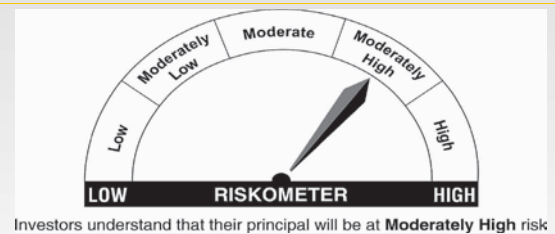


Birla Sun Life Focused Equity Fund - Series 6

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

This product is suitable for investors who are seeking:

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



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

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

NEW FUND OFFER OPENS ON	Monday, September 07, 2015
NEW FUND OFFER CLOSES ON	Thursday, October 01, 2015

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

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. 43568000, Fax No. 43568110/ 8111
Website www.birlasunlife.com

Name of The Asset Management Company
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. 43568000, Fax No. 43568110/ 8111
CIN: U65991MH1994PLC080811

Name of The Trustee Company
Birla Sun Life Trustee Company Pvt. Ltd.
One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013
Tel. 43568000, Fax No. 43568110/ 8111
CIN: U74899MH1994PTC166755

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (hereinafter referred to as SEBI (MF) Regulations) as amended till date, and in accordance with the applicable provisions laid down under Rajiv Gandhi Equity Savings Scheme, 2013 (hereinafter referred to as RGESS) and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

Please refer BSE/NSE disclaimer Clause overleaf.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Birla Sun Life Mutual Fund, Tax and Legal issues and general information on www.birlasunlife.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated August 25, 2015

DISCLAIMER CLAUSE OF BSE

BSE Ltd. (“the Exchange”) has given vide its letter DCS/IPO/BS/MF-IP/225/2015-16 dated May 18, 2015, permission to Birla Sun Life Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the Stock Exchanges on which this Mutual Fund’s unit are proposed to be listed. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Birla Sun Life Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme’s unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this Scheme Information Document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Birla Sun Life Focused Equity Fund-Series 6 of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

DISCLAIMER CLAUSE OF NSE

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter vide letter NSE/LIST/26518 dated May 18, 2015 permission to the Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the Stock Exchanges on which the Mutual Fund’s units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund’s units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	Birla Sun Life Focused Equity Fund - Series 6
Structure	A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time.
Investment Objective	The investment objective of the Scheme is to generate capital appreciation, from a portfolio of equity securities specified as eligible securities for Rajiv Gandhi Equity Savings Scheme, 2013 (RGESS). The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.
Compliance with RGESS guidelines	In light of SEBI circular no. CIR/MRD/DP/32/2012 dated December 06, 2012, the Scheme is in compliance with the provisions of RGESS guidelines notified by Ministry of Finance vide amended notification no. 94/2013 [F. No. 142/35/2012-TPL] dated December 18, 2013. Eligible Investors are entitled to tax benefits under Section 80CCG of the Income Tax Act, 1961 for the investments made in the Scheme, subject to them complying with the requirements specified in RGESS.
Liquidity	The scheme will have duration/tenure of 3 years from and including the date of allotment. The NAV of the scheme will be announced on every business day. No redemption or repurchase will be permitted prior to maturity of the Scheme. The scheme will be listed on BSE, NSE and/or any other recognized stock exchanges as may be decided by AMC from time to time and the Unitholders who wish to redeem units may do so through Stock Exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any.
Lock-in-period under RGESS	Units held under the Scheme by unitholders and declared/designated for availing tax benefits u/s 80CCG of Income Tax Act, 1961 for any assessment year shall be subject to Lock-in-period as per amended Rajiv Gandhi Equity Savings Scheme, 2013 notification no. 94/2013 [F. No. 142/35/2012-TPL] dated December 18, 2013. Thus, Investors should note that Units of the Schemes held by unit holders/investors (in Demat mode) for availing tax benefits u/s 80CCG of Income Tax Act, 1961 read with RGESS guidelines shall have a total lock-in period of which is divided into Fixed and Flexible Lock-in periods as explained below: <ul style="list-style-type: none"> - The initial period of lock-in is known as Fixed Lock-in Period, in which no trading of units of the scheme shall be allowed. - The fixed lock-in-period shall commence from the date of purchase of such units in the relevant financial year and end on the 31st day of March of the year immediately following the relevant financial year. - The flexible lock-in period will be of two years beginning immediately after the end of the fixed lock-in period. - Upon Completion of fixed lock in period, investors would be allowed to trade in the units of the scheme in furtherance of the goal of promoting an equity culture and as a provision to protect them from adverse market movements or stock specific risks as well as to give them avenues to realize profits. - The enforcement of the lock-in on Units in terms of RGESS guidelines shall be ensured by the Depositories. For further details on lock-in period under RGESS, investors are requested to refer to section 'K. About Rajiv Gandhi Equity Savings Scheme' on page 19 of this SID.
Tax Benefit under Section 80CCG	As per Section 80CCG of the Income-tax Act, 1961, investments made by 'New Retail Investor' in this Scheme will qualify for a 50% deduction of the actual amount invested from the taxable income of the financial year. The maximum investment permissible for claiming deduction in a financial year is ₹50,000.
Flexibility	The Mutual Fund will allow investors the flexibility to switch their investments (subject to minimum application amount under the scheme) from any other scheme(s) / plans managed by Mutual Fund, Fund, as per the features of the respective scheme, and / or close ended scheme(s) / plans (those close ended scheme(s) / plans launched prior to December 12, 2008) offered by the Mutual Fund to Birla Sun Life Focused Equity Fund - Series 6 during the New Fund Offer period (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched)
Plans/ Options offered	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.

<p>Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)</p>	<p>Each of the above Regular and Direct Plan under the Scheme will have the following Options: (1) Growth Option and (2) Dividend Option with Payout Facility. **DIRECT PLAN:</p> <p>i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p> <p>ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>iv. How to apply:</p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>b. Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>Default Option: Dividend Option (Payout facility) In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Dividend Option (Payout Facility) and processed accordingly.</p> <p>Default Plan: Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:</p> <table border="1" data-bbox="432 1176 1445 1541"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i></p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
<p>Minimum Application Amount</p>	<p>Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.</p>																																				
<p>Transparency / NAV Disclosure</p>	<p>The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places and shall be published in atleast two daily newspapers on daily basis in accordance with the SEBI (MF) Regulations. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.birlasunlife.com) by 9.00 pm on the day of declaration of the NAV. NAV shall also be communicated to stock exchange(s) where the units of the scheme are listed.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day</p>																																				

	<p>due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers in accordance with SEBI (MF) Regulations. The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations. As presently required by the SEBI (MF) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in a newspaper within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p> <p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.birlasunlife.com) on or before tenth day of the succeeding month.</p>
Dematerialization	<p>The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units during the NFO.</p> <p>In case the unitholders do not provide their Demat Account details or provide incomplete details or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form. For conversion of physical holdings into Demat form, the unit holders will have to send the demat requests to their Depository Participants. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Unit holders wishing to exit may do so through Stock Exchange at prevailing listed price on such Stock Exchange, subject to lock-in period under RGESS, if any.</p> <p>Please note that the Eligible Unitholders who wish to avail tax deduction under the RGESS by investing in the Scheme shall be required to hold the Units under demat mode only.</p> <p>Investors are also requested to note that as per the RGESS guidelines, the Depositories will be required to certify the 'New Retail Investor' status of the investors at the time of designating his/her demat account as demat account for the purpose of RGESS. The Depositories will be also required to ensure the enforcement of the lock-in on Units in terms of RGESS guidelines.</p>
Transfer of Units	<p>Units held by way of account statement cannot be transferred. Units held in demat form are transferable (subject to completion of lock-in period, if any) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as amended from time to time.</p>
Benchmark Index	CNX 100
Loads	<p>Entry Load: Nil Exit Load: Nil</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any.</p>
Application Supported by Block Amount (ASBA)	<p>Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form.</p> <p>Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).</p>
Transaction Charges (For Lumpsum Purchases routed through distributor/ agent)	<p>In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of ₹10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted-in to receive the transaction charges on basis of type of product) as under:</p> <p>First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ₹ 150/- for subscription of ₹10,000/- and above will be deducted from the subscription</p>

	<p>amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted.</p> <p>Investor other than First Time Mutual Fund Investor:</p> <p>Transaction charge of ₹ 100/- per subscription of ₹ 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted.</p> <p>Transaction charges shall not be deducted/applicable for :</p> <ul style="list-style-type: none"> ○ Purchases /subscriptions for an amount less than ₹ 10,000/-; ○ Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc. ○ Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <p>No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent).</p> <p>For further details on transaction charges refer to the section 'Transaction Charges' on page 38.</p>
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Investors in the Scheme are not being offered any guaranteed / assured returns.

Investors are advised to consult their Legal / Tax and other Professional Advisors with regard to tax / legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.

