

Birla Sun Life Manufacturing Equity Fund

(An Open ended Manufacturing Sector Scheme)



(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Offer of units of ₹ 10/- each for cash during the New Fund Offer and at NAV based prices upon re-opening

New Fund Offer Opens: Tuesday, January 13, 2015 | **New Fund Offer Closes:** Tuesday, January 27, 2015

Scheme Re-opens for continuous sale and repurchase on: Within 5 Business Days from the date of allotment.

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

Application No. _____

This Product is suitable for investors who are seeking*:

- long term capital growth
- investments in equity and equity related securities of companies engaged in manufacturing sector
- 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

Distributor Name / ARN No.	Sub Broker Name / ARN No.	Sub Broker Code	Employee Unique ID. No. (EJIN)	EJIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9
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TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 1 (viii))

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

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

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

RELATIONSHIP OF GUARDIAN (Refer Instruction No. 2(ii))	
ISD CODE	TEL: OFF. S T D . TEL: RESI S T D .

TAX STATUS (Please tick (✓))
<input type="checkbox"/> Resident Individual <input type="checkbox"/> Flis <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 Net worth (Mandatory for Non - Individuals Rs. _____ as on D D M M Y Y Y Y [Not older than 1 year]
SECOND APPLICANT <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____
THIRD APPLICANT <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____

For Individuals	For Non-Individual Investors (Companies, Trust, Partnership etc.)
<input type="checkbox"/> I am Politically Exposed Person <input type="checkbox"/> I am Related to Politically Exposed Person <input type="checkbox"/> Not Applicable	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 (If No, please attach mandatory UBO Declaration) Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No

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/Flis)
CITY STATE PIN CODE

Overseas Address (For NRIs/Flis) (For NRI / FI application in addition to mailing address above)
CITY STATE COUNTRY PIN CODE

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)	Birla Sun Life Manufacturing Equity Fund	Application No.
Birla Sun Life Asset Management Company Limited One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013 Toll Free : 1-800-270-7000/ 1-800-22-7000 sms "MEF" to 567679 Email: connect@birlasunlife.com		
Received from Mr. / Ms. _____	Date : ____ / ____ / ____	Collection Centre / BSLAMC Stamp & Signature
[Please tick (✓)] ENCLOSED <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied		

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

SMS Transact Online Access

Mobile No. _____ 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: [Please tick (✓)]

Account Statement Annual Report Other Statutory Information

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

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

IFSC CODE** _____ MICR CODE _____

Name of the Bank _____

Branch Address _____

Pin Code _____ City _____

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

4. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Manufacturing Equity Fund	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment

Default Plan: Refer KIM for details. Default Option: Dividend (Reinvestment facility)

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

Mode of Payment [Please tick (✓)] Cheque DD RTGS / NEFT / Fund Transfer Letter
 Cheque / DD should be drawn favouring "Birla Sun Life Manufacturing Equity Fund"

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 ₹ 1/- thereafter the NFO period and on an ongoing basis.

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

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

Enclosed: Client Master Transaction/ Statement Copy/ DIS Copy

7. REDEMPTION / DIVIDEND REMITTANCE (Please attach a copy of cancelled cheque Refer Instruction No. 8 & 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				
Nominee 2				
Nominee 3				
			Total = 100%	

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

To, The Trustee, Birla Sun Life Mutual Fund

Date D D M M Y Y Y Y

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.

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

Birla Sun Life Manufacturing Equity Fund	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment

Default Plan: Refer KIM for details. Default Option: Dividend (Reinvestment facility)

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 **LoD** 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 Manufacturing Equity Fund" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application/each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- vii) Investors already holding a folio in Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.
- viii) **TRANSACTION CHARGES**
SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. CIR/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Birla Sun Life Asset Management Co. Ltd. / Birla Sun Life Mutual Fund shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.
Please note that Transaction Charges shall not be deducted in the following cases:
a. purchases / subscriptions for an amount less than ₹ 10,000/-;
b. Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs 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/MD/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 unauthenticated / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted.

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

- v) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- vi) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- vii) **QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR/IMD/DF/14/2011 dated August 9, 2011 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 Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.

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

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

v) Restriction on acceptance of Third Party Payment:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC) norms under Prevention of Money Laundering Act, 2002 (PMLA), Birla Sun Life Asset Management 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 the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

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

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

- 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 of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Nellore, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer pg no 7 & 14. 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/FIIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

Non Repatriation basis:

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

7. NOMINATION

- 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 separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.**

8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

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

9. DIRECT APPLICATIONS AND EUIN

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

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

10. E-MAIL COMMUNICATION

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

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- 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 a 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 inabilities. 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, 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 therefor.
- 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. 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.

Birla Sun Life **Manufacturing Equity Fund**

(An Open ended Manufacturing Sector Scheme)

**INVESTMENT THROUGH ECS/ NECS/ RECS/ AUTO DEBIT/ PDC** (PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. PLEASE ENSURE COMPLETION OF SECTION 4 INCASE OF CENTURY SIP)

Offer of units of ₹ 10/- each for cash during the New Fund Offer and at NAV based prices upon re-opening

Application No.

New Fund Offer Opens: Tuesday, January 13, 2015 | New Fund Offer Closes: Tuesday, January 27, 2015

Scheme Re-opens for continuous sale and repurchase on: Within 5 Business Days from the date of allotment

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

This Product is suitable for investors who are seeking*:

- long term capital growth
- investments in equity and equity related securities of companies engaged in manufacturing sector
- 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

Investment Advisor's Name & ARN	Sub-Broker's Name & ARN No.	Stamp & Sign Official Acceptance Point	Employee Unique ID. No. (EUN)
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EUN is mandatory for "Execution Only" transactions
Ref. Instruction No. F-3Date Request for Registration of SIP Registration of CSIP Renewal of SIP Change in Bank Details Additional Micro SIP in same folio**TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY** (Refer Instruction F (8))

In case of subscriptions through SIPs, transaction charge of ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted and paid to your distributor if opted to receive the transaction charges. In such cases the transaction charge shall be recovered in 3-4 installments but only where total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. Units will be issued against the balance of the installment amounts invested.

Existing Investor Folio No. Application No. (New Folio will be Generated for CSIP)**1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)**Mobile No. Email Id NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. NAME OF THE SECOND APPLICANT Mr. Ms. M/s. NAME OF THE THIRD APPLICANT Mr. Ms. M/s.

Applicant	PAN* (Mandatory)	KYC Mandatory	Date of birth**	Document Type* (Photo Id/ Address Proof)	Document No.* (Mandatory for Micro SIP, not for additional Micro SIP in same folio)
Sole / First Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Third Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Guardian/POA Holder	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Ref. Instruction No. F-2 *For Micro SIP Only **Mandatory in case the First/Sole Applicant is Minor

NAME OF THE GUARDIAN (In case of minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)Mr. Ms. M/s. RELATIONSHIP OF GUARDIAN (Refer to Instruction No. E.24) **2. INVESTMENT DETAILS (PLEASE REFER INSTRUCTIONS D & F-1 FOR INFORMATION ON ELIGIBLE SCHEMES. ONLY ONE SCHEME PER APPLICATION FORM)**

Birla Sun Life Manufacturing Equity Fund	Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
	Options	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment

Default Plan: Refer KIM for details. Default Option: Dividend (Reinvestment facility)

(Please tick (✓) any ONE of the below as your Installment amount OR enter the amount of your choice. In case of multiple entries, the highest amount will be chosen.)

Each Installment Amount (₹) ₹ 20,000/- ₹ 10,000/- ₹ 6,000/- ₹ 3,000/- Amount Investment Start Date Frequency MONTHLY (max 4 debit dates) (Only one date for CSIP and Step Up SIP)Investment Dates 1st 7th 10th 15th 20th 28th STEP-UP SIP (OPTIONAL - and available only for SIP/CSIP Investments through NECS) (Refer Instruction E-25)Amount (Default of ₹ 500/-) ₹ 500/- ₹ 1,000/- Amount (In multiples of ₹ 500/-) STEP-UP SIP Frequency (Default Yearly) Half Yearly Yearly

At Birla Sun Life Mutual Fund, we provide YOU the flexibility to discontinue your SIP at ANYTIME. Call us at 1800-270-7000/1800-22-7000 or email us at connect@birlasunlife.com to know how.

^ SELECT YOUR SIP PERIOD Refer Instruction E-11 & F-5

Till you instruct Birla Sun Life Mutual Fund to discontinue your SIP OR Enter SIP End Date CSIP Tenure (Insurance cover would be as per 1st installment): 55 years - Your Current Age years = years Frequency: Monthly Only.

