-ended Equity Scheme or into any of the following Open ended schemes of Birla Sun Life Mutual Fund viz. Birla Sun Life Savings Fund, Birla Sun Life Ultra Short Term Fund, Birla Sun Life Short Term Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Manager, Birla Sun Life Gift Plus, Birla Sun Life Government Securities Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Medium Term Plan, Birla Sun Life Monthly Income, Birla Sun Life MIP, Birla Sun Life MIP II or Birla Sun Life Short Term Opportunities Fund.

- (ii) **For debt Schemes:** Under Dividend Sweep Facility the unitholders can opt for switching the dividend earned under open ended debt schemes into any other equity or balanced scheme of Birla Sun Life Mutual Fund. For schemes providing sweep facility please refer the table below. In case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be swept, Growth option under the respective Open ended Equity or Balanced Scheme, as applicable, shall be the default option and the application form shall be processed accordingly. For sweep facility under equity or debt schemes, in case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be swept, Growth option under the respective Scheme shall be the default option and the application form shall be processed accordingly. Further, the dividend (net of applicable TDS, if any) shall be switched subject to minimum investment eligibility requirements of the Opted Scheme at applicable NAV based prices (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep facility). This facility shall be processed on the record date of the dividend declared under the Scheme. Further this facility shall not allow for switch of partial dividend or switch of dividend to multiple schemes.

- (iii) **For Monthly Dividend Sweep option for Birla Sun Life Dynamic Bond Fund:** Under this option the Unitholders can opt for switching the dividend earned under the Scheme into any other Open-ended Equity Scheme or Balanced Scheme of Birla Sun Life Mutual Fund as opted by the Unitholder. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of ₹ 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is swept in; whichever is higher, at applicable NAV based prices plus applicable load, (exdividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).

13. RTGS/NEFT

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

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

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

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

- a. Incorrect and insufficient details are provided.
- b. If there is dislocation of work due to circumstances beyond the control of Remitting/Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or 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.

14. Details under FATCA / Foreign laws

Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive 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 or 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 **Focused Equity Fund - Series 5**

(A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

This Product is suitable for investors who are seeking*:

- long term capital growth
- investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time
- High Risk **(BROWN)**

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

Note: Risk is represented as:

- (BLUE)** investors understand that their principal will be at low risk
- (YELLOW)** investors understand that their principal will be at medium risk
- (BROWN)** investors understand that their principal will be at high risk

New Fund Offer Opens: Friday, February 20, 2015 | **New Fund Offer Closes:** Friday, March 13, 2015

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription of the New Fund Offer Period shall not be kept open for more than 30 days.

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

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

1. NAME OF FIRST APPLICANT (Name should be as available in Demat Account in case of Demat Account holders)Mr. Ms. M/s. **2. EXISTING FOLIO NO.** (If you have an existing folio number, please mention the number here)Folio No. **3. DEPOSITORY ACCOUNT DETAILS**Depository Name [Please tick] National Securities Depository Ltd Central Depository Services [India] LimitedDepository Participant Name DP-ID Beneficiary Account Number **4. PAN OF 1ST APPLICANT** (Permanent Account Number)PAN **5. INVESTMENT DETAILS** [Please tick (✓)]

Birla Sun Life Focused Equity Fund - Series 5

Plan

 Regular Direct

Options

 Growth Dividend Payout

Default Plan: Refer KIM for details. Default Option: Dividend Payout

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDSBank 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. 5) I further declare and confirm that I have read and understood the terms and conditions of the Scheme, including conditions applicable to be eligible for availing tax benefits under provisions of RGESS under Income Tax Act, 1961.

Signature of Bank Account Holders

ACKNOWLEDGEMENT SLIP (to be filled in by the investor)

ASBA APPLICATION FORM

Birla Sun Life Focused Equity Fund - Series 5

**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: U65991MH1994PLC080811

Toll Free : 1800-270-7000/ 1-800-22-7000 | sms FOCUS to 567679 | Email: connect@birlasunlife.com

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

Birla Sun Life Focused Equity Fund - Series 5

Plan

 Regular Direct

Options

 Growth Dividend Payout

Default Plan: Refer KIM for details. Default Option: 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

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- All grievances relating to the ASBA facility may be addressed to the AMC/ RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

BIRLA SUN LIFE ASSURANCE MANAGEMENT COMPANY LTD (Branches)