Section I – INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting capital markets and money markets.
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme and may not necessarily provide a basis of comparison with other investments.
- Birla Sun Life Focused Equity Fund - Series 6 is the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects or returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of ₹ 1,00,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

SCHEME SPECIFIC RISK FACTORS

Risk Factors associated with investments in Equity Securities:

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

- The scheme being close ended in nature does not allow redemption during the tenor of the scheme. Redemptions shall happen only at the time of maturity of the scheme, and hence returns generated by the scheme may be affected if the underlying markets are at unfavourable level at the time of maturity of the scheme.

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

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

Risk Factors associated with Listing of units:

- Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained.
- Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged
- Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity of the scheme. The investors wishing to redeem their units may do so through stock exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV.
- There is a possibility that the Unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme.
- Regulatory Risk: Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also result in wider premium/ discount to the NAV of the Scheme. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Scheme on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- As the units of the scheme may be held in electronic (Demat) mode through depositories, the records of the depository shall be final with respect to the number of units available to the credit of unitholder. Settlement of trades, redemption/dividend payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

Risk Factors Associated with Close Ended Schemes

- A close ended Scheme endeavours to achieve the capital appreciation only at the scheduled maturity of the Scheme. However, there is no assurance that the said objective will be achieved at the scheduled maturity of the scheme and there is a risk that the capital invested may not be fully realisable upon maturity of the scheme.
- Moreover, given the uncertain nature of equity markets, the AMC may be required to liquidate the equity portfolio and the proceeds may be kept in cash and invested largely in cash equivalents/money market instruments towards the Maturity/Final Redemption date and to that extent these investments made may not be in line with the asset allocation pattern.
- The scheme being close ended in nature does not allow redemption during the tenor of the scheme. Redemptions shall happen only at the time of maturity of the scheme, and hence returns generated by the scheme may be affected if the underlying markets are at unfavourable level at the time of maturity of the scheme

- Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode. For the Units listed on the exchange, it is possible that the market price at which the Units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the NAV returns.

B. RISK CONTROL STRATEGIES

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 15 days of the date of closure of the New Fund Offer.

D. SPECIAL CONSIDERATIONS

- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.
- The tax implications described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and the unitholders should be aware that the relevant fiscal laws/rules or their interpretation may change from time to time and there can be no guarantee that the current tax position may continue in the future. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each unitholder is advised to consult his / her own professional tax advisor.
- The NAV of the scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors, settlement periods and transfer procedures.
- Mutual Funds are vehicles of securities investments that are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors that impact the value of the Scheme' investments include, but are not restricted to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information (SAI) / Scheme Information Document.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, the Mutual Fund, the AMC, their directors or their employees shall not be liable for any tax consequences that may arise.
- There is no guarantee or assurance on the frequency or quantum of dividends, which shall be subject to availability of distributable surplus.
- Growth, appreciation, dividend, bonus, income, etc if any, referred to in this Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
- The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document.

- In respect of transaction in Units of the Scheme through Stock Exchange Platform for Mutual Funds, allotment and redemption of Units on any Business Day will depend upon the order processing/ settlement by respective stock exchanges and their respective clearing corporations on which the Fund has no control.
- Investors should study this Scheme Information Document carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. 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, before making a decision to invest/redeem Units.
- Neither this Document nor the Units have been registered in any jurisdiction. The distribution of this Document in certain jurisdictions may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this Document are required to inform themselves about and to observe any such restrictions and or legal compliance requirements.
- No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this Document. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

E. DEFINITIONS

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

“AMC” or “Asset Management Company or “Investment Manager”	Birla Sun Life Asset Management Company Limited, incorporated under the provisions of Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Birla Sun Life Mutual Fund.
“Applicable NAV”	The NAV applicable for purchase or redemption or switching on the date of maturity.
“Applications Supported by Blocked Amount” or “ASBA”	ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.
“Beneficial owner”	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
“Business Day”	A day other than: <ul style="list-style-type: none"> - Saturday and Sunday or - A day on which the banks in Mumbai and / RBI are closed for business / clearing or - A day on which the Stock Exchange, Mumbai is closed or - A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received or - A day on which Sale and Repurchase of Units is suspended by the AMC or - A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.
“Consolidated Account Statement” or “CAS”	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
“Custodian”	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Citibank NA.
“Depository”	Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).
“Depository	‘Depository Participant’ or ‘DP’ means a person registered as such under sub-section

“Participants”	(1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
“Distributor”	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and empanelled by the AMC to distribute / sell /market the schemes of the Fund.
“Eligible Securities”	<p>The eligible securities under Rajiv Gandhi Equity Savings Scheme, 2013 means any of the following:</p> <ul style="list-style-type: none"> (a) equity shares, on the day of purchase, falling in the list of equity declared as "S&P BSE 100" or "CNX 100" by the BSE and the National Stock Exchange, as the case may be; (b) equity shares of public sector enterprises which are categorised as Maharatna, Navratna or Miniratna by the Central Government; (c) Units of Exchange Traded Funds (ETFs) or Mutual Fund (MF) schemes or equity oriented funds with Rajiv Gandhi Equity Savings Scheme (RGESS) eligible securities as underlying, as mentioned in sub-clause (a) or sub-clause (b) above, provided they are listed and traded on a stock exchange and settled through a depository mechanism; (d) Follow on Public Offer of point (a) and (b) above; (e) New Fund Offers (NFOs) of point (c) above; (f) Initial Public Offer of a public sector undertaking wherein the government shareholding is at least fifty one per cent, which is scheduled for getting listed in the relevant previous year and whose annual turnover is not less than four thousand crore rupees during each of the preceding three years. <p>Note: The above definition is as per Rajiv Gandhi Equity Savings Scheme, 2013 and the Central Government may change the list of eligible securities by notification/circular issued from time to time.</p>
“Entry Load” or “Sales Load”	Load on Sale / Switch in of Units.
“Exit Load” or “Redemption Load”	Load on Redemption / Switch out Units.
“FII”	<p>Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.</p> <p>Provisions relating to FIIs are subject to the repeal and savings provisions provided in the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.</p>
“Foreign Portfolio Investor” or “FPI”	<p>Means a person who satisfies the eligibility criteria prescribed under regulation 4 of SEBI (Foreign Portfolio Investors) Regulations, 2014 and has been registered under Chapter II of these regulations, which shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992.</p> <p>Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.</p>
“Floating Rate Instruments”	Floating rate instruments are debt / money market instruments issued by Central / State Governments, with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Fund.
“Fund Manager”	Person/s managing the scheme.
“Gilt or Government Securities”	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
“Investment Management Agreement”	The agreement dated December 16, 1994 entered into between Birla Sun Life Trustee Company Private Limited and Birla Sun Life Asset Management Company Limited, as amended from time to time.
“Investor Service Centres” or “ISCs” or “Official Points of acceptance of transactions”	Designated branches of Birla Sun Life Asset Management Company Ltd. or such other enters / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the Scheme Information Document shall be reckoned at these official points.

“Load”	In the case of Repurchase / Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Repurchase / Redemption / Switch out and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
“Money Market Instruments”	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Collateralized Borrowing and Lending Obligations (CBLOs) and any other like instruments as specified by the Reserve Bank of India from time to time.
“Mutual Fund” or “the Fund”	Birla Sun Life Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
“NAV”	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
“New Fund Offer (NFO)”	Offer of units of Birla Sun Life Focused Equity Fund - Series 6 during the New Fund Offer.
“NRI”	A Non-Resident Indian or a person of Indian origin residing outside India.
“Person of Indian Origin” or “PIO”	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
“Qualified Foreign Investor” or “QFI”	<p>QFI shall mean a person who fulfills the following criteria:</p> <ul style="list-style-type: none"> (i) Resident in a country that is a member of Financial Action Task Force (FATF) or a member of a group which is a member of FATF; and (ii) Resident in a country that is a signatory to IOSCO’s MMOU (Appendix A Signatories) or a signatory of a bilateral MOU with SEBI: <p>Provided that the person is not resident in a country listed in the public statements issued by FATF from time to time on: (i) jurisdictions having a strategic Anti-Money Laundering/ Combating the Financing of Terrorism (AML/CFT) deficiencies to which counter measures apply, (ii) jurisdictions that have not made sufficient progress in addressing the deficiencies or have not committed to an action plan developed with the FATF to address the deficiencies:</p> <p>Provided further such person is not resident in India.</p> <p>Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account or Foreign Venture Capital Investor.</p> <p>Explanation: For the purposes of this definition: (1) The term "Person" shall carry the same meaning under Foreign Exchange Management Act (FEMA), 1999 and section 2(31) of the Income Tax Act, 1961; (2) The phrase “resident in India” shall carry the same meaning as in the FEMA 1999, and Income Tax Act, 1961; (3) “Resident” in a country, other than India, shall mean resident as per the direct tax laws of that country. (4) “Bilateral MoU with SEBI” shall mean a bilateral MoU between SEBI and the overseas regulator that inter alia provides for information sharing arrangements. (5) Member of FATF shall not mean an Associate member of FATF.</p> <p>Provisions relating to QFIs are subject to the repeal and savings provisions provided in the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.</p>
“Rajiv Gandhi Equity Savings Scheme, 2013 ” or “RGESS”	Rajiv Gandhi Equity Savings Scheme, 2013 , as notified by the Central Government vide notification no. 94/2013 [F. no. 142/35/2012-TPL] dated December 18, 2013 , including any amendment / notification issued there under from time to time.
“RBI”	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
“Recognised Stock Exchange”	Stock exchanges recognized by SEBI.
“Register of Unitholders”	Register of Unitholders for the purposes of dividend declaration and/or distribution of maturity proceeds, as applicable, shall mean the Statement of Beneficiary Position as may be received from the Depositories on the record date and the records of Unitholders maintained by the Registrar and Transfer Agent in case of units not held in electronic (Demat) form.