^ For Regular SIP - Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default". For CSIP - refer instruction F5

First Installment through Cheque / DD. (MANDATORY FOR CSIP) 1st Cheque / DD No. 1st Cheque Dated / / Drawn on Bank Amount (₹) (in figures) Branch City **3. BANK DETAILS (PLEASE FILL ONLY EITHER A OR B. IN CASE INVESTOR FILLS BOTH, THE FORM IS LIABLE TO BE REJECTED. IN CASE OF THIRD PARTY PAYMENTS REFER INSTRUCTION NO. (G, 7(ii))****A. ECS/ NECS/ RECS/ AUTO DEBIT ACCOUNT DETAILS (TO BE FILLED BY INVESTORS WHO WISH TO INVEST THROUGH ECS/ NECS/ RECS/ AUTO DEBIT/ PDC)**Bank Account No. Bank Name
Branch City PIN
MICR Code Account Type Savings Current Others (Please Specify)

AUTHORISATION OF BANK ACCOUNT HOLDER: This is to inform that I/We have registered for RBI's electronic clearing service (Debit Clearing) and that my/our payment toward's my / our investment in Birla Sun Life Mutual Fund shall be made from my/our above mentioned bank account with your bank. I/We authorise the representative carrying the NECS mandate to get it verified and executed. Mandate verification charges if any, may be charged to my/our account.

Below is to be signed by all applicants if mode of Operation is JOINT.

Name & Signature(s) (As in Bank Records)	Name of First Account Holder	Name of Second Account Holder	Name of Third Account Holder
	First Account Holder	Second Account Holder	Third Account Holder

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) SYSTEMATIC INVESTMENT THROUGH NECS / DIRECT DEBIT / PDC FACILITY APPLICATION FORM

Application No.



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

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

Collection Centre / BSLAMC Stamp & Signature

Received from Mr. / Ms. Date : / /

B. POST DATED CHEQUE DETAILS (TO BE FILLED BY INVESTORS WHO WISH TO INVEST THROUGH POST DATED CHEQUES. PLEASE ATTACH THE CHEQUES WITH THIS FORM)

Cheque Dates From DDMMYY To DDMMYY Cheque Nos. From To

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

Drawn on Bank

Branch Bank A/C No

4. FOR CENTURY SIP (Please read detailed Terms & Conditions for availing CSIP)

Mandatory

Date of Birth DDMMYY Signature of the Life Assured Date DDMMYY

GENDER MALE FEMALE Place

NOMINATION DETAILS (Refer Instruction No. F-14) **Nomination as stated below, shall be considered and prevail over nomination details provided in Common Application Form.**

I/We do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee Name : _____ Date Of Birth (in case of minor): ____/____/____

Relationship : _____ Guardian / Parent Name (in case of minor): _____

Address : _____

Witness Name: _____ Address : _____

Signature of Nominee or Parent / Guardian

Signature of the Witness

5. 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. E (27)

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

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

6. DECLARATION(S) & SIGNATURE(S)

I/We hereby authorise Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by ECS/ NECS/ RECS/ Auto Debit/PDC Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through ECS/ NECS/ RECS/ Auto Debit/PDC Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in ECS/ NECS/ RECS/ Auto Debit/ PDC Clearing. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold BSLAMC/MF or their appointed service providers or representatives responsible.

I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf.

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

For Century SIP: I/We hereby opt for Birla Sun Life Century SIP and agree and confirm to have read, understood and accepted the Terms and Conditions of Century SIP and Insurance Cover.

For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year.

I / we am / are aware and understand that if, at the time of availing the Micro SIP, I / we hold a valid Permanent Account Number (PAN) issued by the Income Tax Department of India, a KYC acknowledgment letter issued by CDSL Ventures Limited would have to be submitted by me / us to MF/AMC. Accordingly I / we understand and agree that I / we shall be responsible for the consequences of non-submission of the same, if any. (refer Instruction no: E-23)

Signature (s) Name of First Unit Holder Name of Second Unit Holder Name of Third Unit Holder

First Applicant Second Applicant Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

CHECKLIST

Particulars	Regular SIP	Century SIP (with Life Insurance)	Micro SIP (Upto ₹ 50,000 Investment in a year)
Nomination	Not Required	Mandatory Requirement	Not Required
First Purchase through cheque/ DD	Recommended	Mandatory Requirement	Recommended
Different amount for first cheque and subsequent installment	Allowed	Not allowed	Allowed
Common Application Form	Required only for new Investors	Mandatory Requirement for All Investors	Required only for new Investors
Investment tenure	Investor's choice / Default	Tenure = 55years (Less) Current age	Investor's choice / Default
PAN and KYC	Mandatory Requirement	Mandatory Requirement	If having a PAN, KYC is mandatory
Dates	Max upto 4 dates in a month	Only 1 date per month	Max upto 4 dates in a month
Minimum Amount Criteria (For list of eligible schemes please refer the SIP and CSIP instructions.)	Birla Sun Life Tax Relief '96 and Birla Sun life Tax Plan - ₹ 500 / each, Other eligible Schemes- ₹ 1000/ each.	₹ 1000 per month for all eligible schemes	Birla Sun Life Tax Relief '96 and Birla Sun life Tax Plan - ₹ 500 / each, Other eligible Schemes- ₹ 1000/ each.
Application with Minor as first applicant	Allowed	Not allowed	Allowed

We request you to read Terms and Conditions before availing Century SIP

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) **SYSTEMATIC INVESTMENT THROUGH NECS / DIRECT DEBIT / PDC FACILITY APPLICATION FORM**

Scheme Name _____ Plan _____ Option _____

Amount (₹) _____

Request for

Renewal of SIP

Registration of SIP

Registration of CSIP

Change in Bank Details

Additional Micro SIP in same folio

TERMS & CONDITIONS

[A. LIST OF CITIES THROUGH ECS/ NECS/ RECS]**

(PAYMENT THROUGH ECS/ NECS/ RECS CLEARING SERVICE OF THE RESERVE BANK OF INDIA)

Delhi, Ludhiana, Amritsar, Jalandhar, Chandigarh, Shimla, Jammu, Raichur, Bikaner, Gangtok, Darjeeling, Anand, Bhavnagar, Kota, Kanpur, Allahabad, Varansi, Lucknow, Dehradun, Gorakhpur, Agra, Jaipur, Bhiwani, Udaipur, Jodhpur, Rajkot, Jamnagar, Ahmedabad, Baroda, Surat, Mumbai, Goa, Pune, Sholapur, Kolhapur, Nasik, Aurangabad, Nagpur, Indore, Bhopal, Gwalior, Jabalpur, Raipur, Hyderabad, Tirupati, Vijaywada, Nellore, Vizag, Kakinada, Bangalore, Mysore, Mangalore, Udipi, Hubli, Gadag, Bijapur, Belgaum, Davanagere, Shimoga, Tumkur, Mandya, Gulbarga, Chennai, Pondicherry, Trichy, Madurai, Salem, Erode, Thirunur, Calicut, Trichur, Cochin, Trivandrum, Coimbatore, Kolkata, Bardhaman, Durgapur, Siliguri, Bhubaneswar, Guwahati, Patna, Dhanbad, Jamshedpur, Ranchi, Haldia, Asansol, Cuttack

** (subject to revisions in dates and locations offered)

[B. LIST OF BANKS FOR PAYMENT THROUGH AUTO DEBIT]**

Punjab National Bank (All branches under core banking), Bank of Baroda (All branches under core banking), Union Bank of India (All branches under core banking), Bank of India (All branches under core banking), IDBI (All Branches), HDFC (All Branches), Axis Bank (All Branches), IndusInd Bank (All Branches), Oriental bank of commerce (all branches) and Corporation Bank (all branches) ICICI Bank (All Branches), Kotak Bank (All Branches), State Bank of India (All Branches), Dhanlaxmi Bank (All Branches), Federal Bank (All Branches) and UCO Bank (All Branches)

** (subject to revisions in dates and locations offered)

C. PDC LOCATIONS

Investors are requested to contact the Birla Sun Life Mutual Fund Branches / Call Centers or Please refer www.birlasunlife.com

D. SCHEMES AVAILABLE UNDER SIP

Birla Sun Life Manufacturing Equity Fund

E. GENERAL INSTRUCTIONS FOR SIP

General Instructions

1. New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together. Single scheme is allowed per application. For multiple transactions, please fill separate forms with first purchase cheque.
2. Existing investors need to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
Note: Investors can also start a SIP without any initial Investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.
3. NECS facility is offered to the investors having bank account in selected cities mentioned above.
4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Birla Sun Life Mutual Fund without assigning any reasons or prior notice if any city is removed, SIP instruction for investors in such cities via NECS (Debit) route will be discontinued without prior notice.
5. The name of the bank provided for NECS (Debit) should participate in local MICR clearing.
6. The investor hereby agrees to abide by the terms and conditions of NECS facility of Reserve Bank of India (RBI).
7. SIP form should be submitted 21 days before the first Debit through ECS/ NECS/ RECS/ Auto Debit.