Agra: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 **Ahmedabad:** 2nd floor, Shivalka Point, opp Abhujett-1 Near Mithakali, Six Road Navrangpura - Ahmedabad - 380009 **Ajmer:** Shop No.5,6, 1st Floor, India Square Building, Kutchery Road, Ajmer - 305001 **Alahabad:** Upper ground floor, 45/1(202), MG Marg, Civil Lines, Allahabad-211001 **Amravati:** 1st Floor, Katri Mall, Morchi Road, Amravati - 444602 **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 **Anand:** 306-307, Triveni Arcade, V V Nagar Road, Anand 388001 **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 **Bengaluru - M G Road:** #9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore-560001 **Bardoloi:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodra-390007 **Belgaum:** No. 14, 2nd floor, Shri Krishna Towers RPD Cross, Khanapur Road Tiklawadi, Belgaum - 590006 **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghavadi Road, Bhavnagar, Gujarat 364002 **Bhilai:** Shop no-9/2nd floor Krishna estate G E Road Bhilai (C.G) 490023 -Ph no-0788-4083340 **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal - 462011 **Bhubaneswar:** 77, Janpath, Kharvelnagar Bhubaneswar-751001 **Calicut:** SHOP No:110-111, First FLOOR, Calicut Mall, Stadium Junction, Puthiyara Road, Calicut-673004 **Chandigarh:** SCO : 147-148, Second Floor, Sector - 9 - C, Chandigarh - 160017 **Chennai - Madhurai:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 **Chennai - Arcade Centre:** No: 110/1, 3rd floor, 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, 1st Floor, Thirumalai Towers, Avinash Road, Coimbatore - 641018 **Dehradun:** 97 India Trade Centre, Rajpur road, Adjoining hotel Madhuban Dehradun-249001 **Delhi:** 406-415, 4th floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 **Dhanbad:** Shop No-202/2nd Floor Shiram Plaza Bank More Dhanbad-826001 **Durgapur:** First Floor, "Landmark", Shahid Khudiram Sarani, City Centre, Durgapur - 713216 **Gorakhpur:** First Floor, Prahalad Rai Trade Centre, Bank Road, Gorakhpur-273001 **Gurgaon:** Unit no. 16, Ground Floor, Vipul Agra, Sector 28, MG Road, Gurgaon - 122002 **Gwalior:** Puspahajari Arcade, 3rd Floor, Near ABC Bus Stop, Opp. Dona Planet, G. S. Road, Guwahati - 781 005 **Gwalior:** Alakananda Tower, 4th Floor, Plot no 45 A, City center, Gwalior - 474001 **Hubi:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 **Hyderabad - RVR 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 **Jammu:** TRG Building, 5th Floor, Gandhi Nagar, Behind Baahya Plaza, Jammu - 180004 **Jamnagar:** Shop No. 103, 1st Floor, Madhav Square, Limba Lane Corner, Lal Banglow Road, Jamnagar - 361 001 **Jamshedpur:** 1st Floor, Shanti Hari Abasan, J. P. Inner Circle Road, Bistupur, Jamshedpur - 831001 **Jodhpur:** KK Plaza 1st nd Floor, Sardarpura 1st B Road, Jodhpur (Raj.) 342003 **Kanpur:** 114/113, Kan chambers, office No. 103-106 Civil Lines Kanpur-208001 Kolhapur: 1st Floor, Bajirao Sankul, Plot - 329/E, CTS no. 329/1A/1A/1, Near Petrol pump, Opp. Dabholkar Hospital, Dabholkar Corner, Kolhapur - 416001 **Kolkata:** Kolkata : Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 **Lucknow:** 103-B, 1st Floor, Shalimar Square, Lalbagh, Lucknow-226001 **Ludhiana:** SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 **Mangalore:** Shop No. 207-209, Jhansi Plaza, 2nd Floor, Karangalgady, Mangalore, Karnataka - 575 003 **Margao:** Ground Floor, Shop No. 7 & 8, Colaco Building, Abade Faria Road, Margao, Goa, 403601 **Meerut:** Unit 103, Om plaza, opposite Ganga Plaza, Begum bridge road, Meerut - 25001 **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001 **Mumbai - Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamprasad Mukherjee Garden, Chandanvarkar Road, Borivali (West), Mumbai - 400092 **Mumbai - Ghatkopar:** Shop No - 12A/B, Ground Floor, Kailash Plaza, Vallabh Bagh Lane, Ghatkopar - East, Mumbai - 400077 **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 **Mumbai (IB):** One India Bulls Centre, 1st Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 **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, Samrudhi Residency, Opp Hotel City Pride, Tiklawadi, Nasik - 422002. **Noida:** 409, 4th Floor, Chokani Square, Sector 18, Noida - 201301 **Panipat:** N.K. Tower, Office no - 1, Second Floor, G.T Road, Panipat-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 Bhanwar Market, Tehsil & District Patiala, Patiala - 147001 **Patna:** Ground Floor, Konark Share Building, Behind RBI, Exhibition Road, Patna - 800 001. **Pondicherry:** 116 1st floor, Jayakami Complex, Thiruvalluvar Salai, Pondicherry - 605013 **Pune (Bhandarkar Rd):** 1st floor, Signature Complex, Opp. Gollwiker Metropolis Health Service, Bhandarkar Road, Pune - 411 004. **Pune:** 1st floor, Signature Complex, Opp. Gollwiker Metropolis Health Service, Bhandarkar Road, Pune - 411 004. **Raipur:** 2nd Floor, Chawla Complex Devendra Nagar Road Sai Nagar, Raipur - 492001 **Rajkot:** 915 - Star Plaza, Full chawh, Rajkot-360001 **Ranchi:** Ground Floor, Sathi Corporate P, Compound Ranchi - 834001 **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp. Court, Rourkela - 769012 **Salem:** No.04 Anura Complex, Omkar Main Road, Angamangal Colony entrance, Salem - 636099 **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hill, Circular Road, Shimla - 171003 **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Sri:** M-8 & 9 Mezzanine Floor, Jolly Plaza, Athwa Gate, Surat - 395001 **Thane:** Konark Tower Ground Floor, Shop 13 - 15 Ghantali Road, Thane (W), Thane - 400602 **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 **Trichy:** 19/1 1ST Floor Kingstone Park, Ramalinganagar Puthur High Road, Worayur, Trichy - 620017 **Trivandrum:** 3rd Floor, Kailash Plaza, Patton, Trivandrum - 695 004 **Udaipur:** 209-210 Dault Chambers, 4-D Sardarpura 2nd Floor, Udaipur-313001 (Raj.) **Valsad:** First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001. **Vapi:** 145-146 Tirupati Plaza Chala Road, VAPI 396191. **Varanasi:** Anihant Complex, 3rd Floor, D/A-9/127 C-4, Srigra, Varanasi-221002 **Vashi:** Office No. 50, Ground Floor, Weifare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. **Vijayawada:** K.P. Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, Vijayawada -520010 **Vishakhapatnam:** Shop no-7, 1st Floor, the Land Mark Building, Opp HSBC Bank, Waitair Uplands, Vishakhapatnam - 530 003.