“Registrar and Transfer Agent”	Computer Age Management Services Pvt. Ltd (CAMS) is currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
“Repurchase / Redemption”	Repurchase / Redemption of Units of the Scheme as permitted.
“Sale / Subscription”	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
“Scheme Information Document” or “SID”	This document issued by Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme for subscription.
“SEBI”	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
“SEBI Regulations” or “Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“Self Certified Syndicate Bank” or “SCSB”	Means a banker to an issue registered with the SEBI, which offers the facility of ASBA.
Single Consolidated Account Statement “SCAS”	Single Consolidated Account Statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.
“Statement of Additional Information” or “SAI”	The document issued by Birla Sun Life Mutual Fund containing details of Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference & is legally a part of the Scheme Information Document.
“Stock Exchange Platform for Mutual Funds”	Mutual Fund Service System (MFSS) of NSE and/or BSE Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. The transactions carried out on the above platform(s) shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (MF) Regulations and circulars/guidelines issued thereunder from time to time.
“Switch” or “Lateral Shift”	Redemption of a unit in any scheme of the Mutual Fund against purchase of a unit in another scheme (including the plans therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched and applicable load structure.
“The Scheme”	Birla Sun Life Focused Equity Fund - Series 6
“Trustee”	Birla Sun Life Trustee Company Private Ltd. incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the schemes of Birla Sun Life Mutual Fund (BSLMF).
“Trust Deed”	The Trust Deed dated December 16, 1994 (read with all amendments and supplemental trust deeds thereto) made by and between the Sponsor and Birla Sun Life Trustee Company Private Limited (“Trustee”), thereby establishing an irrevocable trust, called Birla Sun Life Mutual Fund as amended from time to time.
“Unit”	The interest of the Unit holder, which consists of, each Unit representing one undivided share in the assets of the Scheme.
“Unit holder”	A person holding Units in the Scheme of the Birla Sun Life Mutual Fund (BSLMF) offered under this Scheme Information Document.

Interpretation

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires, the terms defined in this Scheme Information Document include the plural as well as the singular. Pronouns having a masculine or feminine gender shall be deemed to include the other. Words and expressions used herein but not defined herein shall have the meanings respectively assigned to them therein under the SEBI Act or the SEBI (MF) Regulations.

F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The Asset Management Company confirms that a Due Diligence Certificate duly signed by the Compliance Officer of Birla Sun Life Asset Management Company Limited, has been submitted to SEBI on May 20, 2015 which reads as follows:

Due Diligence Certificate

It is confirmed that:

- (i) The draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with. The Scheme particulars is in accordance with the applicable provisions of Rajiv Gandhi Equity Savings Scheme, 2013 notified by Ministry of Finance vide notification no. 94/2013 [F. No. 142/35/2012-TPL] dated December 18, 2013.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

PLACE: Mumbai
DATE: May 20, 2015

Sd/-
Rajiv Joshi
Compliance Officer

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Birla Sun Life Focused Equity Fund - Series 6 is a close ended equity scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013.

B. INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate capital appreciation, from a portfolio of equity securities specified as eligible securities for Rajiv Gandhi Equity Savings Scheme, 2013 (RGESS).

The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

C. ASSET ALLOCATION AND INVESTMENT PATTERN

Under normal circumstances, the asset allocation of the Scheme will be as follows:

Instrument	Risk Profile	Normal Allocation (% of total Assets)
Equity securities specified as eligible securities for RGESS	Medium to High	95-100%
Cash and Cash Equivalents* and Money Market Instruments ^{^^} .	Low	0-5%

*Cash & Cash Equivalent would mean cash (bank balance) or overnight investment in CBLO, reverse repo.

^{^^}The Scheme shall invest in Money Market Instruments as defined under SEBI (MF) Regulations with residual maturity of less than or equal to 91 days.

The scheme shall not invest in Foreign Securities, repo in corporate debt securities, Securitised Debt Instruments, Credit default swaps and/or derivative instruments. The scheme shall not engage in securities lending/short selling activities.

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

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

Change in Asset Allocation

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

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

In case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

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

D. INVESTMENT BY SCHEME

Subject to the SEBI (MF) Regulations, the corpus of the Scheme shall be invested in equity securities specified as eligible securities for RGESS, as amended from time to time.

1. Eligible Securities under RGESS means any of the following:
 - (a) equity shares, on the day of purchase, falling in the list of equity declared as "BSE-100" or "CNX-100" by the BSE and the National Stock Exchange, as the case may be;
 - (b) equity shares of public sector enterprises which are categorised as Maharatna, Navratna or Miniratna by the Central Government;
 - (c) Units of Exchange Traded Funds (ETFs) or Mutual Fund (MF) schemes with Rajiv Gandhi Equity Savings Scheme (RGESS) eligible securities as underlying, as mentioned in sub-clause (a) or sub-clause (b) above, provided they are listed and traded on a stock exchange and settled through a depository mechanism;
 - (d) Follow on Public Offer of point (a) and (b) above;
 - (e) New Fund Offers (NFOs) of point (c) above;
 - (f) Initial Public Offer of a public sector undertaking wherein the government shareholding is at least fiftyone per cent, which is scheduled for getting listed in the relevant previous year and whose annual turnover is not less than four thousand crore rupees during each of the preceding three years.
2. The Scheme shall also invest in Cash & Cash Equivalent would mean cash (bank balance) or overnight investment in CBLO, reverse repo. The Schemes shall invest in Money Market Instruments with residual maturity of less than or equal to 91 days.

Investment Process and Recording of Investment Decisions

The AMC through its various policies and procedures defines prudential and concentration limits to de-risk the portfolio. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The responsibility for the investment decisions is with the fund managers and the CEO of the AMC does not have any role in the day to day decision making process. All the decisions will be recorded alongwith their justifications. The AMC and Trustee will review the performance of the scheme in their Board meetings. The performance would be compared with the performance of the benchmark index and with peer group in the industry.

Investments by the AMC in the Scheme

The Scheme may, in line with its investment objectives, invest in another Scheme under the management of BSLAMC or of any other Asset Management Company. The aggregate Inter scheme investment by BSLMF under all its Schemes, other than fund of fund schemes, taken together, in another Scheme managed by BSLAMC or in any other Scheme of any other Mutual Fund, shall not be more than 5% of the net asset value of the Fund. No fee shall be charged by the AMC on any investment in another Scheme under the management of BSLAMC or of any other Asset Management Company.

Investments in the Scheme by the AMC, Sponsor, or their affiliates in the Scheme

The AMC, Sponsor, Trustee and their associates or affiliates may invest in the scheme during the New Fund Offer Period through Stock Exchange subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme.

E. INVESTMENT STRATEGY

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

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

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

Portfolio turnover policy

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

F. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI Regulations

- **Type of Scheme:** A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time.
- **Investment objective:** The investment objective of the Scheme is to generate capital appreciation, from a portfolio of equity securities specified as eligible securities for Rajiv Gandhi Equity Savings Scheme, 2013 (RGESS).
The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.
- **Asset Allocation Pattern:**
Please refer to 'Section II – C. Asset Allocation and Investment Pattern' of this SID for details.
- **Terms of Issue: Listing/Redemption Of Units**
As mentioned in Section III B of this SID
- **Aggregate Fees and Expenses**
Please refer to 'Section IV. Fees and Expenses' of this SID.
- **Any Safety Net or Guarantee provided:**
This Scheme does not provide any guaranteed or assured return to its Investors

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholders and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. BENCHMARK

The performance of the scheme will be benchmarked to the performance of **CNX 100**.

The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme.

The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme. The performance of this scheme will be compared with its peers in the Industry. The performance will be placed before the Investment Committee as well as the Board of Directors of the AMC and the Trustee Company in each of their meetings.