Mandatory Details

8. In case the application is accompanied with a cheque for the first SIP transaction, it should be drawn on the same bank account which is to be registered for ECS/ NECS/ RECS/ Auto Debit.
9. Investor should provide 9 digit MICR code for NECS transaction and complete bank address for SIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable for NECS transactions.

Default Details

10. Default Dates: In case of any ambiguity in selection of investment frequency, the SIP date will be 7 of each month. In case where more than 4 dates are specified, default dates will be 7, 15, 20 & 28 of each month
11. For Regular SIP - "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default". For CSIP - refer instruction F5.
12. Minimum Amount:
 - A) For Monthly SIP: (i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 6 cheques/ Installments of ₹ 500/- each and above.
(ii) Other Schemes: Minimum 6 Cheques/ Installments of ₹ 1,000/- each and above.
13. All post-dated cheques have to be issued favouring the individual scheme.
14. The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.
15. Investment Dates: Monthly Systematic Investment Plan: Cheques should be of the following dates: 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th of every month.
16. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th of every month.
17. Cheques should be drawn payable at locations of Birla Sun Life Asset Management Company Limited branches & authorised centres. Non MICR/ outstation post dated cheques will not be accepted for SIP.
18. Allotment of Units
Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only.

19. Change of Amount

Investors can change the SIP amount by submitting the following documents 21 days before the next NECS debit date:

- a) A new 'SIP through NECS Facility' Form with revised SIP amount details.
 - b) Letter to discontinue the existing SIP
- ### 20. Change of Bank
- In order to change the existing bank account for NECS/SIP Auto Debit investors need to submit following documents 21 calendar days before the next SIP debit
- a) A new 'SIP through NECS Facility' Form with Change of bank details and cancelled cheque of new bank.
 - b) Letter to discontinue the existing SIP
- ### 21. Discontinue/ Cancellation of SIP
- The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 21 calendar days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated. Further, Birla Sun Life Mutual Fund shall have the right to discontinue the SIP in case of 6 consecutive failures.
- ### 22. Conversion of PDC facility in to NECS/ Auto debit Facility
- Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 21 days before the next NECS Debit date:
- a) SIP through NECS Facility Form along with one cancelled cheque.
 - b) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.
- ### 23. MICRO SIP :-

1. As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
2. This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs),

Minors and Sole proprietary firms who do not possess PAN*. HUFs and other categories will not be eligible for this exemption.

* In case of joint holders, first holder must not possess a PAN.

3. Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement/confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
4. Please note that investors holding a valid permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement/confirmation.
5. Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
6. In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
7. In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
24. "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.

25. STEP-UP SIP

1. **Frequency for Step-Up SIP:**
 - a. **Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
 - b. **Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
2. **Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
4. Step-Up SIP shall also be available to investors availing Birla Sun Life Century SIP (Century SIP) under designated schemes, subject to eligible insurance cover calculated on the basis of amount of First (1st) installment under Century SIP.
5. **Maximum Tenure for Step-Up SIP:** 10 years. (i.e. Investors may chose / have tenure of more than 10 years under SIP / Century SIP however, in such cases, feature of Step-Up SIP shall be considered and processed for a maximum of 10 years only.)
6. **Step-Up SIP shall be available for SIP / Century SIP Investments through NECS Facility only.** Step-Up SIP shall not be available under Fast Forward SIP facility.

26. Century SIP 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 only.

27. DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

1. Units will be allotted based on the applicable NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.
2. SIP Insurance related products; unit allotment will not be done in Demat account.
3. 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 Century SIP 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 alongwith 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.

F TERMS & CONDITIONS CENTURY SIP

1. DESIGNATED SCHEMES FOR BIRLA SUN LIFE CENTURY SIP (HEREINAFTER REFERRED TO AS CENTURY SIP)

Birla Sun Life Century SIP as an add-on, optional feature will be available under the following Designated Schemes and such other schemes as may be decided by BSLAMC from time to time in compliance with SEBI (Mutual Funds) Regulations 1996.

Birla Sun Life Manufacturing Equity Fund

2. ELIGIBILITY CRITERIONS

Only individual investors, whose age is 18 years and above but less than 46 years, at the time of the first investment. Provided, Investors enroll for investments through Century SIP, in Designated Schemes. Investors should provide their Date of Birth, Gender and Nominee details at the specified places in the application form. In case of joint unit holders in the scheme, only the first unit holder would be eligible for the insurance cover. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) are eligible to invest in Birla Sun Life Century SIP subject to fulfillment of certain additional criteria refer "Additional Criteria for availing Birla Sun Life Century SIP (CSIP) for NRI and PIOs" given below

3. INVESTMENT AMOUNT IN CENTURY SIP

Minimum: ₹ 1000 per month
Maximum: No upper limit
Change of CSIP amount is not applicable. Investors should note that once CSIP is availed, CSIP amount cannot be changed.

4. MODE OF PAYMENT

- Payment of Century SIP can be through Direct Debit/NECS or post Dated Cheques(PDCs)
- 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.
- The cheque should be drawn on any bank which is situated at and is a member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.

5. TENURE OF CENTURY SIP

55 Years less the current completed age of the investor
e.g. Eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 55 yrs of age. Thus, for an investor at the age of 40 yrs 5 months tenure of Century SIP shall be a period of 14 years and 7 months i.e. period remaining for the attainment of 55 yrs of age.

6. DISCONTINUATION OF CENTURY SIP

Investor intimates the AMC to discontinue Century SIP, or Investor defaults Century SIP installments for two consecutive months during the tenure of the Century SIP, or Investor defaults Century SIP installments for four separate occasions (months) during the tenure of the Century SIP. There shall be no provision to revive the Century SIP, once discontinued

7. LOAD STRUCTURE

Load Structure under Century SIP would be:

Entry Load	Nil
Exit Load**	Exit load of 2.00% of applicable NAV is payable if units allotted under Century SIP are redeemed / switched out within 1 year from the date of allotment. Exit load of 1.00% of applicable NAV is payable if units allotted under Century SIP are redeemed / switched out after 1 year but upto 3 years from the date of allotment. Nil: If units allotted under Century SIP are redeemed / switched out after 3 years from the date of allotment.

**In the unfortunate event of death of the investor, no exit load on redemption/switching out of units by the nominee/ joint holder, as the case may be.

8. GROUP LIFE INSURANCE

Amount of Life Insurance Cover:

If Century SIP continues, the insurance cover would be as follows

Year 1 : 10 times the monthly Century SIP installment
Year 2 : 50 times the monthly Century SIP installment
Year 3 onwards : 100 times the monthly Century SIP installment

All the above mentioned limits are subject to maximum cover of ₹ 20 lacs per investor across all schemes/plans/folios.

If Century SIP discontinues, the insurance cover would be as follows:

Century SIP discontinues before 3 years: Insurance cover stops immediately
Century SIP discontinues after 3 years: Insurance cover equivalent to the value of units allotted under Century SIP investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment.

9. COMMENCEMENT OF INSURANCE COVER

The Insurance cover will start from the commencement of Century SIP. However, only accidental deaths will be covered for the first 45 days.

10. CESSATION OF INSURANCE COVER

The insurance cover shall cease upon occurrence of any of the following:

At the end of the tenure, i.e., upon completion of 55 years of age.
Discontinuation of Century SIP installments within 3 years from the commencement of the same
Redemption / switch-out (fully or partly) of units purchased under Century SIP before the completion of the Century SIP tenure

11. REVIVAL OF INSURANCE COVER

There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above.