CAMS NFO Collection Centres


Andaman and Nicobar Islands - IInd Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglithat, Port Blair-744 103 Agra: No. 8, 1st Floor, Maruti Tower, Sanjay Place Agra - 282 002 **Ahmedabad:** 402-406, 4th Floor - Deepthi Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 **Bardoloi:** Advisor Chommuhan (Ground Floor), Krishanagar, Agartala - 799001 **Ahmednagar:** B-1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. **Maharashtra:** Ajmer: AMC No. 42/30, Near Church Brahmajpur, Opp. T B Hospital, Jaipur Road, Ajmer - 305001. **Akola:** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 **Aligarh:** Opp. K. Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 **Alahabad:** No. 473 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 **Alleppy:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iom Bridge, Near Hotel Arcadia Regency, Alleppy, Kerala - 688 001. **Alwar:** 256A, Scheme No. 1, Arya Nagar Alwar 301001 **Amravati:** 41, Gulsham Tower, 2 Floor Near Panchshel Talkies Amravati 446001 **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134003 **Amritsar:** SCO - 18J, C/1 Block Ranjit Avenue, Amritsar 140001 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj/Next to Nathwani Chambers Anand 388001 **Ankleshwar:** Shop No - F-56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, Digma, Ankleshwar, Gujarat - 393002 **Asansol:** Block - G-1 Floor P C Chatterjee Market Rambandhu Talab P O Ushangar Asansol 713303 **Anantapur:** 15-70/32, 1 Floor Pallavi Towers, Anantapur - 515001 **Andheri:** CTS No 411, Citipoint, Gundivali, Next to Malai, Above G.T. Chhatwani Hall, Andheri - East, Mumbai 400069 **Aurangabad:** Office No. 1, 1st Floor Amrodi Complex Juna Bazar Aurangabad 431001 **Balassore:** B-C Sen Road Balassore - 756001 **Bangalore:** Trade Centre, 1st Floor 45, Dikensan Road, (Next to Manjal Centre) Bangalore - 560 042 **Bankura:** Cinema Road, Nutan Ganj (Beside Mando Bakery), PO & Dist Bankura, Pin - 722101 **Bareilly:** F-62-63, Bellary Plaza Civil Lines Bareilly U.P. Bareilly 243001 **Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 220002. **Uttar Pradesh:** **Belgaum:** Tanish Tower CTS No. 192/A, Gururath Pet Tiklawadi Belgaum 590006 **Bellary:** #60/5, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 **Berhampur:** First Floor, Upstairs of Aaron Printers Gandhar Nagar Main Road Orissa Berhampur 760001 **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. P. R. Pad, Bhagalpur - 812 002. **Bharuch:** F-108, Rangoli Complex, Station Road, Bharuch - 392001 **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar:** 305-306, Sterling Plot Waghavadi Road OPP. HDFC BANK Bhavnagar - 364002 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank Nehru Nagar Square, Bhilai-490020 **Bhilwara:** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462011. **Bhubaneswar:** 101/7, Jhapat, Unit - II Bhubaneswar - 751003. **Bhusawal:** Adedate Apartment, Christain Mahala, Behind Gulshan-E-Iran Hotel, Amardpey Talkies Road, Bhusawal - 425201 **Bhuj:** Data Solution, Office No:17 1st Floor Municipal Building Opp Hotel Prince Station Road Bhuaj - Kutch - 370001 **Bikaner:** 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan - 334001 **Bilaspur:** 2nd Floor, Gwalani Chambers, St Xavier School Building, In Front of CIT (Income Tax) Office, Vypar Vihar, Bilaspur - 495001. **Bijapur:** No. 9, 1st floor, Gajanan Complex, Azad Road, Karnataka, Bijapur-586 101 **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 **Burdwan:** 399, G T Road Burdwan 713101 **Calicut:** 29/97G/2nd Floor, Gulf Air Building, Mavor Road, Arayaduthalam, Calicut 673001 **Chandigarh:** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 **Chandrapur:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 **Chennai:** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 **Chhindwara:** Office No. 1, Parasra Road, Near Mehta Colony, Chhindwara - 480001. **Chittoargarh:** 3 Ashok Nagar, Near Hareta Vitika, Chittoargarh - 312001 **Cochin:** 1st Floor, K C Centre, Door No. 42/227-16, Chittoor Road, Opp. North Town Police Station, Kacheripaly, 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 **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Davengere 577002 **Dehradun:** 204/121 Nari Shilo Mandir Marg Old Connaught Place Dehradun 249001 **Dharmapuri:** 4/A, Kandasami Vathiayar Street, Near Municipal Office, Dharmapuri - 636 701 **Darbhanga:** Shashi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Bana, Lahaeriaar, Darbhanga - 846001 **Deoghar:** S M M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 **Dhanbad:** Umilia Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001 **Dhule:** H. No. 1793/A, J.B. Road Near Tower Garden Maharashtra Dhule 424 001 **Durgapur:** 4/2, Bengal Ambuja Housing Development Ltd., Ground Floor, City Centre Durgapur 713 216 **Erode:** 197, Seshayyar Complex Agraharam Street Erode 639001 **Fardihabad:** B-49, 1st Floor Near Ground Behind Anupam Sweet House Nit Fardihabad 121001 **Faizabad:** 64 Cantonment, Near GPO, Faizabad - 224001 **Gandhidham:** ST, Ratnakala Arcade, Plot No. 231, Ward - 12B, Gandhidham - 370 201 **Ghaziabad:** 113/61 Floor Navyug Market Ghaziabad 201001 **Goa:** No. 108, 1st Floor, Gurudutta Bhavad Weekender M G Road Panaji (Goa) 403 001 **Goa:** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **Gondal:** A/177, Kailash Complex, Opp. Kheud Deco, Gondal - 360 311 **Gorakhpur:** Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001 **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Guntur:** Door No-5-38-44/5/1 BRDIPNET Near Ravi Nankar Khetil Guntur 522022 **Gurgaon:** SCO - 16, Sector 14, First Floor, Gurgaon 122001 **Guwahati:** A.K. Azad Road, Rehbari Guwahati 781008 **Gwalior:** 1st Floor, Singhal Bhavan Daji VithalKa 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, Amnanda Chowk, Hazaribag - 825301 **Howrah:** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah - 711106 **Haldwari:** Durga City Centre, Nainital Road, Haldwari - 263139 **Hardiwar:** No. 7, Kanya Gurukul Road, Krishna Nagar, Hardiwar, Uttarakhand - 249404 **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001 **Himmatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001 **Hisar:** 12, Opp. Bank of Baroda Red Square Market, Hisar - 125001 **Hosur:** No. 9/2, 1st Floor, Attilabe Road, HCF Post, Behind RTTO Office, Mathigiri, Hosur - 635 110 **Hubi:** No. 204 - 205, 1st Floor, 'B' Block, Kundago Complex, Opp. Court, Club Road, Hubi - 580029 **Hyderabad:** 208, 1st Floor Jade Arcade Paradise Circle Secunderabad 500 003 **Indore:** 101, Shalimar Corporate Centre 8-B, South Tukoganji, Opp. Greenpark Indore 452 001 **Jabalpur:** 8, Ground Floor, J. Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur:** P-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Rajput 302001 **Jalandhar:** 367/8, Central Town, Opp. Guruwara Diner Anshah Jalandhar 144001 **Jalgaon:** Rustumi Intotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 **Jauna:** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Pusta Road, Jauna - 431 203. **Jammu:** JRD Heights, Lane, Opp. SBS Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 **Jamnagar:** 207, Manek Centre, P. N. Marg, Jamnagar - 361 001. **Jamshedpur:** Millennium Tower, 'R' Road Room No: 15 First Floor, Bistupur, Jamshedpur 831001 **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. **Jhansi:** Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi 284001 **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001 **Kakinada:** No. 33-31, 44 Sri Sathya Complex Main Road, Kakinada - 533001 **Kalyan:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235 **Kanpur:** 1st Floor 106 to 107 JCT CENTRE Floor 1E 63/2, THE MALL Kanpur 208001 **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Karnal:** 7, 1Ind Floor, Opp. Bata Showroom, Kunjipura Road, Karnal - 132001 **Karimnagar:** H.No.7-1-257, Upstairs S B H Mangalamthota Karimnagar A.P. Karimnagar 505 001 **Karur:** 126 GVPG Towers, Kovai Road, Basement of Axis Bank, Kannur - 