H. FUND MANAGER

Mr. Mahesh Patil would be the designated Fund Manager of the Scheme

Name	Age	Portfolio	Educational Qualifications	Experience
Mr. Mahesh Patil	45 yrs	Co-Chief Investment Officer	B.E. (Electrical), MMS (JBIMS), CFA (ICFAI)	Over 23 years experience in fund management, equity research and corporate finance. Prior to joining BSLAMC, he has worked with Reliance Infocom Ltd. In Business Strategy, and as a Sr. Research Analyst with Motilal Oswal Securities and Parag Parikh Financial Advisory Services.

Names of other schemes under his management:

- Birla Sun Life Top 100 Fund
- Birla Sun Life Frontline Equity Fund
- Birla Sun Life '95 Fund*
- Birla Sun Life Emerging Leaders Fund – Series 2, Series 3[^] and Series 4[^]
- Birla Sun Life Infrastructure Fund
- Birla Sun Life Long term Advantage Fund
- Birla Sun Life Pure Value Fund[^]

*Jointly with Mr. Pranay Sinha

[^]Jointly with Mr. Milind Bafna

I. INVESTMENT RESTRICTIONS FOR THE SCHEME

All investments by the Scheme and the Mutual Fund will always be within the investment restrictions as specified in the SEBI (MF) Regulations and RGESS guidelines issued from time to time. Pursuant to the SEBI (MF) Regulations, the following investment and other restrictions are presently applicable to the scheme:

- The Scheme shall not invest in unrated debt instruments. For this purpose, unrated securities shall exclude instruments such as CBLO, Reverse Repo, short term deposits to which rating is not applicable.
- The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights.
- The Scheme may invest in only Liquid Schemes of money market instruments under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- The fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- The fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases take delivery of relevant securities and in all cases of sale, deliver the securities. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- Pending deployment of the corpus of the Scheme in securities in terms of investment objective within 5 (five) business days of closure of NFO, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI. Accordingly, as presently prescribed, the requirements of SEBI Circulars; SEBI/IMD/CIR No. 1/91171/ 07 dated April 16, 2007 and SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008, will be adhered to.
- The Scheme shall not make any investment in:
 - Any unlisted security of an associate or group company of the Sponsor; or
 - Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets.
- The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
- The scheme shall not invest in the unlisted equity shares or equity related instruments of company.
- The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and dividend to the Unitholders.
Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall not invest in repo in corporate debt securities.
- The Scheme shall not invest in credit default swaps.
- The Scheme shall not invest in derivative instruments.
- The Scheme shall not engage in securities lending.
- The Scheme shall not invest in a fund of funds scheme.
- The Scheme shall not invest in Foreign Securities.
- The Scheme shall not invest in Securitised debt.

- The Scheme shall not engage in short selling of securities.
- **The Scheme shall not be investing in equity securities falling outside the purview of equity securities which are specified as Eligible Securities for RGESS as amended from time to time except for investments in cash and cash equivalents and money market instruments with residual maturity of less than or equal to 91 days/ Liquid Schemes of money market Instruments to meet liquidity requirements.**
- The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

The Trustees may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the unit holders. These investment restrictions shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by BSLAMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / BSLAMC may alter these above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations, 1996 and/or list of Eligible Securities as per RGESS guidelines change, so as to permit the Schemes to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Schemes will be made in accordance with SEBI (MF) Regulations, 1996, including Schedule VII thereof and RGESS guidelines as amended from time to time.

J. SCHEME PERFORMANCE

This scheme is a new scheme and does not have any performance track record.

K. ABOUT RAJIV GANDHI EQUITY SAVINGS SCHEME

The Finance Act 2012 introduced a new section 80CCG on 'Deduction in respect of investment made under an equity savings scheme' as notified by the Central Government to give tax benefits to 'New Retail Investors'.

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

Accordingly, the deduction shall be available for three consecutive years and subject to following conditions:

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

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

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

Salient features of the RGESS are as under:

1. **Eligibility:** The tax deduction in terms of RGESS shall be available to a 'new retail investor' who complies with the conditions of the RGESS and whose gross total income for the financial year in which the investment is made under RGESS is less than or equal to twelve lakh rupees.
2. **'New Retail Investor'** shall mean the following resident individual:
 - a. any individual who has not opened a Demat account and has not made any transactions in the derivative segment before the date of opening of a Demat account or the first day of the initial year, whichever is later;

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

days in each of these 2 years. Such investment value shall exclude the value of investment which is under the fixed lock-in period.

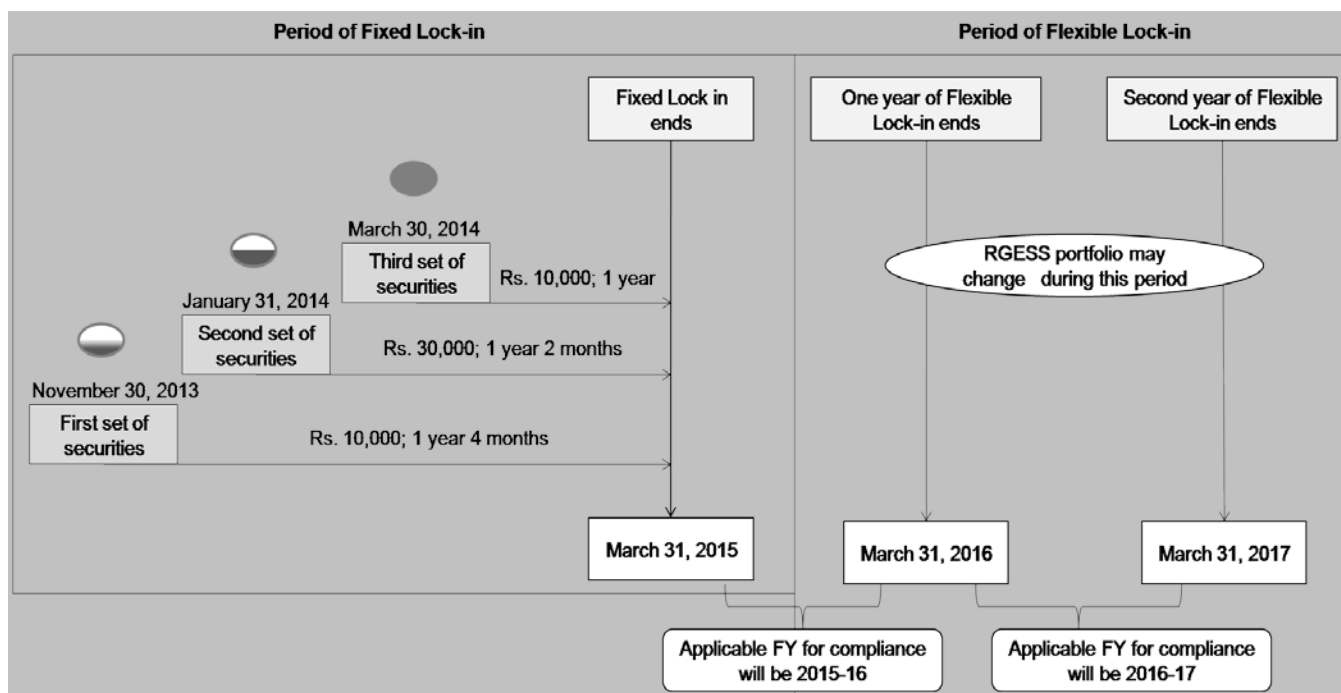
- iii. The balance of the investment portfolio of Eligible Securities in the RGESS Demat Account, at any point of time during the flexible lock-in period, shall not be less than the amount corresponding to the value of the securities in the fixed lock-in.
 - iv. The general principle under which trading is allowed is that whatever is the value of stocks / Units sold by the investor from the RGESS portfolio, RGESS compliant securities of at least the same value are credited back into the account subsequently.
 - v. However, the investor is allowed to take benefits of the appreciation of his RGESS portfolio, provided its value, as on the previous day of trading, remains above the investment for which they have claimed income tax benefit.
12. The Depositories will be required to ensure the enforcement of the lock-in on Units under the Scheme in terms of RGESS guidelines.
 13. The depository participant shall furnish an annual statement of the Eligible Securities invested in or traded through the demat account to the investor (demat account holder).
 14. **In case the investor fails to meet the conditions stipulated under RGESS and the provisions laid under Section 80CCG, the tax benefit will be withdrawn i.e. the deduction originally allowed shall be considered as income in the year in which such condition is not complied with.**