12. EXCLUSIONS FOR INSURANCE COVER

No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of -
Death due to suicide within first year of commencement of Century SIP
Death within 45 days from the commencement of Century SIP installments except for death due to accident
Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of Century SIP

13. ADDITIONAL CRITERIA FOR AVAILING BIRLA SUN LIFE CENTURY SIP (CSIP) FOR NRI AND PIOs

- The CSIP facility can also be availed by the NRI/PIO provided they reside in one of the following countries: Australia, Austria, Bahamas, Bahrain, Belgium, Brunei, Bulgaria, China, Croatia, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Ireland, Italy, Japan, Luxembourg, Mauritius, Moldova, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Qatar, Romania, Seychelles, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, UAE, UK
- NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSIP Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy.
- All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

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.

14. NOMINATION

- The nomination is mandatory for individuals applying for CSIP facility. In case the nomination details are incomplete in any nature, the Century SIP Application will be treated as a normal SIP.
- Unit holder can nominate only one person in whom the units held by him and the eligible insurance cover shall vest in event of his / her death.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

15. CSIP INVESTMENT AND PAYMENT DETAILS

- Applicants should indicate the Option (Dividend / Growth) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Application Form.
- In case Applicants wish to opt for both the Options, separate CSIP Application Forms will have to be filled.
- The first CSIP installment can carry any date and must be a cheque/DD payment. The second instalment in case of monthly CSIP will be processed on the available CSIP dates (currently 1st, 7th, 10th, 15th, 20th or 28th of every month) indicated by the investor, but immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of CSIP will be processed on the earliest CSIP date (1st, 7th, 10th, 15th, 20th or 28th) immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP installment.
- All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque must accompany each application / each Scheme.
- Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
- Century SIP will continue till you turn 55 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 21 Calendar Days prior to next CSIP date.

16. CSIP PAYMENT THROUGH NATIONAL ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) / DIRECT DEBIT FACILITY OF THE RESERVE BANK OF INDIA (RBI)

- The bank account provided for NECS (Debit) should participate in local MICR clearing.
- Investor will not hold Birla Sun Life Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of NECS / Direct Debit Facility.
- Birla Sun Life Asset Management Company Ltd., registrars of Birla Sun Life Mutual Fund and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Birla Sun Life AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the CSIP NECS / Direct Debit Facility to third parties for the purposes of verification and execution of the NECS / Direct Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- The Investor undertakes and agrees that the CSIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Scheme Information Document of the Scheme.

17. OTHER TERMS AND CONDITIONS

- The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.
 - Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.
 - A new folio will be created in this facility even for existing customers. Other regular / fresh purchases will not be allowed in this folio, and they will be maintained separately. Consolidation of folios will not be allowed.
 - In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company.
 - Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
 - The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing / sales of insurance policies.
 - Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
 - Charges of the insurance cover will be entirely borne by the AMC.
 - Investors opting for Birla Sun Life Century SIP agree and confirm to have read, understood and accepted the Terms of Century SIP and Insurance cover.
 - Insurance is subject matter of solicitation.
- All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.

18. APPLICATIONS NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.

G. COMMON INSTRUCTIONS FOR SIP/ CENTURY SIP

1. DISCLAIMER

- Investors will not hold Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NECS.
- Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank's liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar/Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.

2. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, please refer instructions (E-23) in SIP Application Form.

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

4. **KNOW YOUR CLIENT (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:

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

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

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

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

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

5. **LIST OF MANDATORY FIELDS** :- NECS Debit Bank Account Details / Authorization bank details should be same, MICR CODE other than core banking and auto debit banks, Each SIP amount, Scheme name with option, Start date, Signature on NECS Mandate/PDC and Bank Authorisation. **If any of these fields is left blank, the Application form is liable to be rejected.**

6. RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

- 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 (ii).
- "Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (iv) below:
 - Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
 - Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - Custodian on behalf of an FII or a client.
- In case of 'exceptional situations' mentioned above, investors are required to submit following documents/

declarations alongwith the application form without which such applications will be rejected/not processed/refunded:

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

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

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

** Investors should also bring the original documents along with the documents mentioned in (i) 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 (ii) 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.

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

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

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

c. **Payment by RTGS, NEFT, 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.

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.

7. Email 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.

8. 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. No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through routed any distributor/agent).

In case of investments through Systematic Investment Plan (SIP): 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.

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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 ASSET MANAGEMENT COMPANY LTD (Branches)