639002 **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 **Kadapa:** Bandi Subramaiah Complex D.No. 3/1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA - 516 001. **Andhra Pradesh:** **Kestopur:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannaan (West), Shop No. 1M, Block - C (Ground Floor), Kestopur, Kolkata - 700101 **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburoa Petrol Pump, 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:** Saketa Building, 44 Park Street, 2nd Floor, Kolkata 700016 **Kollam:** Kochupillamoodu Junction Near VL, Beach Road, Kollam 691001 **Kota:** B-33 Kalyan Bhawan Triangle Part, Vallabh Nagar Kota 324007 **Kottayam:** Building No: KMC IX/1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkumkatti Building, Kottayam - 686 001 **Kumbakonam:** Jialani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, Nr Peta, Kurnool - 518004 **Lucknow:** Off #4, 1st Floor, Centre Court Building, 3/5 - Park Road, Hazratganj, Lucknow - 226 001 **Ludhiana:** U/G/F, Prince Market, Green Field Near Traffic Lights, Kadriya Nagar, Patti Pakhowal Road, Ludhiana - 141 002 **Madurai:** 867/1A, Tamilangam Road Madurai 625 001 **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S.M Pally, Malda - 732101 **Mangalore:** No. G 4 & 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kullar Mangalore - 575 003 **Manipal:** Trade Centre, 2nd Flr., Syndicate Circle, Starting Point, Manipal - 576104 **Mapusa:** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Anand, Mapusa - 403507 **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601. **Mathura:** 159/160 Vikas Bazaar Mathura 281001 **Meerut:** 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 **Mehsana:** 1 Floor, Subhadra Complex Urban Bank Road Mehnsana Gujarat 384002 **Moga:** Gandhi Road, Opp. Union Bank of India, Moga - 142001 **Moradabad:** B-612 'Sudhakar' Lajpat Nagar Moradabad 244001 **Mumbai:** (Rajabahal) Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 **Muzaffarpur:** Brahman toll, Durgasthan Gola Road Muzaffarpur 842001 **Mysore:** No. 1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Puram Mysore 570009 **Nadiad:** F/1 C2, First Floor, Ghantarkama Complex, Gunj Bazar, Nadiad - 387 001. **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspet nagpur 440 100 **Namakkal:** 156A/1, 1st Floor, Lakshmi Vilas Building, Top. To District Registrar Office, Trichy Road, Namakkal - 637001 **Nasik:** Rutarung Bunglawa, 2 Godavari Colony, Behind Big Azar, Near Boys Town School, Off College Road, Nasik - 422005 **Navari:** No. 16, 1st Floor, Shivani Park, Opp. Shankshevar Complex, Kailiawadi, Navsar - 396 445. **Nanded:** Shop No. 303, 1st Floor, Rajmohd complex, Mani Road Sree nagar, Maharashtra, Nanded - 431 605 **Nellore:** /97/56, 1 Floor Immadetty Towers Rangayyakalpet Road, Santhepet, Nellore 524001 **New Delhi:** Z-7, 4th Floor, Deep Dayal Research Institute Building, Swami Ram Tirath Nagar, Near Videcon Tower Jhandewalan Extension, New Delhi - 110 055. **Noida:** C-81, 1st Floor, Sector-2, Noida - 201301 **Panakkal:** 10/ 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001 **Palanpur:** Tirupati Plaza, 3rd Floor, T - 11 Opp. Government Quarter, College Road, Palanpur-385 001. **Panipat:** 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G. T. Road Panipat 132103 **Patiala:** 35, New Lal Bagh Colony Patiala 147001 **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001 **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 **Pune:** Nirmal Eminence, Off No. 6, 1 Floor, Opp Abhishek Hotel Mehendale st Garage Road Erandawane Pune 411 004 **Raebareilly:** 17, Anand Nagar Complex, Raebareilly - 229001 **Raipur:** H/IG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry:** Cabin 101 of D-72-7/1 1st Floor Krishna Complex Baruari Street 2, Tiragarajmundry 533101 **Rajkot:** Office 207 - 210, Everest Building, Near Harhar Chowk, Opp Shastri Maidan, Lindra Chowk, Rajkot - 360001 **Rajpalpally:** No 155, Rajpalay Feeder Road, Near Bombay Dyeing Showroom, Rajapalappam - 626117 **Ranchi:** 223, Tirath Manjion (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 - 457002. **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639 **Rohtak:** 205, 2 Floor, Big. No. 2, Munjal Complex, Delhi Road, Rohtak 124400 **Rourkela:** 1st Floor, Main Bagh Bahwan Phase II Power House Road Rourkela 769001 **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247 667 **Sagar:** Opp. Soman Automobiles Bhagwanagar Sagar Madhya Pradesh Sagar 470 002 **Salem:** No. 2, 1 Floor Vivekananda Street, New Fairlands Saleem 636016 **Saranpur:** J Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanpur - 247001 **Sangli:** Jiveshwar Krupa Bldg., Shop. NO.2, Ground Floor, Tikal Chowk, Harhat Road, Sangli - 416416 **Sambalpur:** C/o Raj Tibrewal & Associates Opp. Town High School, Sansarkar Sambalpur 768001 **Satara:** 117 /A /3 /22, Shukrawar Path, Sargam Apartment Mahanagar Satara 415002 **Serpore:** Alakalaya, 102 N.S. Avenue, P. O. Serampore, Dist- Hooghly, Pin: 712201 **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. **Siliguri:** 17B Swarnji Sarani, Siliguri - 734 001 **Sirsa:** Gali No: 1, Old Court Road, Opp. Railway Station, Crossing, Sirsa, Haryana - 125 055. **Shimla:** I Floor, Opp. Panchayati Bhawan Main Gate, Bus stand, Shimla - 171001 **Shimoga:** Nethravathi, Near Gudi Nursing Home, Kuvempu Road, Shimoga - 577201 **Shillong:** 3rd Floor, RPG Complex, Keatinge Road, Shillong - 793001 **Sitapur:** A.P. Nagar, Near Arya Kanya School, Sitapur - 262001 **Solan:** 1st Floor, Above Shama General Store, Near Sanki Rest House, The Mall, Solan - 173212 **Solapur:** 4, Lokhandawala Tower, 144, Sidesharpet Road, Solan, Near Z.P. Opp. Pangal High School, Solapur 413001 **Sriganaganagar:** 18 L Block, Sri Ganganagar, Sriganaganagar - 335001 **Srikulam:** Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikulam - 532001 **Sultanpur:** 967, Civil Lines, Near Patil Stadium, Sultanpur - 228001 **Surat:** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Mahayashad, Nanpara Surat 395 001 **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035 **Thane(W):** 3rd Floor, Nalanda Chambers, 'B' Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. **Timarnagar:** Thiruppur - 1(91), Binny Compound, I Street, Kurnar Road Thiruppur 641601 **Tirunavalli:** 24/590-14, C.V.P. Parliament Square Building, Cross Junction, Tirunavalli - 6899 101, Kerala. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari Rangavator Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 **Tirunelveli:** III Floor, Nelli Plaza 64-D, Madurai Road Tirunelveli 627001 **Tirupathi:** Shop No: 6, LIC Building No. 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi - 517501 **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kokkalat, Trichur - 680001 **Trichy:** No. 8, I Floor, 8th Cross West Extn Thillainagar Thirji 620018 **Trivandrum:** R S Complex Opposite of Door Building Pattom PO Trivandrum 695004 **Udaipur:** 32 Ahinsipuri Fatehpura Circle Udaipur 313004 **Tuticorin:** 227/F South New Street, Tuticorin - 628 002. **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384170 **Ujjain:** 123, First Floor, Siddhi Vinayaka Trade Centre, Saheeb Park, Ujjain - 456010. **Vadodra:** 103 Ariest Complex, BPCC Road, Off R.C. Dutt Road, Alkapuri, Vadodra - 390007 **Valsad:** Ground Floor, Yash Kamal - 'B', Near Dreamland Theater, Tithal Road, Valsad - 396001 **Vapi:** 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396 195 **Varanasi:** Office no. 1, Second floor, Bhawani Market, Building 20, D-58/2-1A, Rathyathra, Beside Kuber Complex, Varanasi-221010 **Vellore:** No.54, 1st Floor Pillayar Kol Street Thotta Palayam Vellore 632004 **Vijayawada:** 40-1-16, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G.Road, Labbipet Vijayawada 520 010 **Vishakhapatnam:** 47/9/17, 1st Floor 3rd Lane, Dwaraka Nagar Vishakhapatnam 530 016 **Warangal:** F/13, 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:** Puspaham, Tiklawadi, 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 &