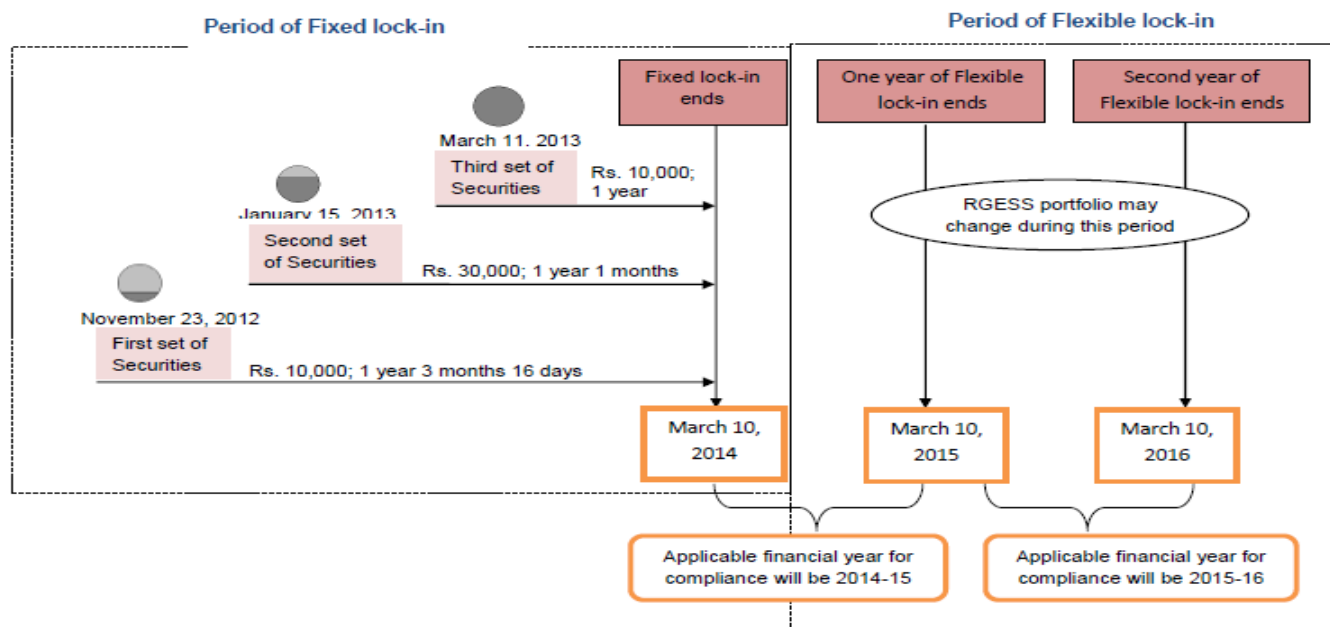
For complete details, investors are requested to read section 80CCG of the Income-tax Act, 1961, the amended notification on Rajiv Gandhi Equity Savings Scheme, 2013 and the Finance Act 2013 issued by Ministry of Finance. The same is also available on our website, www.birlasunlife.com. Investors are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

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

ILLUSTRATION OF LOCK-IN PERIOD IN RGESS:

I. RGESS LOCK-IN PERIOD IF INVESTMENTS ARE BROUGHT IN AT ONCE:





Section III - UNITS AND OFFER

This Section provides details you need to know for investing in the scheme

A. NEW FUND OFFER

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on: Monday, September 07, 2015 NFO closes on: Thursday, October 01, 2015</p> <p>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 list of the New Fund Offer Period shall not be kept open for more than 30 days.</p>
<p>New Fund Offer Price</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>The New Fund Offer price of Units of the scheme will be ₹ 10 per Unit.</p>
<p>Minimum Amount for Application during the NFO</p>	<p>Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the NFO period.</p>
<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 15 days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 15 days from the date of closure of the NFO period.</p>	<p>The minimum subscription (target) amount under the Scheme shall be ₹10,00,00,000/- during the New Fund Offer Period. Therefore, subject to the applications being in accordance with the terms of this offer, full and firm allotment will be made to the Unit holders</p>
<p>Maximum amount to be raised (if any)</p>	<p>N.A.</p>
<p>Plans / Options offered</p>	<p>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.</p> <p>Each of the above Regular and Direct Plan under the Scheme will have the following Options:</p> <ol style="list-style-type: none"> (1) Growth Option and (2) Dividend Option with Payout Facility.

****DIRECT PLAN:**

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

Default Option: Dividend Option (Payout facility)

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

Default Plan:

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

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Dividend Option (Payout facility):

Under this option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of dividends and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly. On payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable.

Growth Option:

Under this option, no dividends will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units.

<p>Dividend Policy</p>	<p>Under Dividend option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI (MF) Regulations. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of dividends and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly. On payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable.</p>
<p>Allotment</p>	<p>All Applicants whose payment towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Allotment to NRIs/FIIs will be subject to RBI approval, if required. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. The process of allotment of Units will be completed within 15 days from the date of closure of the New Fund Offer Period. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion.</p> <p>Units in fractions</p> <p>The Units will be computed and accounted for up to whole numbers (complete integers) only and no fractional units will be allotted. If any fractional units are calculated as a result of the application money/switch units received during NFO from the investors not in multiple of ₹10/-, the Units would be allotted to the extent of whole numbers (complete integers) only and the excess of application money/units corresponding to the fractional Units shall be refunded to the investor.</p> <p>Allotment Confirmation / Consolidated Account Statement (CAS) / Single Consolidated Account Statement (SCAS):</p> <p>AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period. Thereafter, a Consolidated Account Statement (CAS) / Single Consolidated Account Statement (SCAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. In case of specific request received from investors, Mutual Fund will issue an account statement to the investors within 5 (five) Business Days from the date of receipt of such request.</p> <p>No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.</p>
<p>Refund</p>	<p>If application is rejected, full amount will be refunded within 15 days of closure of NFO. If refunded later than 15 days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF) 3. Minors through parent / legal guardian; 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts

	<p>(subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</p> <ol style="list-style-type: none"> 9. Non-Resident Indians / Persons of Indian origin residing abroad (NRIs) on repatriation basis or on non-repatriation basis; 10. Foreign Institutional Investors (FIIs) registered with SEBI on repatriation basis; 11. Foreign Portfolio Investors (FPIs) registered with SEBI 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 15. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI Regulations; 16. Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/ IMD/ FII&C/ 13/ 2012 dated June 07, 2012 as applicable. 17. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 18. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>Notes:</p> <ul style="list-style-type: none"> • Any resident individual who wishes to claim tax deduction under Section 80CCG of the Income Tax Act, 1961 is required to qualify as a 'New Retail Investor' and comply with the provisions laid under RGESS notified by Ministry of Finance vide amended Notification no. 94/2013 [F. No. 142/35/2012-TPL] dated December 18, 2013 read with Finance Act, 2013. For more details about RGESS, investors are requested to read section 80CCG of the Income-tax Act, 1961, the notification on Rajiv Gandhi Equity Savings Scheme, 2013 and Finance Act, 2013 issued by Ministry of Finance. The same is also available on our website, www.birlasunlife.com. • Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • Subject to provisions of SEBI (MF) Regulations, FEMA and other applicable regulations read with guidelines and notifications issued from time to time by SEBI and RBI, investments in the schemes can be made by various categories of persons as listed above including NRIs, QFIs, FIIs etc. • Provisions relating to FIIs are subject to the repeal and savings provisions provided in the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. <p>FATCA is a United States (US) Federal Law, aimed at prevention of tax evasion by US Citizens and Residents (US Persons) through use of offshore accounts. FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature.</p> <p>SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Birla Sun Life Asset Management Company Limited (the AMC)/the Fund is likely to be classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC/the Fund would be required, from time to time:</p> <ol style="list-style-type: none"> (i) To undertake necessary due diligence process by collecting information/
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documentary evidence about US/Non US status of the investors/unit holders and identify US reportable accounts;

(ii) To the extent legally permitted, disclose/report information (through itself or its service provider) about the holdings, investments returns pertaining to US reportable accounts to the specified US agencies and/or such Indian authorities as may be specified under FATCA guidelines or under any other guidelines issued by Indian Authorities such as SEBI, Income Tax etc. (collectively referred to as 'the Guidelines'); and ;

(iii) Carry out any other related activities, as may be mandated under the Guidelines, as amended from time to time.

FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time.

FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously.

The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified.

The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date.

Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns.