Agra: Shop No. 3, Block No. 5/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 **Ahmedabad:** 2nd floor, Shivalika Point, opp Abhujet-1 Near Mithakali, Six Road Navrangpura - Ahemdabad - 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 **Bangaluru - MRITSAR:** #9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore-560001 **Baroda:** 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 Talikwadi, 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 Chauhan estate G E Road Bhilai (C.G) 490023 -Ph no-0788-4083340 **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal - 462011 **Bhubaneswar:** 77, Janpath, Kharvelnagar 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 - Madhura:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 **Chennai - Arcade Centre:** No: 110/1, 3rd floor, Uthamar Gandhi Sala (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, Avinashi 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 Center, 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:** Puspjanjali 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 Towers:** 6-3-1089/F, Level - 1, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana State, Pin: 500082. **Indore:** 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001 **Jabalpur:** Mangalam 2nd Floor, Shastri ridge Road Napier Town Jabalpur - 482001 **Jaipur:** 2-2, 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 Baahu Plaza, Jammu - 180004 **Jamnagar:** 209, Madhav Darshan Complex, Lal Bungalow Road, Jamnagar - 361001 **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 **Jodhpur:** KK Plaza II nd Floor, Sardarpura 1st Floor, Jodhpur (Raj.) 342003 **Kanpur:** 114/113, Kan chambers, office No. 103-106, Civil Lines, Kanpur-208001 **Kolhapur:** 1st Floor, Bajirao Sankul, Plot - 329/E, CTIS no. 109, 329/1A/1A/1, Near Petrol pump, Opp. Dabholkar Hospital, Dakholkar 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 Shyamapadm Mukherjee Garden, Chandanvihar Road, Borivali (West), Mumbai - 400092 **Mumbai - Ghatkopar:** Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai - 400077 **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 **Mumbai (JB):** One India Bids Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013. **Mysore:** No. 442-443, Laxman Plaza, Chamraja Double Road, Near Ramaswamy Circle, Mysore - 570024 **Nagpur:** 1st Floor, Kapish House Apartments, 282, Mata Mandir Road, Near Khare Town, Dharampet, Nagpur - 440 010. **Nasik:** Shop no. 1, Samrudhi Residency, Opp Hotel City Pride, Talikwadi, 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, Near Leela Bhawan Market, Tehsil & District Patiala, Patiala - 147001 **Patna:** Ground Floor, Konkart Share Building, Behind RBI, Exhibition Road, Patna - 800 001. **Pondicherry:** 116 1st floor, Jayalxmi Complex, Thiruvalluvar Salai, Pondicherry - 605013 **Pune (Bhandarkar Rd):** 1st floor, Signature Complex, Opp. Golwalkar Metropolitan Health Service, Bhandarkar road, Pune - 411 004. **Pune:** 1st floor, Signature Complex, Opp. Golwalkar Metropolitan Health Service, Bhandarkar road, Pune - 411 004. **Raipur:** 2nd Floor, Chawla Complex Devyandra Nagar Road Sai Nagar, Raipur - 492001 **Rajkot:** 915- Star Plaza, Full chp chowk, Rajkot-360001 **Ranchi:** Ground Floor, Selti Corporate P. Compound Ranchi - 834001 **Rourkela:** 1st Floor, Aditya Ventures, Holding No. 72, Uditi Nagar, Opp. Court, Rourkela - 769012 **Salem:** No.4, Anura Complex, Omnar Main Road, Angammal Colony entrance, Salem - 636009 **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Surat:** M-8 & 9 Mezzanine Floor, Jolly Plaza, Athwa Gate, Surat - 395001 **Thane:** Konkart Tower Ground Floor, Shop 13 & 15, Ghantali Road, Thane (W), Thane - 406062 **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 **Trichy:** 1st/1st Floor Kingstone Park, Ramalinganagar Puthur High Road, Woraiyur, Trichy - 620017 **Trivandrum:** 3rd Floor, Kailash Plaza, Paitom, 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:** Arihant Complex, 3rd Floor, D-9/127 C-4, Sriga, Varanasi-221002 **Vashi:** Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. **Vijayawada:** K.P. Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, Vijayawada -520010 **Vishakhapatnam:** Shop no-7, 1st Floor, the Land Mark Building, Opp HSBC Bank, Waltair 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, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 **Ahmedabad :** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 **Agartala :** Advisor Chomvuhani (Ground Floor), Krishanagar, Agartala – 799001 **Ahmednagar :** B. 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. **Maharashtra Ajmer :** AMC No. 423/30, Near Church Brahmapur, Opp. T Hospital, Jaipur Road, Ajmer - 305001. **Akola :** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 **Aligarh :** City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 **Alibabad :** No.7 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iom Bridge, Near Hotel Arcadia Regency, Alippee, Kerala - 688 001. **Alwar :** 256A, Scheme No:1, Arya Nagar Alwar 301001 **Amravati :** 41, Gulshan Tower, 2 Floor Near Panchsheel Talkies Amravati 444001 **Ambedkar :** Opposite PEER, Bal Bhavan Road, Ambedkar - 134003 **Amritsar :** SCO - 18J, 'C' Block Panjiya Avenue, Amritsar 140001 **Anand :** 101, A.P. Tower, B/H, Sardar Gurji 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 Complex Rambandhu Talab P O Ushangar Asansol 713303 **Anantapur :** 15-57/30, 1 Floor Pallavi Towers, Anantapur - 515001 **Andheri:** CTS No 411, Citipoint, Gundivali, Next To Gali, Above C.T. Chawani Hall, Andheri - East, Mumbai 400069 **Aurangabad :** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 **Balasure :** B-C Sen Road Balasure - 756001 **Bangalore :** Trade Centre, 1st Floor 45, Dikensan Road (Telti Mangal Centre) Bangalore - 560 042 **Bankura:** Cinema Road, Nutan Ganj (Beside Mondal Bakery), PO & Dist Bankura, Pin - 721201 **Bareilly :** F-62/63, Bellary Plaza Civil Lines Bareilly U.P. Bareilly 243001 **Basti Office:** No. 9, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-227002 Uttar Pradesh **Belgaum :** Tanish Tower CTS No. 192/A, Gururath Pet Tiklalkadi Belgaum 590006 **Bellary :** 6/05, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 **Beharapur:** First Floor, Upstairs of Aaron Printers Gandhi Nagar Main Road Orissa Beharapur 760001 **Bhagalpur :** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. **Bharuch :** F-108, Rangoli Complex, Station Road, Bharuch - 392001 **Bhatinda :** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar :** 305-306, Sterling Point Waghavadi Road OPP. HDFC BANK Bhavnagar - 364002 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank Near Nagar Square, Bhilai-490020 **Bhilwara :** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. **Bhubaneswar :** 101/7, Jhapat, Unit - II Bhubaneswar - 7510013. **Bhusawal :** Adelade Apartment, Chaitani Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Bhuj :** Data Solution, Office No:17 1st Floor Municipal Building Opp Hotel Prince Station Road Rajpur - Kutch - 370001 **Bikaner :** 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan - 334001 **Bilaspur :** 2nd Floor, Gwalani Chambers, ST Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, Bilaspur - 495001. **Bijapur:** No. 9, 1st floor, Gajanan Complex, Azad Road, Karnataka, Bijapur-586 101 **Bokaro :** Mazzeanine 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, Arayidathalam, 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 Heera Vatika, Chittoargarh - 312001 **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripaly, Cochin - 682 018 **Coimbatore :** Old # 66 New # 86, Lokamanyu Street (West) Near Gandhi Marg 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) Ship Mandir R.G Old Connaught Place Dehradun 248001 **Dharmapur :** 94, Kandasani Vathiyar Street, Near Municipal Office, Dharmapur - 636 701 **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga - 846001 **Deoghar :** S S M, Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 **Dhanbad:** Urmia 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 638001 **Fardihabad :** B-49, 1st Floor Near Ground Behind Anupam Sweet House Nri Fardihabad 121001 **Faizabad :** 6/4 Cantonment, Near G.P.O, Faizabad - 224001 **Gandhidham:** ST, Ratnakala Arcade, Plot No. 231, Ward - 12B, Gandhidham - 370 201. **Ghaziabad :** 113/61 Floor Navyy Market Gazhiabad 201001 **Goa :** No. 108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) 403 001 **Goa:** No. DU 8, Upper Ground Floor, Behind Techoclan Clinic, Suvdha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **Gondal:** A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360 311 **Gorakhpur :** Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001 **Gulbarga :** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Guntur :** Door No 5-38-44 5/1 B/DIPPET Near Ravi Sankar Hotel Guntur 522002 **Gurgaon :** SCO - 16, Sector 14, First Floor, Gurgaon 122001 **Guwahati :** A.K. Azad Road, Rehbari Guwahati 781008 **Gwalior :** 1st Floor, Singhal Bhavan Park Vittalha Ka Bada Old High Court Road Gwalior 474001 **Haldia :** 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602 **Hazirabag :** Municipal Market, Annanda Chowk, Hazirabag - 825301 **Howrah:** Gaganachal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah - 711106 **Haldwani :** Durga City Centre, Naimital Road, Haldwani - 263139 **Haridwar:** No. 7, Kanika Gurukul Road, Krishna Nagar, Haridwar, Uttarakhnad - 249404 **Hoshiarpur :** Near Archies Gallery, Shrima Pahari Chowk, Hoshiarpur - 146001 **Himmatnagar :** C-7/8 Upper Level, New Durga Bazar, Near Railwaj Crossing, Himmatnagar - 383001 **Hisar :** 12, Opp. Bank of Baroda Red Square Market, Hisar - 125001 **Hosur :** No. 9/2, 1st Floor, Attibbe Road, HCF Post, Behind RTD office, Mathiagin, Hosur - 635 110 **Hubi :** No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029 **Hyderabad :** 208, 1st Floor, Jade Arcade Paradise Circle Secunderabad 500 003 **Indore :** 101, Shalimar Corporate Centre 8-B, Soto tukogunj, Opp. Greenpark Indore 452 001 **Jabalpur :** 8, Jhapat, R. Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur :** R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 **Jalandhar :** 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 **Jalgaon:** Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 485001 **Jalpaiguri:** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Pusta Road, Jalna - 431 203. **Jammu :** JRD'S Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004 **Jamnagar:** 207, Manek Centre, P.M. Nagar, Jamnagar - 361 001. **Jamshedpur:** Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 **Jaunpur:** 248, Fort, Near Amber Hotel, Jaunpur - 222001. **Jhansi:** Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi 284001 **Jodhpur:** 15, Nirmal Tower 1st Chopasani Road Jodhpur 342003 **Junagadh :** Circle Chowk, Near Choksi Zangar Kaman, Gujarat Junagadh 362001 **Kakinada :** No.33-1, 44 Sri Sathya Complex Main Road, Kakinada - 533001 **Kalyani :** A - 1/50, Block - A, Dist Naldia, Kalyani - 741235 **Kanpur :** I Floor, 106 to 108 City Centre Phase II 6/3 2, THE MALL, Kanpur 208001 **Kanur :** Ground No. 14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Karnal :** 7, IIInd Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001 **Karimnagar :** Khanp.7-1-257, Upstairs S B H Mangemathotha Karimnagar A.P. Karimnagar 505 001 **Karrur :** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karrur - 639002 **Katni:** 1st Floor, Gurunank Dhamkarnika, Jabalpur Road, Bargawan, Katni - 483501 **Kadapa :** Block Subbaramaiah Complex D No:3/178, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPPA - 516 001, Andhra Pradesh **Kestopur:** S-3 D Tower, Sreeparna Apartment, AA-101, Prafulla Karmali (West), Shop No. 1M, Block C (Ground Floor), Kestopur, Kolkata - 700101 **Khammam:** Shop No. 11 - 2 - 3/12, 1st floor, Philips Complex, Balainagar, Wrya Road, Near Amber Hotel, Jaunpur - 222001. **Kharagpur :** 623/1 Malancha Main Road, WARD No - 19, Kharagpur - 721304 **Kolhapur:** 2B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016 **Kollam :** Kochupillamoodu Junction Near VLC, Beach Road Kollam 691001 **Kota :** B-33 Kalpana Bhawan Triangle Park, Vallabh Nagar Kota 324070 **Kottayam :** Building No: KMC IX1331 A, Opp. Malayaly Manorama, Railway Station Road, Thekkumkatti Building, Kottayam - 686 001 **Kumbakonam :** Jalani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool :** H.No.4/38, Upstairs, Uppini Arcade, N.R.Peta, Kurnool - 518004 **Lucknow :** Off # 4 1st Floor, Centre Court Building, 3/c, 5- Park Road, Hazratganj, Lucknow - 226 001 **Ludhiana :** U/G GF, Prince Market, Green Field Near Traffic Lights, Sarbha Nagar Pulli Pakhawal Road, Ludhiana - 141 002 **Madurai :** 86/71A, Tamilangam Road Madurai 625 001 **Malda :** Daxinapaner Abasan, Opp Lane of Hotel Kalinga, SM Fally, Malda - 732101 **Mangalore :** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri 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, Angod, Mapusa - 403507 **Margao :** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Gardens, Old Station Road, Margao - 403601. **Mathura :** 159/160 Vikas Bazar Mathura 281001 **Meerut :** 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hariy 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' Lalpat Nagar Moradabad 244001 **Mumbai :** Rajabhat/Chhatrapati 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 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. **Nagpur :** 145 Lendra Park, Behind Indus Ind Bank Near Ramdaspet Nagpur 440 010 **Namakkal :** 156A/1, 1st Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 **Nasik :** Rutarung Bungalow, 2 Godavari Colony, Behind Bidi Azar, Near Boys Town School, Off College Road, Nasik - 422005 **Navari :** 16, 1st Floor, Shivani Park, Opp. Shankeshwar Complex, Kailawadi, Navsari - 396 445. **Nanded:** Shop No. 303, 1st Floor, Rajmohd complex, Mani Road Sree nagar, Maharashtra, Nanded - 431 605 **Nellore :** 97/36, 1 Floor Inroadisletty Towers Rangayakulapet Road, Santhepet, Nellore 524001 **New Delhi :** F-7, 4th Floor, Desn 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, Gunjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 **Pondicherry :** S-8, 100, Jawaharlal Nehru Street (New Complex), Opp. Indian Coffee House) Pondicherry 605001 **Pune :** Nirmitti Eminence, Off No. 6, 1 Floor Opp Abhishek Hotel Mehandade 21 Garage Road Erandawane Pune 411 004 **Reabareilly :** 17, Anand Nagar Complex, Reabareilly - 229001 **Raipur:** HJG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry :** Cabin 101 of D-72-7/1 4th Floor Krishna Complex Baruvan Street 23, Tirath Rajahmundry 533101 **Rajkot :** Office 207 - 210, Everest Building, Near Harish Chowk, Opp Shastri Maidan, Laldu Chowk, Rajkot - 360001 **Rajpalaplaya :** No 155, Rajpalay Feeder Road, Near Bombay Dyeing Showroom, Rajpalaplaya - 626117 **Ranchi :** 223, Tirath Mansion (Near Over Bridge), 1st Floor Main Road Ranchi 834001 **Ranchi - 4:** HB Road, No. 206, 2nd, 12th, 12th Lok Complex, Ranchi - 834 001. **Ratlam :** 18, Ram Bagh, Near School's School, Ratlam - 457001. **Ratnagiri :** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639 **Rohatak :** 205, 2 Floor, Blg. No. 2, Mungal Complex, Delhi Road, Rohitak 243004 **Rourkela :** 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001 **Roorkee :** 22 Civil Lines Ground Floor, Hotel Krishi Residency, Roorkee - 247 667 **Sagar :** Opp. Sonamni Automobiles Bhagwanagar Sagar Madhya Pradesh Sagar 470 002 **Salem :** No. 2, 1 Floor Vivekananda Street, Near Fairlands Estate 630616 **Sahanpur :** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanpur - 247001 **Sangli :** Jiveshwar Krupa Bldg., Shop. NO.2, Ground Floor, Tilak Chowk, Harhat Road, Sangli - 416416 **Sambalpur :** C/o Raj Tibrewal & Associates Opp. Town High School, Sansarkar Sambalpur 768001 **Satara :** 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Mangalwadi Satara 415002 **Serampore:** Alakalya, 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, Near Railway Station Crossing, Sirsa, Haryana - 125 055. **Shimla :** I Floor, Opp. Panchayati Bhawan Main Gate, Bus Stand, Shimla - 171001 **Shimoga:** Nethravathi, Near Gati Nursing Home, Kuvempu Road, Shimoga - 577201 **Shillong :** 3/F, RFG Complex, Keating Road, Shillong - 793001 **Sitapur :** Arjan Nagar, Near Arya Kanya School, Sitapur - 262001 **Solan :** 1st Floor, Above Shama General Store, Near Sanki Rest House, The Mall, Solan - 173212 **Solapur :** 4, Lokhandwala Tower, 144, Sidheswar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 **Sri Ganaganagar :** 18 I Block, Sri Ganganagar, Sri Ganaganagar - 335001 **Srikuliam :** Door No 4-4-86, First Floor, Vijaya Ganapati Temple Back Side, Nanubala Street, Srikuliam - 532001 **Sultanpur :** 967, Civil Lines, Near Pat Stadium, Sultanpur - 228001 **Surat :** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Tamilaywad, Nanpura Surat 395 001 **Surendranagar :** 2 M Park, Near Commerce College, Wadhwan City, Surendranagar - 363035 **Thane(W):** 3rd Floor, Nalanda Chambers, 'B' Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. **Maharashtra Thiruppur :** 1/1, Binny Compound, I Street, Kurnaran Road Thiruppur 641610 **Thiruvalla:** 24/59-14, C.V.P. Parliament Square Building, Cross Junction, Thiruvalla - 689 011, Kerala. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari Ranganga Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 **Tirunelveli :** III Floor, Nelli Plaza 64-4, Madurai Road Tirunelveli 627001 **Tirupathi :** Shop No: 6, LIC Building, 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501 **Trichur :** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001 **Trichy :** No. 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 **Trivandrum :** R S Complex Opposite of Door Building Pattom PO Trivandrum 695004 **Udaipur :** 32 Ahinsupuri 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, Saheo Park, Ujjain - 456010. **Vadodra:** 103 Aries Complex, BPCOA Road, Off R.C. Dutt Road, Alkapuri, Vadodra - 390007 **Valsad :** Ground Floor, Yash Kamal -'B', Near Dreamland Theater, Tilhal 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 520, D-58/2-1A, Rathiyatra, Beside Kuber Complex, Varanasi-221010 **Vellore :** No.54, 1st Floor Pillayar Kovil Street Thotta Palayam Vellore 632004 **Vijayawada :** 40-1-86, 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 :** F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 **Yamuna Nagar :** 12