Birla Sun Life Focused Equity Fund - Series 5




(A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)

This product is suitable for investors who are seeking:

- long term capital growth
- investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time
- High Risk  (BROWN)

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

Note: Risk is represented as:

-  (BLUE) investors understand that their principal will be at low risk
-  (YELLOW) investors understand that their principal will be at medium risk
-  (BROWN) investors understand that their principal will be at high risk

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

New Fund Offer Opens: Friday, February 20, 2015 | **New Fund Offer Closes:** Friday, March 13, 2015

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription of the New Fund Offer Period shall not be kept open for more than 30 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 in accordance with the applicable provisions laid down under Rajiv Gandhi Equity Savings Scheme, 2013 (hereinafter referred to as RGESS) 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.

It is to be distinctly understood that the permission given by Bombay Stock Exchange Ltd. should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by Bombay Stock Exchange Ltd. 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 Bombay Stock Exchange Ltd.'

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 Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE'

Name of the Scheme	Birla Sun Life Focused Equity Fund - Series 5		
Structure	A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time.		
Investment Objective	The investment objective of the Scheme is to generate capital appreciation, from a portfolio of equity securities specified as eligible securities for Rajiv Gandhi Equity Savings Scheme, 2013 (RGESS). The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.		
Compliance with RGESS guidelines	In light of SEBI circular no. CIR/MRD/DP/32/2012 dated December 06, 2012, the Scheme is in compliance with the provisions of RGESS guidelines notified by Ministry of Finance vide amended notification no. 94/2013 [F. No. 142/35/2012-TPL] dated December 18, 2013. Eligible Investors are entitled to tax benefits under Section 80CCG of the Income Tax Act, 1961 for the investments made in the Scheme, subject to them complying with the requirements specified in RGESS.		
Liquidity	<ul style="list-style-type: none"> • The scheme will have duration/tenure of 3 years from and including the date of allotment. • No redemption or repurchase will be permitted prior to maturity of the Scheme. The scheme will be listed on BSE, NSE and/or any other recognized stock exchanges as may be decided by AMC from time to time and the Unitholders who wish to redeem units may do so through Stock Exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any. • Lock-in Period under RGESS: Units held under the Scheme by unitholders and declared/designated for availing tax benefits u/s 80CCG of Income Tax Act, 1961 for any assessment year shall be subject to Lock-in-period as per amended Rajiv Gandhi Equity Savings Scheme, 2013 notification no. 94/2013 [F. No. 142/35/2012-TPL] dated December 18, 2013. <p>Thus, Investors should note that units of the Scheme held by unit holders/investors (in demat mode) for availing tax benefits u/s 80CCG of Income Tax Act, 1961 read with RGESS guidelines shall have a total lock-in period which is divided into Fixed and Flexible Lock-in periods as explained below:</p> <ul style="list-style-type: none"> - The initial period of lock-in is known as Fixed Lock-in Period, in which no trading of units of the scheme shall be allowed. - The fixed lock-in-period shall commence from the date of purchase of such units in the relevant financial year and end on the 31st day of March of the year immediately following the relevant financial year. - The flexible lock-in period will be of two years beginning immediately after the end of the fixed lock-in period. - Upon completion of fixed lock in period, investors would be allowed to trade in the units of the scheme in furtherance of the goal of promoting an equity culture and as a provision to protect them from adverse market movements or stock specific risks as well as to give them avenues to realize profits. - The enforcement of the lock-in on units in terms of RGESS guidelines shall be ensured by the Depositories. <p>For further details on lock-in period under RGESS, investors are requested to refer to section 'About Rajiv Gandhi Equity Savings Scheme' on page 12 of this KIM.</p>		
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)
	Equity securities specified as eligible securities# for RGESS	Medium to High	95-100%
	Cash and Cash Equivalents* and Money Market Instruments^^.	Low	0-5%
	*Cash & Cash Equivalent would mean cash (bank balance) or overnight investment in CBLO, reverse repo.		
	^^The Scheme shall invest in Money Market Instruments as defined under SEBI (MF) Regulations with residual maturity of less than or equal to 91 days.		
	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.		