- The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Scheme:
 - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S.
 - A person who is resident of Canada
- In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions.
- Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned

	<p>cheques are presented again, the necessary charges, if any, are liable to be debited to the investor.</p> <ul style="list-style-type: none"> • In case of application in the name of minor, the minor has to be the first and the sole holder. No joint holder will be allowed with the Minor as the first or sole holder. The Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. A copy of birth certificate, passport copy, etc evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. • The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him to operate the account in his own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'. (b) New Bank details where account changed from 'minor' to 'major'. (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC / Mutual Fund. • The list given above is indicative and the applicable law, if any, shall supersede the list. • The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme • Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. • No request for withdrawal of application made during the New Fund Offer Period will be entertained.
<p>Cash Investments in mutual funds</p>	<p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per mutual fund, per financial year shall be allowed subject to:</p> <ol style="list-style-type: none"> compliance with Prevention of Money Laundering Act, 2002 and rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines. sufficient systems and procedures in place. <p>However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p>
<p>Application Supported by Block Amount (ASBA)</p>	<p>Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form.</p> <p>Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).</p>
<p>Where can you submit the filled up applications</p>	<p>Registrar & Transfer Agents Computer Age Management Services Pvt. Ltd. (CAMS) New No10,Old No.178,M.G.R.Salai,Nungambakkam,Chennai-600034. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address:www.camsonline.com</p>

	<p>The application forms can also be submitted at the designated offices / ISCs of Birla Sun Life Mutual Fund as mentioned in this SID.</p> <p>ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (http://www.sebi.gov.in/pmd/scsb.pdf)</p>
<p>How to Apply</p>	<p>Please refer to the SAI and Application form for the instructions.</p>
<p>Listing</p>	<p>The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme will be listed on BSE, NSE and/or any other recognized stock exchange/s as may be decided by AMC from time to time within 5 (five) Business days from the date of allotment. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. Unitholders who wish to trade in units would be required to have a demat account. All investors may buy/sell Units on the stock exchange/s on all the trading days as per the settlement cycle of the stock exchange/s. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the respective Scheme.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on BSE and NSE for which the Trustees have obtained in-principle approval from BSE vide letter DCS/IPO/BS/MF-IP/225/2015-16 dated May 18, 2015 and from NSE vide letter NSE/LIST/2651 dated May 18, 2015.</p>
<p>Special Products / facilities available during the NFO</p>	<p>I. INTER-SCHEME SWITCHING OPTION</p> <p>The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other scheme(s)/plans managed by Mutual Fund, as per the features of the respective scheme and/or close ended scheme launched prior to December 12, 2008 offered by the Mutual Fund to this scheme during the New Fund Offer period.</p> <p>This Option will be useful to Unit holders who wish to alter the allocation of their investment among scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and investment of the proceeds in the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the Scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). The price at which the Units will be Switched out of the respective Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / plan at the Offer price for units in the scheme.</p> <p>II.SUBSCRIPTION THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS:</p> <p>Units of the scheme shall be available for subscription / purchase through stock exchange platform(s) made available by NSE and/or BSE during NFO i.e. Mutual Fund Service System (MFSS) of NSE and/or BSE Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors as may be qualified as per the guidelines issued by relevant stock exchange) to purchase / subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. Investors should note that the said stock exchange platform(s) shall not be available to the investors for purpose of</p>

trading in units of the scheme post listing of units on BSE and NSE. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder from time to time.

III. OPTIONAL AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH)

The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of any of the Scheme of Birla Sun Life Mutual Fund (BSLMF) (subject to minimum application amount under the scheme), as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the plan/option into which the maturity proceeds are to be switched into, the default plan/option shall be as per the SID of the said scheme.

Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch. In case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, at any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Load etc.

IV. ADVANCE SWITCH FACILITY

Investors are requested to note that a facility has been enabled for submitting switch out request for the scheme, 10 calendar days in advance, prior to the maturity date of the Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity.

This advance switch facility is enabled for switching into any of the New Fund Offer or any open-ended scheme of Birla Sun Life Mutual Fund (subject to minimum application amount under the scheme)

Investors are requested to note that such advance switch out requests once submitted shall not be cancelled at later date. The AMC /Trustees shall not be liable for any loss due to subsequent movement in NAV.

V. TRANSACTION THROUGH MF UTILITY

MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Birla Sun Life Asset Management Company Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme and non financial transactions.

Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the BSLAMC.

	<p>The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the scheme shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force.</p> <p>MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services Pvt. Ltd (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.birlasunlife.com to download the relevant forms.</p> <p>For facilitating transactions through MFU, Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time.</p> <p>For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>The scheme shall be listed and hence this clause is not applicable</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any. Further, the unitholders’ right to freely retain or dispose of units depends on the operations and trading activities of the Stock Exchange(s). The trading activities on the stock exchanges and / or the redemption of units on maturity may be restricted / affected in the following circumstances:</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets, are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. During the period of Book Closure. 8. If so directed by SEBI. <p>Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.</p>

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period</p>	<p>Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.</p>
<p>Ongoing Price for subscription (purchase) / switch-in (from other schemes / plans of the Mutual Fund) by investors This is the price you need to pay for purchase/switch-in.</p>	<p>Not Applicable being a close ended scheme</p>
<p>Ongoing Price for redemption (sale) / switch outs (to other schemes / plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is ₹10, exit load is 2% then redemption price will be: ₹ 10* (1-0.02) = ₹ 9.80.</p>	<p>Not Applicable being a close ended scheme</p>
<p>Where can the applications for purchase / redemption be submitted</p>	<p>Not Applicable being a close ended scheme and redemption shall not be allowed prior to the maturity of the scheme</p>
<p>Minimum amount for purchase</p>	<p>This been a closed ended Scheme purchases are not available on an ongoing basis.</p>
<p>Minimum balance to be maintained and consequences of non-maintenance</p>	<p>Not applicable as no redemption / repurchase of units shall be allowed prior to the maturity of the scheme.</p>
<p>Special Facilities Available</p>	<p>TRANSACTION THROUGH MF UTILITY MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Birla Sun Life Asset Management Company Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a “Category II - Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme and non financial transactions.</p> <p>Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the BSLAMC.</p> <p>The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the scheme shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force.</p>

	<p>MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFUI and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services Pvt. Ltd (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFUI. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.birlasunlife.com to download the relevant forms.</p> <p>For facilitating transactions through MFUI, Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFUI shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time.</p> <p>For any queries or clarifications related to MFUI, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com</p>
<p>Accounts Statements</p> <p>The Account Statement shall not be construed as a proof of title and is only a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The Account Statement will be issued in lieu of Unit Certificates.</p> <p>Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein.</p>	<p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :</p> <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> ▪ Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO. ▪ An allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS’s to the investors’ registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period. ▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent 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. <i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i> ▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. ▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. ▪ The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). ▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> ▪ A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement. ▪ The half yearly consolidated account statement will be sent by e-mail to the

	<p>Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.</p> <p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</p> <ul style="list-style-type: none"> ▪ On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period. • Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/Demat account(s) transactions have taken place during that month. • SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such Unitholders in whose folios and Demat accounts there have been no transactions during that period. • In case of Demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. • Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / Demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios /demat accounts across mutual funds / Demat accounts across depository participants. • In case of multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders. • Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/Demat account(s) are updated with PAN. • For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. • The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the Unitholders within 5 business days from the receipt of such request. • No account statements will be issued to Unitholders opted to hold units in Demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. • SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form. <p>COMMUNICATION BY EMAIL</p> <p>For those Unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p>
<p>Dividend</p>	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. In the event of failure of dispatch of dividend within the stipulated 30 day period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders for the period of such delay.</p> <p>AMC will endeavor to credit the dividend payouts directly to the designated Bank</p>

	<p>A/c of the Unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic modes (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.</p>
Redemption	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any.</p> <p>On maturity of the scheme, the outstanding Units shall be redeemed and proceeds will be paid, to such Unitholders, whose names appear in the Statement of Beneficiary Position as may be received from the Depositories on the record date or in the records of Unitholders maintained by Registrar and Transfer Agent with respect to Unitholders holding units in physical form, within 10 business days from the date of Maturity. In case the Units are held in the names of more than one Unit holder, the Redemption proceeds will be paid only to the first named holder. In case of the Units on which any lien or encumbrance is marked and such lien or encumbrance is subsisting on the date of maturity, the Unitholder will be required to procure a release of their lien/encumbrance pending which, the maturity proceeds will not be paid. The Unitholder shall not be entitled for any interest or compensation for any delayed or non-payment of the maturity proceeds till such time the Unitholder provides proof of the release of the lien/encumbrance to the satisfaction of the Mutual Fund. In case the maturity date or payout date falls on a non-business day then the applicable NAV for maturity redemption and or switch out shall be calculated on the immediate next business day.</p> <p>AMC will endeavor to credit the redemptions 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). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.</p> <p>Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.</p>
Delay in payment of redemption / repurchase proceeds and despatch of dividend warrants	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum)</p>
Transfer Facility	<p>On listing, the Units of the scheme held in electronic (Demat) form would be transferable, subject to completion of lock-in period under RGESS, if any. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units (subject to Lock-in period) with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in electronic (Demat) mode.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.</p>