Birla Sun Life **Manufacturing Equity Fund**

(An Open ended Manufacturing Sector Scheme)


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

- long term capital growth
- investments in equity and equity related securities of companies engaged in manufacturing sector
- 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 and at NAV based prices upon re-opening

New Fund Offer Opens: Tuesday, January 13, 2015 | **New Fund Offer Closes:** Tuesday, January 27, 2015**Scheme Re-opens for continuous sale and repurchase on:** Within 5 Business Days from the date of allotment

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

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

One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg,
 Elphinstone Road, Mumbai - 400 013
 Tel.: +91-22 43568000
 Fax No. +91-22 43568110 / 8111
 CIN: U65991MH1994PLC080811

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

One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg,
 Elphinstone Road, Mumbai - 400 013
 Tel. +91-22 43568000
 Fax No. +91-22 43568110 / 8111
 Website www.birlasunlife.com

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

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

Name of the Scheme	Birla Sun Life Manufacturing Equity Fund		
Investment Objective	The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.		
Asset Allocation Pattern of the Scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)
	Equity & Equity related securities of Manufacturing Sector Companies	High	80-100%
	Cash, Money Market & Debt instruments	Low	0-20%
	The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNP/DF/11/2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may take exposure through derivative transactions in the manner and subject to limit as may be specified by SEBI from time to time. In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. The scheme may also invest up to 30% of the Debt allocation in securitized debt instruments except foreign securitized debt. The Scheme may undertake Stock Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits I. Not more than 20% of the net assets can generally be deployed in Stock Lending II. Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party. The scheme does not intend to invest in Credit default Swaps, repo in corporate debt securities and/or (Fixed income) derivative instruments. The scheme shall not invest in foreign securities. The scheme shall not engage in short selling activities.		
Manufacturing Sector	The manufacturing sector comprises of activities related to manufacturing processes, repair services, gas and water supply and cold storage. As per the National Industrial Classification 2004, the Manufacturing Sector comprises of 22 sectors which includes sectors such as Pharmaceuticals, Engineering, Consumer, Auto, Refiners, cement, Metals. The Investment Universe of BSL Manufacturing Sector Fund excludes sectors like Financial Services, IT Services, Logistics, Travel & Leisure, Infrastructure Development.		
Investment Strategy	The Scheme aims to maximize long-term capital appreciation by investing in equity and equity related securities of companies engaged in manufacturing sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.		
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., , investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with stock lending to the extent it engages in stock lending activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or		

assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

Risk Control

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the BFSI space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

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 (Regular and Direct) Plan under the scheme will have the following Options:

- (1) **Dividend Option** (Payout & Reinvestment Facility)
- (2) **Growth Option**

****DIRECT PLAN:**

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

Default Plan / Option / Sub-option

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

Default Plan: 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.