The Fund Manager shall commence investment out of the NFO proceeds received in accordance with the investment objective of the Scheme only on or after the closure of the NFO period. Further, the corpus of the scheme shall be completely invested in accordance with asset allocation and investment pattern of the scheme within 5 business days from the closure of NFO. Further, towards the maturity of the Scheme, the corpus of the scheme may be kept in cash and cash equivalents viz. overnight investment in CBLO, reverse repo, money market instruments with residual maturity of less than or equal to 91 days / Liquid Schemes of money market instruments.

Pending deployment of the corpus of the Scheme in securities in terms of its investment objective within 5 business days of closure of NFO, the Scheme can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI. Accordingly, as presently prescribed, the requirements of SEBI Circulars; SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007 and SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008, will be adhered to.

#Eligible Securities as defined under RGESS guidelines means any of the following:

- (a) equity shares, on the day of purchase, falling in the list of equity declared as "BSE-100" or "CNX-100" by the Bombay Stock Exchange and the National Stock Exchange, as the case may be;
- (b) equity shares of public sector enterprises which are categorised as Maharatna, Navratna or Miniratna by the Central Government;
- (c) Units of Exchange Traded Funds (ETFs) or Mutual Fund (MF) schemes with Rajiv Gandhi Equity Savings Scheme (RGESS) eligible securities as underlying, as mentioned in sub-clause (a) or sub-clause (b) above, provided they are listed and traded on a stock exchange and settled through a depository mechanism;
- (d) Follow on Public Offer of point (a) and (b) above;
- (e) New Fund Offers (NFOs) of point (c) above;
- (f) Initial Public Offer of a public sector undertaking wherein the Government shareholding is at least fiftyone per cent, which is scheduled for getting listed in the relevant previous year and whose annual turnover is not less than four thousand crore rupees during each of the preceding three years.

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, and political and economic factors. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. The Scheme shall invest in the Eligible Securities of RGESS and shall invest in cash & cash equivalents and money market instruments to meet the liquidity requirements for honouring redemptions (at the time of maturity)/ expenses. Hence, in view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, or changes in the list of Eligible Securities under RGESS from time to time or due to corporate actions under such invested securities whether voluntary corporate actions such as receipt of any rights, buy-back etc, or involuntary corporate actions such as receipt of bonuses or benefits in the nature of capital or of any schemes of arrangement or for amalgamation, reconstruction or exchange, or buy-back due to court intervention etc. or other reasons outside the control of the Fund. Any such involuntary allocation / allotment (due to corporate actions) of securities as per SEBI circular CIR / MRD / DP / 32 / 2012 dated December 06, 2012 which are not part of Eligible Securities under RGESS will be disposed off within 30 days from date of deviation in asset allocation.

In the event of the asset allocation falling outside the limits specified in the asset allocation table due to any of the events, other than involuntary allocation / allotment (due to corporate actions) of securities as above, the Fund Manager shall rebalance the same within 7 days from the date of said deviation.

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

Investment Strategy

The corpus of the Scheme will be primarily invested in equity of the companies as mentioned in the investment universe specified for RGESS.

The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify business with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The Scheme would follow blend of bottom up approach (for stock selection) and top down approach (for sector allocation).

The decision to sell would be based on price reaching its fair value or availability of alternative investment opportunity offering higher risk adjusted returns or anticipated price appreciation no longer possible due to change in business fundamental.

Portfolio turnover policy

The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme. The Fund Manager will however endeavor to maintain a low portfolio turnover rate.

Risk Profile of the Scheme

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

Risk Factors associated with investments in Equity Securities:

- Equity investments by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors.
- The NAVs of schemes investing in equity will fluctuate as the daily prices of the individual securities in which they invest fluctuate and the units when redeemed may be worth more or less than their original cost.
- The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.
- In respect of investments in equity, there may be risks associated with trading volumes, settlement periods and transfer procedures that may restrict liquidity of investments in equity securities.
- Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly.
- 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.

Risk Factors associated with Investments in Cash and Money Market Securities:

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as 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 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.

Risk Factors associated with Listing of units:

- Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained.
- No trading of units shall be allowed during the temporary suspension period for units held in demat form. This could lead to inability on the part of investors to trade in the Units during the aforesaid period.
- 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 of the scheme. The investors wishing to redeem their units may do so through stock exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any.
- 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 of 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 Scheme. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Scheme on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- As the units of the scheme may be held in electronic (demat) mode through depositories, the records of the depository shall be final with respect to the number of units available to the credit of unitholder. Settlement of trades, redemption/dividend payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

Risk Control Strategies

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. 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.

Plans/Options

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

Each of the above Plan under the Scheme will have the following Options:

- (1) **Growth** Option and
- (2) **Dividend** Option with Payout Facility.

****DIRECT PLAN:**

- i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.**
- ii. Eligible investors:** All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.
- iii. Modes for applying:** Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].
- iv. How to apply:**
 - a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.
 - b. Investors should also indicate "Direct" in the ARN column of the application form.

Default Plan / Option / Sub-option

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

Default Option: Dividend Option (Payout facility)

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

Further, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. 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.

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 ₹ 5,000/- and in multiples of ₹ 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

Redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of maturity of the scheme, subject to confirmation with the depository records of the Scheme's DP account, as applicable.

Benchmark Index

CNX 100

The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.

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. Anil Shah

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.

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 at prevailing listed price on such Stock Exchange, subject to lock-in period under RGESS, if any.

*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:

A. Expense Head / Nature of expense	% of daily net assets
Investment Management and Advisory Fees (AMC fees)	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent (RTA) Fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants	
Costs of Statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Brokerage & transaction cost over and above 12 bps for cash market trades.	
Service tax on expenses other than investment management and advisory fees	
Service tax on brokerage and transaction cost	
Other expenses\$	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i)##	Upto 2.50%
B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%

\$Listing Expenses as part of other expenses.