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The AMC will calculate and disclose the first NAVs of the scheme not later than 5 (five) business days from the date of allotment under NFO. NAVs will be calculated up to two decimal places. Thereafter, Mutual Fund shall declare the NAV of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on the website of Mutual Fund (www.birlasunlife.com). NAV shall also be communicated to stock exchanges where the units of the scheme are listed.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers in accordance with SEBI (MF) Regulations. The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations.</p>
<p>Monthly Portfolio Disclosures</p>	<p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.birlasunlife.com) on or before tenth day of the succeeding month</p>
<p>Half yearly Disclosures:</p> <p>A. Portfolio</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> <p>B. Half Yearly Results</p>	<p>The Mutual Fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. These shall also be displayed on www.birlasunlife.com</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.birlasunlife.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p>
<p>Annual Report</p>	<p>The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any.</p> <p>The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:</p> <ul style="list-style-type: none"> (i) By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund; (ii) In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same. <p>Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund.</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the BSLAMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.birlasunlife.com) and shall also be displayed on the website of AMFI (www.amfiindia.com).</p>
<p>Associate Transactions</p>	<p>Please refer to Statement of Additional Information (SAI).</p>
<p>Taxation</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax</p>	<p>On investments by "new retail investor":</p> <p>The scheme is an eligible security in accordance with Rajiv Gandhi Equity Savings Scheme, 2013 (RGESS). The "New Retail Investor" (as defined in RGESS) on complying with terms of the RGESS guidelines and subject to the provisions laid under section 80CCG of the Income-tax Act, will be allowed a</p>

<p>advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>deduction, in the computation of his total income of the assessment year relevant to such previous year, of fifty per cent of the amount invested in such listed equity shares or listed units of equity oriented mutual fund as specified in RGESS to the extent such deduction does not exceed twenty-five thousand rupees. Tax deduction(s) available u/s 80CCG of the Income Tax Act, 1961 shall be subject to conditions specified therein from time to time.</p> <p>To know more, investors may refer to section 'K. About Rajiv Gandhi Equity Savings Scheme' on page 19 of this SID.</p> <p>In view of the individual nature of tax implications, Investors are requested to consult their tax advisors for the RGESS related and other tax implications before investing in the Scheme.</p> <p>For further details on taxation please refer to the clause on Taxation in the SAI.</p>
<p>Investor services</p>	<p>Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. Ms. Keerti Gupta can be contacted at the office of the AMC at One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free) Email: connect@birlasunlife.com</p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>

D. COMPUTATION OF NET ASSET VALUE

The Net Asset Value (NAV) per Unit of the scheme will be computed by dividing the net assets of the scheme by the number of Units outstanding under the scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI Regulations, or such norms as may be specified by SEBI from time to time.

NAV of Units under the scheme shall be calculated as shown below:

$$\begin{aligned} & \text{Market or Fair Value of the scheme's Investments} \\ & + \text{Current Assets (including accrued income)} \\ & - \text{Current Liabilities and Provisions (including accrued expenses)} \end{aligned}$$

$$\text{NAV (₹) per Unit} = \frac{\text{Market or Fair Value of the scheme's Investments} + \text{Current Assets (including accrued income)} - \text{Current Liabilities and Provisions (including accrued expenses)}}{\text{No. of Units outstanding under the scheme}}$$

The AMC will calculate and disclose the NAV of the scheme on every business day. The NAVs of the Scheme will be calculated upto two decimals. NAVs of the Growth Option and Dividend Option offered under the Regular and Direct Plan under the scheme will be different after the declaration of the first dividend.

Section IV – FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes and also about the transaction charges, if any, to be borne by the investors. The information provided under this Section seeks to assist the investor in understanding the expense structure of the Schemes and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Schemes.

A. NEW FUND OFFER EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. All the NFO expenses of the Scheme shall be borne by the AMC.

The entire amount subscribed by the investor subject to deduction of transaction charges, if any, in the scheme during the New Fund Offer will be available to the scheme for investments.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table related to maximum permissible expense below.

Within the limits specified under the SEBI Regulations, the AMC has estimated that the following will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

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

In addition to total expense permissible within limits of Regulation 52 (6) (c) of SEBI (MF) Regulations as above, the AMC may charge the following to the scheme in terms of Regulation 52(6A) of SEBI (MF) Regulations:

- (a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from beyond top 15 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The expense so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

*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 year.

- (b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs (including service tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated on a corpus size of ₹ 100 crores and have been made in good faith as per the information available to the AMC based on past experience and are subject to change inter se. **The purpose of the below table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.**

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

\$ Listing expenses are part of other expenses.

Note:

- (a) Atleast 10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at

least 10%) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 0.20% p.a. (i.e. 10% of 2.00% p.a.).

- (b) The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52(6)(c) will not exceed 2.00% p.a. of daily net assets of the Scheme .
- (c) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- (d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge service tax on following Fees and expenses as below:
- Investment Management and Advisory Fees:** AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. *Currently, service tax is levied @14% for AMC fees as per taxation laws in force.*
 - 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) **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

C. TRANSACTION CHARGES

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.

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

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

- The transaction charge, if any, shall be deducted by the BSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.
- Transaction charges shall not be deducted/applicable for:**
 - purchases / subscriptions for an amount less than ₹ 10,000/-;
 - Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
 - Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**
 - Transactions carried out through the Stock Exchange Platforms for Mutual Funds.
- Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor

directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

D. LOAD STRUCTURE

Load is an amount that is paid by the investor to subscribe to the units or to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.birlasunlife.com) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Entry Load*	Nil.
Exit Load	Nil; No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange at prevailing listed price on such Stock Exchange, subject to Lock-in Period under RGESS, if any.

*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 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.

Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective scheme immediately, net of service tax, if any.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

Section VI - PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

NIL

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

SEBI issued a letter to the erstwhile Birla Global Finance Limited (BGFL) now amalgamated with ABNL alleging violation of Regulation 6(2) of the Takeover Code in the year 1997 and the Company has agreed to settle the same by settlement consent order. SEBI had introduced a Regularization Scheme, 2002 (the "Scheme") for non-compliance with Regulation 6 & 8 of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 1997 in the year 2002-03 and BGFL did not avail of the Scheme. SEBI vide its letter dated July 21, 2004 imposed a penalty on BGFL under section 15A of SEBI Act, 1992 and also informed BGFL that they were liable for prosecution under section 24 of the SEBI Act, 1992. SEBI also decided to consider the request of BGFL for consent order if BGFL was willing to pay a penalty of ₹ 25,000. BGFL vide its letter dated August 19, 2004 consented to pay the penalty and was also willing to waive their right to a hearing under rule 4(5) of SEBI (Procedure for Holding Inquiries and Importing of Penalties by Adjudicating Officer) Rules, 1995. In this regard Final Order is awaited from SEBI.

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee

Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

Complaints before SEBI

Ramniranjan Kedia Tourism Services Private Limited ("RNK") had issued three letters dated October 10, 2006, October 13, 2006 and October 30, 2006, inter alia to SEBI alleging that there were certain proceedings involving RNK which were not included in the draft letter of offer filed with SEBI. ABNL filed replies with SEBI providing its response to the allegations made by RNK.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

- a. Sun Life Financial Inc. (SLF Inc.) and its subsidiaries are regularly involved in legal actions, both as a defendant and as a plaintiff. Management does not believe that the conclusion of any current legal matters, either individually or in the aggregate, will have a material adverse effect on SLF Inc.'s financial condition or results of operations.
- b. A suit has been filed by a Bank before the Hon'ble High Court of Mumbai, against an investor holding units of mutual fund in the schemes of BSLMF on which lien has been marked in favour of the said bank. BSLAMC has also been made one of the parties in the said suit. The said bank had inter alia sought an injunction restraining the investor from encumbering, redeeming or in any manner disposing off the said units and also restraining BSLAMC from releasing the lien marked on the said units. When the investments matured, Birla Sun Life deposited the maturity-proceeds with the Bombay High Court as per the directions of the Court.
- c. An Investor, claimed monetary losses of ₹1.06 lac from BSLAMC in a case filed before the Hon'ble Civil Court, for an alleged delay in processing redemption request. There are cases pending before various Civil Courts and High Courts, seeking injunction regarding transmission of units of Mutual Fund.
- d. There are cases pending before various Consumer Redressal Forums filed against the BSLAMC. The value of the amount disputed / claimed aggregates to ~₹ 0.76 lacs.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Government and regulatory bodies in Canada, the United States, the United Kingdom and Asia, including provincial and state regulatory bodies, state attorneys general, the Securities and Exchange Commission, the Financial Industry Regulatory Authority and Canadian securities commissions, from time to time make inquiries and require the production of information or conduct examinations concerning compliance by SLF Inc. and its subsidiaries with insurance, securities and other laws. Management does not believe that the conclusion of any current regulatory matters, either individually or in the aggregate, will have a material adverse effect on SLF Inc.'s financial condition or results of operations.

No other cases.

Note:

- (a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
- (b) The Scheme under this Scheme Information Document was approved by the Trustees on May 14, 2015. Further, Trustees have obtained in-principle approval from BSE vide letter DCS/IPO/BS/MF-IP/225/2015-16 dated May 18, 2015 and NSE vide letter NSE/LIST/26518 dated May 18, 2015.
- (c) **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

**For and on behalf of the Board of Directors of
Birla Sun Life Asset Management Company Ltd.**

Sd/-

PLACE: MUMBAI
DATE: August 25, 2015

**Rajiv Joshi
Compliance Officer**

THE REGISTRAR

AMC has appointed Computer Age Management Services Pvt. Ltd. (CAMS) located at New No.10, Old No.178, M.G.R.Salai, Nungambakkam, Chennai-600034 to act as Registrar and Transfer Agents ("The Registrar") to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.