Default Option/Sub-Option: Dividend Option (Reinvestment Facility).

In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly.

Applicable NAV (after the scheme opens for repurchase and sale)

In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/IMD/DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/IMD/CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:

I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:

For an amount less than ₹ 2 lacs:

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

For an amount of ₹ 2 lacs and above#:

In respect of valid applications for purchase of units with amount equal to or more than ₹ 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.

In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ₹ 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:

- i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.)
- ii. Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).
- iii. The funds are available for utilization before the applicable cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the SID.

#Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is ₹ 2 lacs and above.

- (a) All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time).
- (b) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.
- (c) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated.
- (d) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application
- (e) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lacs.

- (f) Only transactions in the same scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc).
- (g) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.

Minimum Application Amount / Number of Units	Purchase (Incl. Switch-in) Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter during the NFO period and on an ongoing basis.	Additional Purchase (Incl. Switch-in) Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter during the NFO period and on an ongoing basis.	Repurchase In Multiples of ₹ 1/- or 0.001 units.																								
Despatch of Proceeds of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Birla Sun Life Mutual Fund.																										
Benchmark Index	S&P BSE 500 The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI 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 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	<p>New Fund Offer Period The NFO expenses of the scheme shall be borne by the AMC.</p> <p>Entry Load*: Nil</p> <p>Exit Load: For redemption / switch-out of units within 365 days from the date of allotment: 1.50% of applicable NAV. For redemption / switch-out of units after 365 days but within 540 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 540 days from the date of allotment: Nil.</p> <p>*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 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.</p> <ul style="list-style-type: none"> No Exit Loads will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa. The above Load shall be applicable in case SIP/STP/SWP transactions. Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of service tax, if any. 																										
(i) Load Structure																											
(ii) Recurring expenses (As a % of daily net assets)	<p>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</p> <table border="1"> <thead> <tr> <th>A. Expense Head / Nature of expense</th> <th>% of daily net assets</th> </tr> </thead> <tbody> <tr><td>Investment Management and Advisory Fees (AMC fees)</td><td rowspan="15">Upto 2.50%</td></tr> <tr><td>Trustee fee</td></tr> <tr><td>Audit fees</td></tr> <tr><td>Custodian fees</td></tr> <tr><td>Registrar & Transfer Agent (RTA) Fees</td></tr> <tr><td>Marketing & Selling expense including agent commission</td></tr> <tr><td>Cost related to investor communications</td></tr> <tr><td>Cost of fund transfer from location to location</td></tr> <tr><td>Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants</td></tr> <tr><td>Costs of Statutory advertisements</td></tr> <tr><td>Cost towards investor education & awareness (at least 2 bps)^</td></tr> <tr><td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.</td></tr> <tr><td>Service tax on expenses other than investment management and advisory fees</td></tr> <tr><td>Service tax on brokerage and transaction cost</td></tr> <tr><td>Other expenses</td></tr> <tr><td>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##</td><td>Upto 2.50%</td></tr> <tr><td>B. Additional expenses under Regulation 52 (6A) (c)</td><td>Upto 0.20%</td></tr> <tr><td>A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</td><td>Upto 0.30%</td></tr> </tbody> </table> <p><i>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i></p> <p>Note:</p> <p>(a) 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 by 10% of total expense ratio charged under Regular Plan) which is charged in the Regular Plan.</p> <p>(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</p> <p>(c) ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>(d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge service tax on following Fees and expenses as below:</p> <p>a. 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.</p>			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 and 5 bps for cash and derivative market trades respectively.	Service tax on expenses other than investment management and advisory fees	Service tax on brokerage and transaction cost	Other expenses	Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) ##	Upto 2.50%	B. Additional expenses under Regulation 52 (6A) (c)	Upto 0.20%	A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%
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b. **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)(l) 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) Additional Expenses upto 0.20% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.

(g) **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.

Waiver of Load for Direct Applications

Not Applicable

Tax treatment for the Investors (Unitholders)

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

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in atleast 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.

For Investor Grievances please contact

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

Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.

Account Statements:

- AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.
- Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

***The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.*

- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

Half Yearly Consolidated Account Statement:

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

- Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions.

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

Annual Report:

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

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

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

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

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

Half Yearly Disclosures (Unaudited Financial Results / Portfolio):

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

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

Monthly Portfolio Disclosures:

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

Transaction Charges**(For Lumpsum Purchases and SIP Investments routed through distributor / agent)**

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

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

1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:

Investor Type	Transaction charges [^]
First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹ 10,000 and above.
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 10,000 and above.

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

However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor 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.

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

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

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

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres/ Distributors or Brokers.

Date: December 29, 2014

Place: Mumbai

Gist of Comparison with other schemes of Birla Sun Life Mutual Fund.

The Investment Strategy of Birla Sun Life Manufacturing Equity Fund is different from the existing scheme of the fund below:

Name of Existing Scheme	Asset Allocation Pattern			Primary Investment Pattern	Differentiation with Birla Sun Life Manufacturing Equity Fund	AUM in Crs. (as on Nov 30, 2014)	No. of Folios (as on Nov 30, 2014)
Birla Sun Life Advantage Fund	Type of Instruments	Normal Allocation	Risk Profile	This is a Diversified Equity Fund which will invest across sectors and market capitalizations to provide a diversified exposure to equity stocks.	The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity.	413.18	32,126
	Equities & Equity related Instruments	At least 70%	Medium to High				
	Debt Securities and Money market instruments	Upto 30%	Low to Medium				
Birla Sun Life Dividend Yield Plus	Type of Instruments	Normal Allocation	Risk Profile	The scheme aims to generate returns by investing in high dividend-paying companies. Investing in stocks with high dividend yields is traditionally a 'Defensive Investment Strategy'.		1,291.58	1,16,926
	High' Dividend Yield Equity & Equity related Instruments	65 - 100%	High				
	Other Equity & Equity related Instruments	0 - 35%	High				
Birla Sun Life Infrastructure Fund	Type of Instruments	Normal Allocation	Risk Profile	The corpus of the Scheme will be primarily invested in equity and equity related securities of the companies in the Infrastructure Sector.		823.34	73,904
	Equities & Equity related Instruments	80% - 100%	Medium to High				
	Debt Securities and Money market instruments	0% - 20%	Low to Medium				
Birla Sun Life Buy India Fund	Type of Instruments	Normal Allocation	Risk Profile	A thematic fund focusing on Consumption growth in India. The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio focusing on investing in businesses that are driven by India's large population and inherent consumption patterns.		49.49	6,293
	Equities & Equity related Instruments	80% - 100%	High				
	Debt & Money Market Instruments (including securitised debt)	0% - 20%	Low to Medium				
Birla Sun Life Equity Fund	Type of Instruments	Normal Allocation	Risk Profile	This is a Diversified equity Scheme mainly focussed on growth based investment approach. The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and / or sectors and/ or market capitalization.		1,658.13	91,264
	Equities & Equity related Instruments	80% - 100%	High				
	Debt & Money Market Instruments (including securitised debt)	0% - 20%	Low to Medium				
Birla Sun Life Frontline Equity Fund	Type of Instruments	Normal Allocation	Risk Profile	The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, BSE 200. The Fund will always be invested across all the sectors that are represented in BSE 200.		7,712.14	4,29,283
	Equities & Equity related Instruments	75% - 100%	Medium to High				
	Debt & Money Market Instruments (including securitised debt)	0% - 25%	Low to Medium				
Birla Sun Life MNC Fund	Type of Instruments	Normal Allocation	Risk Profile	The objective of the scheme is to achieve long term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach.		908.48	68,029
	Equities & Equity related Instruments	Upto 100%	Medium to High				
	Debt Securities and Money market instruments	Upto 20%	Low to Medium				
Birla Sun Life Special Situations Fund	Type of Instruments	Normal Allocation	Risk Profile	The Scheme would follow an investment strategy that would take advantage of Special Situations and Contrarian investment style. These 'special situations' entail very low risk, and at the same time have a good potential to boost returns by investing in 'special situations' like share buy-backs, delisting opportunities or during mergers and acquisitions.		141.48	38,728
	Equities & Equity related Instruments	80% - 100%	Medium to High				
	Debt Securities and Money market instruments	0% - 20%	Low to Medium				
Birla Sun Life Top 100 Fund	Type of Instruments	Normal Allocation	Risk Profile	This is a Large Cap oriented Fund. The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.		1,068.19	1,03,049
	Equity and Equity related Securities out of which	80%-100%	Medium to High				
	- Top 100 Market Cap companies	65% -100%	Medium to High				
	- Other Companies	0% - 35%					
	Money market instruments	0%-20%	Low to Medium				
Birla Sun Life India Gennext Fund	Type of Instruments	Normal Allocation	Risk Profile	The scheme targets growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.		228.19	26,706
	Equities & Equity related Instruments	80% - 100%	Medium to High				
	Debt Securities and Money market instruments	0% - 20%	Low to Medium				
Birla Sun Life India Opportunities Fund	Type of Instruments	Normal Allocation	Risk Profile	This fund will predominantly invest in the Export Oriented companies, or companies that leverage on: 1. India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods. 4. Leverage India's large population of English speaking people for providing services.		89.76	15,676
	Equities & Equity related Instruments	70% - 100%	Medium to High				
	Cash, Money Market and Short term debt instruments	0% - 30%	Low to Medium				
Birla Sun Life Midcap Fund	Type of Instruments	Normal Allocation	Risk Profile	The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The aim is to generate higher returns than a fund focused on large and liquid stocks.		1,444.81	1,07,281
	Equity and related instruments of Mid Cap Companies	65% - 100%	High				
	Equity and related instruments of Companies other than Mid Cap Companies	0 - 35%	High				
	Cash, Deposits & Money Market Instruments including Mbor linked short term papers	0 - 20%	Low to Medium				
Birla Sun Life Small & Midcap Fund	Type of Instruments	Normal Allocation	Risk Profile	The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and mid cap. For the purpose of this Scheme, "Mid Cap" is defined as those stocks, which would fall in the market capitalization range of CNX Midcap index. The Companies having market capitalization below this range shall be considered as Small Cap stocks.		177.51	30,329
	Equity and related instruments of Small & Mid Cap Companies of which (Small Cap 10%-50%; Mid Cap 35% - 100%)	65% - 100%	Medium to High				
	Other equity and equity related securities including derivatives	0 - 35%	Medium to High				
	Fixed Income Securities (including Money market instruments)	0 - 20%	Low to Medium				