Note:

- (a) At least 10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10%) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct Plan will be lower by atleast 0.20% p.a. (i.e. 10% of 2.00% p.a.).
- (b) ##The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52(6)(c)(i) will not exceed 2.00% p.a. of daily net assets of the Scheme.
- (c) ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- (d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge service tax on following Fees and expenses as below:
- (i) Investment Management and Advisory Fees: AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. *Currently, service tax is levied @ 12.36% for AMC fees as per taxation laws in force.*
- (ii) Other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- (e) As per Regulation 52(6)(c)(i) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

First ₹ 100 Crores	Next ₹ 300 Crores	Next ₹ 300 Crores	Over ₹ 700 Crores
2.50%	2.25%	2.00%	1.75%

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

Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. **Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES-B. Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.**

Waiver of Load for Direct Applications

Not Applicable

Listing

The Scheme being offered is a close ended Scheme and the units offered under the Scheme will be listed on BSE, 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. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. Unitholders who wish to trade in units would be required to have a demat account. All investors may buy/sell Units on the stock exchange/s on all the trading days as per the settlement cycle of the stock exchange/s. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the Scheme.

Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.

As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on BSE and NSE for which the Trustees have obtained in-principle approval from BSE vide DCS/IPO/AM/MF-IP/341/2014-15 dated August 05, 2014 and from NSE vide letter NSE/LIST/246884-U dated August 05, 2014.

Tax treatment for the Investors (Unitholders)

On investments by "new retail investor": The scheme is an eligible security in accordance with Rajiv Gandhi Equity Savings Scheme, 2013 (RGESS). The "New Retail Investor" (as defined in RGESS) on complying with terms of the RGESS guidelines and subject to the provisions laid under section 80CCG of the Income-tax Act, will be allowed a deduction, in the computation of his total income of the assessment year relevant to such previous year, of fifty per cent of the amount invested in such listed equity shares or listed units of equity oriented mutual fund as specified in RGESS to the extent such deduction does not exceed twenty-five thousand rupees. Tax deduction(s) available u/s 80CCG of the Income Tax Act, 1961 shall be subject to conditions specified therein from time to time.

To know more, investors may refer to section 'About Rajiv Gandhi Equity Savings Scheme' on page 12 of this KIM.

In view of the individual nature of tax implications, Investors are requested to consult their tax advisors for the RGESS related and other tax implications before investing in the Scheme.

For further details on taxation please refer to the clause on Taxation in the SAI.

Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in atleast 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.							
For Investor Grievances please contact	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	Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address: www.camsonline.com						
Unitholders' Information	<p>Allotment: The process of allotment of units will be completed within 15 (fifteen) days from the date of closure of the New Fund Offer Period. 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 15 (fifteen) 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:</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 15 (fifteen) 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. In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. 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. FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE: 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> <p>Annual Report:</p> <p>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.</p> <p>The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:</p> <ol style="list-style-type: none"> By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund; In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same. <p>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.</p> <p>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).</p> <p>Half Yearly Disclosures (Unaudited Financial Results / Portfolio):</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.birlasunlife.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</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:</p> <p>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>							
Transaction Charges (For Lumpsum Purchases routed through distributor/ agent)	<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 ₹ 10,000/- 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> <ol style="list-style-type: none"> Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent: <table border="1" data-bbox="347 1686 1361 1778"> <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>₹ 150 for subscription application of ₹ 10,000 and above.</td> </tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td> <td>₹ 100 for subscription application of ₹ 10,000 and above.</td> </tr> </tbody> </table> [^]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. Transaction charges shall not be deducted/applicable for: <ol style="list-style-type: none"> purchases /subscriptions for an amount less than ₹ 10,000/-; Transaction other than purchases /subscriptions relating to new inflows such as Switches, etc. Purchases /subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). Transactions carried out through the Stock Exchange Platforms for Mutual Funds. 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. 		Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹ 10,000 and above.	Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 10,000 and above.
Investor Type	Transaction charges [^]							
First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹ 10,000 and above.							
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 10,000 and above.							

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.

ABOUT RAJIV GANDHI EQUITY SAVINGS SCHEME

The Finance Act 2012 introduced a new section 80CCG on 'Deduction in respect of investment made under an equity savings scheme' as notified by the Central Government to give tax benefits to 'New Retail Investors'. As per Section 80CCG, a resident individual who acquires listed equity shares or listed units of equity oriented mutual fund in accordance with the 'Rajiv Gandhi Equity Savings Scheme, 2012' (RGESS) notification no. 51/2012 [F. No. 142/35/2012-TPL] dated November 23, 2012, is entitled to a deduction of 50% of the amount invested from his total income to the extent the deduction does not exceed ₹ 25,000. The deduction under Section 80CCG is over and above the deduction under Section 80C. Further, SEBI vide circular no. CIR/MRD/DP/32/2012 dated December 06, 2012 directed inter-alia Mutual Funds to take a note of RGESS notification and take necessary steps to implement the RGESS. In the Finance Act, 2013, certain conditions of RGESS were liberalized. Ministry of Finance thereafter vide Notification no. 94/2013 F. No. 142/35/2012 -TPL dated December 18, 2013 notified RGESS, 2013 i.e. the amended RGESS.

- Accordingly, the deduction shall be available for three consecutive years and subject to following conditions: The gross total income of the investor for the relevant assessment year does not exceed ` 12 lacs (w.e.f. from April 1, 2014, prior to that total income shall not exceed Rs. 10 lacs);
- The investor is a new retail investor as specified in RGESS;
- The investment is made in such listed equity shares or listed units of equity oriented mutual fund as specified in RGESS;
- The investment is locked-in for a 3 year period from the date of acquisition in accordance with RGESS; and
- Such other conditions as may be prescribed.

If an investor, in a subsequent year fails to comply with any of the above conditions, the deduction originally allowed shall be considered as income in the year in which such condition is not complied with.

The objective of the RGESS is to encourage the investment of savings of the small investors in the domestic capital market. RGESS guidelines shall be applicable for claiming deduction in the computation of total income of the assessment year relevant to a previous year on account of investment in eligible securities under sub-section (1) of section 80CCG of the Income-tax Act, 1961.