For further details on our Fund, please contact our customer service centres at details given below

BRANCH OFFICE OF BIRLA SUN LIFE MUTUAL FUND

Agra: Shop No. 3, Block No. 54/4, 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 - Ahmedabad - 380009 • **Ajmer:** Shop No.5,6, 1st Floor,India Square Building, Kutchery Road,Ajmer - 305001 • **Allahabad:** Upper ground floor,45/1(202),MG Marg,Civil Lines,Allahabad-211001 • **Amravati:** 1st Floor,Katri Mall, Morchi Road, Amravati - 444602 • **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 • **Anand:** 306-307, Triveni Arcade, V V Nagar Road, Anand 388001 • **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 • **Bangalore:** # 9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore - 560001 • **Baroda:** Sohamb Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodara-390007 • **Belgaum:** No. 14, 2nd floor, Shri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum - 590006 • **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 • **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 • **Bhilai:** Shop no-9 2nd floor Chauhan estate G E Road Bhilai(C.G) 490023 -Ph no-0788-4083340 • **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal - 462011 • **Bhubaneswar:** 77,Janpath,Kharvelnagar Bhubaneswar-751001 • **Calicut:** SHOP No:110-111,First Floor, Calicut Mall, Stadium Junction, Puthiyara Road,Calicut-673004 • **Chandigarh:** SCO : 147-148, 2nd Floor, Sector : 9 - C, Chandigarh - 160017 • **Chennai - Madhurai:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 • **Chennai - Arcade Centre:** No: 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034 • **Cochin:** Pynadath Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015 • **Coimbatore:** 723 A & B, II nd floor, Thirumalai Towers, Avinashi Road, Coimbatore - 641018 • **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack - 753001 • **Dehradun:** 97 India Trade Centre,Rajpur road,Adjoining hotel Madhuban,Dehradun-248001 • **Delhi:** 406-415, 4th floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 • **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 • **Durgapur:** First Floor, "Landmark", Shahid Khudiram Sarani,City Center, Durgapur - 713216 • **Gorakhpur:** First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001 • **Gurgaon:** Unit no. 16, Ground floor, Vipul Agora, Sector 28, MG Road, Gurgaon - 122002 • **Guwahati:** Pushpanjali Arcade, 3rd Floor, Near ABC Bus Stop, Opp. Dona Planet, G.S. Road, Guwahati - 781 005 • **Gwalior:** Alakanada Tower, 4th Floor, Plot no 45 A, City center, Gwalior - 474001 • **Hubli:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 • **Hyderabad - Abids:** RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana - 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:** G-2, Ground Floor, Anukampa Fountain Heights, Subhash Marg, C - Scheme, Jaipur - 302001 • **Jalandhar:** 210, 2nd Floor, Grand Mall,Jalandhar-144001 • **Jammu:** TRG Building, 5th Floor, Gandhi Nagar, Behind Baahu Plaza, Jammu - 180004 • **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda Lane Corner, 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 Ist B Road, Jodhpur (Raj.) 342003 • **Kanpur:** 114/113,Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 • **Kolhapur:** 1st Floor, Bajirao Sankul, Plot - 329/E, CTS no. 329/1A/1A/1, Near Petrol pump, Opp. Dabholkar Hospital, Dabholkar Corner, Kolhapur - 416001 • **Kolkata:** 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, Jhanvi Plaza, 2nd Floor, Karangalpaday, 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,Merrut - 25001 • **Moradabad:** Near Hotel Rajmahal,Infront of Dr P K Das,Civil Lines,Moradabad-244001 • **Mumbai - Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandarvarkar Road, Borivali (West), Mumbai - 400092. • **Mumbai - Ghatkopar:** Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai - 400077. • **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 • **Mumbai (IB):** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013. • **Mysore:** No. 442-443, Laxman Plaza, Chamraja Double Road, Near Ramaswamy Circle, Mysore -570024 • **Nagpur:** 1st Floor, Kapish House Appartments,282, Mata Mandir Road, Near Khare Town, Dharampeth, Nagpur - 440 010. • **Nasik:** Shop no 1, Samruddhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002. • **Navsari:** 106-Rudraksh Apartment, Opp. Druvini Hospital, Ashanager, Navsari-396445. • **Noida:** 409, 4th Floor, Chokani Square, Sector 18, Noida - 201301 • **Panipat:** N.K Tower,Office no -1, Second Floor,G.T Road, Panipat-132103 • **Panjim:** 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,Patiala & District Patiala, Patiala - 147001 • **Patna:** Ground Floor, Konark 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. Golwilkar Metropolis Health Service, Bhandarkar Road, Pune - 411 004. • **Pune:** 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar road, Pune- 411004. • **Raipur:** 2nd floor S-1, Raheja Towers, Fafadhi Chowk, Jail Road, Raipur-492001 • **Rajkot:** 915- Star Plaza,Full chap chowk,Rajkot-360001 • **Ranchi:** Ground Floor, Sethi CorporateP.P. Compound Ranchi - 834001 • **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Rourkela - 769012. • **Salem:** No4,Anura Complex, Omalur Main Road, Angammal Colony entrance, Salem - 636009 • **Shimla:** Sood complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 • **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri -734001. • **Surat:** M-8 & 9 Mezzanine Floor,Jolly Plaza, Athwa Gate,Surat - 395001 • **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 • **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 • **Trichy:** 19/1 1ST Floor Kingstone Park, Ramalinganagar Puthur High Road, Woraiyur,Trichy - 620017 • **Trivandrum:** 3rd,Floor,Kailas Plaza,Patton,Trivandrum - 695 004 • **Udaipur:** 209-210 Daulat 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,Sigra,Varanasi-221002 • **Vashi:** Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. • **Vijayawada:** K.P.Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, Vijaywada -520010 • **Vishakapatnam:** Shop.no-7, 1st Floor, the Land Mark Building, Opp HSBC Bank, Waltair Uplands, Visakhapatnam - 530 003.

ADDRESS OF CAMS CENTERS

Andaman and Nicobar Islands - IInd Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103 **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 • **Ahmedabad:** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 • **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001 • **Ahmednagar:** B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. **Maharashtra • Ajmer:** AMC No. 423/30, Near Church Brahampuri Opp. T B 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 • **Allahabad:** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 • **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. • **Alwar:** 256A, Scheme No:1, Arya Nagar Alwar 301001 • **Amaravati:** 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 • **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134003 • **Amritsar:** SCO - 1&J, 'C' Block Ranjit Avenue, Amritsar 140001 • **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 • **Ankleshwar:** Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 • **Asansol:** Block - G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagar Asansol 713303 • **Anantapur:** 15-570-33, I Floor Pallavi Towers, Anantapur - 515001 • **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri - East, Mumbai 400069 • **Aurangabad:** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 • **Balalore:** B C Sen Road Balasore - 756001 • **Bangalore:** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 • **Bareilly:** F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001 • **Basti** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh • **Belgaum:** Tanish Tower CTS No. 192/A, Guruwar Peth Tilakwadi Belgaum 590006 • **Bellary:** # 60/5, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 • **Berhampur:** First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road Orissa Berhampur 760001 • **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. • **Bharuch:** F-108, Rangoli Complex, Station Road, Bharuch - 392001 • **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 • **Bhavnagar:** 305-306, Sterling Point Waghawadi Road OPP. HDFC Bank Bhavnagar - 364002 • **Bhilai:** Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank Nehru Nagar Square, Bhilai-490020 • **Bhilwara:** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 • **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. • **Bhubaneswar:** 101/ 7, Janpath, Unit - III Bhubaneswar - 7510013, • **Bhusawal:** Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 • **Bhuj:** Data Solution, Office No:17 Ist Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch - 370001 • **Bikaner:** 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan - 334001 • **Bilaspur:** 2nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, Bilaspur - 495001. • **Bijapur:** No. 9, 1st floor Gajanan Complex, Azad Road Karnataka, Bijapur-586 101 • **Bokaro:** Mezzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 • **Burdwan:** 399, G T Road Burdwan 713101 • **Cachar:** C/o Usha Amiya Nibash, Shyamaprasad Road, Shillongpaty, Opp. Hindi School, 2nd Floor, Silchar, Cachar - 788001 • **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673001 • **Chandigarh:** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 • **Chandrapur:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402. • **Chattisgarh:** 6, Sriram Commercial Complex, Infront of Hotel Blue Diamond, T. P. Nagar, Korba,

investments. In addition to the above, CAMS, Registrar & Transfer Agents to Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Birla Sun Life Asset Management Company Ltd (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.birlasunlife.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.



Birla Sun Life
Mutual Fund

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