Gist of Comparison with other schemes of Birla Sun Life Mutual Fund.

The Investment Strategy of Birla Sun Life Manufacturing Equity Fund is different from the existing scheme of the fund below:

Name of Existing Scheme	Asset Allocation Pattern			Primary Investment Pattern	Differentiation with Birla Sun Life Manufacturing Equity Fund	AUM in Crs. (as on Nov 30, 2014)	No. of Folios (as on Nov 30, 2014)
Birla Sun Life Pure Value Fund	Type of Instruments	Normal Allocation	Risk Profile	The fund would follow a value investing strategy for the management of its portfolio. Value investing is buying into stocks that are trading for less than their intrinsic value i.e. stocks that the market is undervaluing. Typical value investing strategies include, Buying stocks with a low price to book value, Low price to cash flow, Low price/earnings multiple, and high dividend yields, Asset Replacement, Dividend Yield higher than the G-Sec yield, Valuation mismatch due to invisible/undervalued assets (Land, Licenses, Brands, Trademarks, Patents etc.)	The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity.	362.18	32,513
	Equity and Equity related Securities*	85-100%	Medium to High				
	Fixed income Securities (including Money Market Instruments)	0-15%	Low to Medium				
Birla Sun Life Long Term Advantage Fund	Type of Instruments	Normal Allocation	Risk Profile	The Fund will select stocks of companies that have demonstrated a potential ability to grow at a reasonable rate for the long term. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time.		299.48	52,468
	Equity and Equity related Securities*	80% - 100%	Medium to High				
	Fixed income Securities (including Money Market Instruments)	0% - 20%	Low to Medium				
Birla Sun Life New Millennium Fund	Type of Instruments	Normal Allocation	Risk Profile	The scheme would focus on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies.		82.29	13,268
	Equities & Equity related Instruments	80% - 100%	High				
	Debt & Money Market Instruments (including securitised debt)	0% - 20%	Low to Medium				
Birla Sun Life India Reforms Fund	Type of Instruments	Normal Allocation	Risk Profile	The scheme would invest in a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.		47.19	6,854
	Equity and Equity related instruments	65% - 100%	Medium to High				
	Fixed income Securities (including Money Market Instruments)	0% - 35%	Low to Medium				
Birla Sun Life Index Fund	Type of Instruments	Normal Allocation	Risk Profile	The scheme will invest in almost all the stocks comprising the CNX Nifty in approximately the same weightage that they represent in the CNX Nifty Index and / or investing in derivatives including futures contracts and options contracts on the CNX Nifty Index.		707.32	2,071
	Securities covered by the Nifty including Derivatives (upto 50%)	Up to 100%	Medium to High				
	Cash & Money Market Instruments including Mibor linked instruments	0 to 10%	Low to Medium				
	Fixed income Securities (including Money Market Instruments)	0% - 35%	Low to Medium				
Birla Sun Life '95 Fund	Type of Instruments	Normal Allocation	Risk Profile	The objective of the scheme is to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities.		1,103.73	54,291
	Equities & Equity related Instruments	50% - 75%	Medium to High				
	Debt & Money Market Instruments (including securitised debt)	25% - 50%	Low to Medium				
Birla Sun Life Commodity Equities Fund - Global Agri Plan	Type of Instruments	Normal Allocation	Risk Profile	The Scheme invests in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.		12.07	2,630
	Equities & Equity Linked Instruments	80%-100%	Medium to High				
	- Overseas securities	65%-100%					
	- Indian securities	0-35%					
	- Overseas Equity Mutual Funds	0-35%					
Debt Securities and Money market instruments	0-20%	Low to Medium					
Birla Sun Life International Equities Fund - Plan A	Type of Instruments	Normal Allocation	Risk Profile	Birla Sun Life International Equity Fund Plan A seeks to generate longterm growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.		67.09	14,624
	Equity and Equity related Instruments (Investment in foreign equity securities as permitted by SEBI/RBI)	90%-100%	Medium to High				
	Fixed Income Securities (including Money market instruments)	0%-10%	Low to Medium				
Birla Sun Life International Equities Fund - Plan B	Type of Instruments	Normal Allocation	Risk Profile	Birla Sun Life International Equity Fund Plan B seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.		122.34	42,895
	Equity and Equity related Instruments	90%-100%	Medium to High				
	- Indian equity and equity related securities	65%-75%					
	- foreign equity securities as permitted by SEBI/RBI	25%-35%					
Fixed Income Securities (including Money market instruments)	0%-10%	Low to Medium					
Birla Sun Life Tax Plan	Type of Instruments	Normal Allocation	Risk Profile	The Scheme adopts a bottom-up approach to investing. The investment emphasis of the Scheme will be in identifying companies with strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long-term fundamentally driven values.		200.77	39,139
	Equities & Equity related Instruments	At least 70%	Medium to High				
	Debt Securities and Money market instruments	Upto 30%	Low to Medium				
Birla Sun Life Tax Relief '96	Type of Instruments	Normal Allocation	Risk Profile	An open ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities. A combination of the top down approach and bottom up approach will be followed in the stock selection process.		1,878.13	3,63,305
	Equities & Equity related Instruments	80%-100%	Medium to High				
	Debt & Money Market Instruments (including securitised debt)	0-20%	Low to Medium				
	Equities and Equity Linked instruments Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65-90%	Medium to High				
	Debt Securities and Money market instruments (including securitised debt)	10-35%	Low to Medium				
Birla Sun Life Enhanced Arbitrage Fund	Type of Instruments	Normal Allocation	Risk Profile	The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. The Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures).		36.34	354
	Equities and Equity Linked instruments Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65-90%	Medium to High				
	Debt Securities and Money market instruments (including securitised debt)	10-35%	Low to Medium				
Birla Sun Life Banking & Financial Services Fund	Type of Instruments	Normal Allocation	Risk Profile	The scheme would invest in stocks of companies which are a part of the Financial Services and Banking sector.		455.27	35,502
	Equity and Equity related securities of Banking & Financial Services Companies	80%-100%	Medium to High				
	Cash, Money Market & Debt instruments	0-20%	Low				

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