Salient features of the RGESS are as under:

1. **Eligibility:** The tax deduction in terms of RGESS shall be available to a 'new retail investor' who complies with the conditions of the RGESS and whose gross total income for the financial year in which the investment is made under RGESS is less than or equal to twelve lakh rupees
2. **'New Retail Investor'** shall mean the following resident individual:
 - a. any individual who has not opened a demat account and has not made any transactions in the derivative segment before the date of opening of a demat account or the first day of the initial year, whichever is later;
 - b. any individual who has opened a demat account before the RGESS notification but has not made any transactions in the equity segment or the derivative segment before the date he designates his existing demat account for the purpose of availing the benefit under RGESS or the first day of the initial year, whichever is later. RGESS notification, and any individual who is not the first account holder of an existing joint demat account shall be deemed to have not opened a demat account for the purposes of the RGESS.
Further, 'Initial Year' means-
 - i. the financial year in which the investor designates his demat account as RGESS account and makes investment in the eligible securities for availing deduction under RGESS; or
 - ii. the financial year in which the investor makes investment in eligible securities for availing deduction under RGESS for the first time, if the investor does not make any investment in eligible securities in the financial year in which the account is so designated.
3. **Procedure at time of opening or designating of demat account:** The new retail investor shall follow the following procedure at the time of opening or designating a demat account:
 - a. the new retail investor shall open a new demat account or designate his existing demat account for the purpose of availing the benefit under RGESS;
 - b. the new retail investor shall submit a declaration in prescribed form to the depository participant who will forward the same to the depository for verifying the status of the new retail investor;
 - c. the new retail investor shall furnish his Permanent Account Number (PAN) while opening the demat account or designating the existing demat account as a Rajiv Gandhi Equity Savings Scheme eligible account, as the case may be.
4. The new retail investor shall be eligible for a deduction under sub-section (1) of section 80CCG of the Income Tax Act, 1961 in respect of the actual amount invested in eligible securities, subject to the maximum investment limit of fifty thousand rupees
5. Amongst other Eligible Securities, the Units of Exchange Traded Funds (ETFs) or Mutual Fund (MF) that have RGESS eligible securities as their underlying and that are listed and traded in the stock exchanges and settled through a depository mechanism have also been designated as eligible securities under RGESS.
6. The maximum investment permissible for claiming deduction under RGESS is Rs. 50,000 and the investor would get a 50% deduction of the amount invested from the taxable income for that year.
7. The new retail investor who has claimed a deduction under sub-section (1) of section 80CCG of the Act, for the assessment year 2013-14, shall not be allowed any deduction under the Scheme for any subsequent assessment year; In other words, for the assessment year 2013-14 deduction under section 80CCG is one time deduction and is available only in one assessment year to the extent of permissible deduction. However, this provision has been amended from the assessment year 2014-15. The modified provision permits deduction for three consecutive assessment years, beginning with assessment year relevant to the previous year in which the eligible securities under RGESS are first acquired. The investor may invest in one or more financial years in a block of three consecutive financial years beginning with the Initial Year. If the investor does not invest in any financial year following the Initial Year, he may invest in the subsequent financial year, within the three consecutive financial years beginning with the Initial Year.
8. Accordingly, investor who has invested in accordance with Rajiv Gandhi Equity Savings Scheme, 2012 shall continue to be governed by the provisions under RGESS 2012 to the extent it is not in contravention of the provisions under RGESS 2013 and shall also be eligible for the benefit of investment made in accordance with Rajiv Gandhi Equity Savings Scheme, 2013 for the financial years 2013-14 and 2014-15.
9. To benefit the investors, the investments are also allowed to be made in installments in the year.
10. The eligible securities brought into the demat account, as declared or designated by the New Retail Investor, will automatically be subject to lock-in during its first year unless the New Retail Investor submits a declaration (within one month from the date of transaction) in the prescribed format to the depository participant indicating that such securities are not to be included within the above limit of investment for claiming tax deduction.
11. The new retail investor shall not be permitted to sell, pledge or hypothecate any eligible security during this fixed lock-in period.
12. **LOCK-IN PERIOD** (please also refer illustration given below for lock-in period in RGESS):
 - i. The total lock-in period for investments under the RGESS would be divided into 'fixed lock-in period' and 'flexible lock-in period'. The initial period of lock in shall be known as Fixed Lock-in Period, which shall commence from the date of purchase of such securities in the relevant financial year and end on the 31st day of March of the year immediately following the relevant financial year.
 - ii. The period of two years beginning immediately after the end of the fixed lock-in period shall be called the flexible lock-in period.
 - iii. Thus, upon completion of the fixed lock-in period, new retail investors would be allowed to trade in the eligible securities. Investors would, however, be required to maintain their level of investment during the next two years (i.e. the flexible lock-in period) at the amount for which they have claimed income tax benefit or at the value of the portfolio before initiating a sale transaction, whichever is less, for at least 270 days in each of these 2 years. Such investment value shall exclude the value of investment which is under the fixed lock-in period.
 - iv. The balance of the investment portfolio of Eligible Securities in the RGESS Demat Account, at any point of time during the flexible lock-in period, shall not be less than the amount corresponding to the value of the securities in the fixed lock-in.
 - v. The general principle under which trading is allowed is that whatever is the value of stocks / Units sold by the investor from the RGESS portfolio, RGESS compliant securities of at least the same value are credited back into the account subsequently.
 - vi. However, the investor is allowed to take benefits of the appreciation of his RGESS portfolio, provided its value, as on the previous day of trading, remains above the investment for which they have claimed income tax benefit.
13. The Depositories will be required to ensure the enforcement of the lock-in on Units under the Scheme in terms of RGESS guidelines.
14. The depository participant shall furnish an annual statement of the Eligible Securities invested in or traded through the demat account to the investor (demat account holder).
15. **In case the investor fails to meet the conditions stipulated under RGESS and the provisions laid under Section 80CCG, the tax benefit will be withdrawn i.e. the deduction originally allowed shall be considered as income in the year in which such condition is not complied with.**

For complete details, investors are requested to read section 80CCG of the Income-tax Act, 1961, the amended notification on Rajiv Gandhi Equity Savings Scheme, 2013 and the Finance Act 2013 issued by Ministry of Finance. The same is also available on our website, www.birlasunlife.com. Investors are also advised to consult their tax advisors for the RGESS related tax implications before investing in the Scheme.

Investors should note that the information given above is included only for general purpose and the Unitholders should be aware that the relevant fiscal laws/rules or their interpretation may change from time to time and there can be no guarantee that the current tax position may continue in the future. In view of the individual nature of tax consequences, each unitholder is advised to consult his/ her own professional tax advisor.

ILLUSTRATION OF LOCK-IN PERIOD IN RGESS:

