



APPLICATION FORM Aditya Birla Sun Life PSU Equity Fund

(An Open ended equity scheme following PSU theme)

Offer of units of ₹ 10/- each during the New Fund Offer and Continuous Offer for Units at NAV based prices.
New Fund Offer Opens: Monday, 9th December 2019 | **New Fund Offer Closes:** Monday, 23rd December 2019
Scheme Re-opens for Continuous Sale And Repurchase: Within 5 Business Days from the Date of Allotment

This Product is suitable for investors who are seeking*:

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings

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



Investors understand that their principal will be at High risk

(Please read the instructions before filling up the form. All sections to be completed in english in black / blue coloured ink and in block letters.)

| | | | | |
|---------------------------------|--------------------------------|-----------------|---------------------------------|-----------------|
| Distributor Name & ARN/ RIA No. | Sub Broker Name & ARN/ RIA No. | Sub Broker Code | Employee Unique ID. No. (EUIIN) | Application No. |
|---------------------------------|--------------------------------|-----------------|---------------------------------|-----------------|

EUIIN is mandatory for "Execution Only" transactions.

I/we hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

| | | |
|--|------------------|-----------------|
| First Applicant / Authorised Signatory | Second Applicant | Third Applicant |
|--|------------------|-----------------|

Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))

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

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

| | |
|--------------------|--|
| Existing Folio No. | |
|--------------------|--|

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 8) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

| | | |
|---|--------------|--|
| Name of First/Sole Applicant (as per PAN Card)# | Mr. Ms. M/s. | |
|---|--------------|--|

| | | | |
|-------------------------|--|-----------------|-----------------|
| PAN / PEKRN (Mandatory) | | Date of Birth** | D D M M Y Y Y Y |
|-------------------------|--|-----------------|-----------------|

| | | |
|-------------|-----------------|----------------------|
| CKYC Number | (Prefix if any) | 14 digit CKYC Number |
|-------------|-----------------|----------------------|

| | | |
|---|--------------|--|
| Name of the Second Applicant (as per PAN Card)# | Mr. Ms. M/s. | |
|---|--------------|--|

| | | | |
|-------------------------|--|-----------------|-----------------|
| PAN / PEKRN (Mandatory) | | Date of Birth** | D D M M Y Y Y Y |
|-------------------------|--|-----------------|-----------------|

| | | |
|-------------|-----------------|----------------------|
| CKYC Number | (Prefix if any) | 14 digit CKYC Number |
|-------------|-----------------|----------------------|

| | | |
|--|--------------|--|
| Name of the Third Applicant (as per PAN Card)# | Mr. Ms. M/s. | |
|--|--------------|--|

| | | | |
|-------------------------|--|-----------------|-----------------|
| PAN / PEKRN (Mandatory) | | Date of Birth** | D D M M Y Y Y Y |
|-------------------------|--|-----------------|-----------------|

| | | |
|-------------|-----------------|----------------------|
| CKYC Number | (Prefix if any) | 14 digit CKYC Number |
|-------------|-----------------|----------------------|

Name of the Guardian (as per PAN Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)

| | |
|--------------|--|
| Mr. Ms. M/s. | |
|--------------|--|

| | | | |
|-------------------------|--|-----------------|-----------------|
| PAN / PEKRN (Mandatory) | | Date of Birth** | D D M M Y Y Y Y |
|-------------------------|--|-----------------|-----------------|

| | | |
|-------------|-----------------|----------------------|
| CKYC Number | (Prefix if any) | 14 digit CKYC Number |
|-------------|-----------------|----------------------|

| | |
|--|--|
| Relationship of Guardian (Refer Instruction No. 2(ii)) | |
|--|--|

| | | |
|----------|-----------|-------|
| ISD CODE | TEL: OFF. | S T D |
|----------|-----------|-------|

| | |
|-----------|-------|
| TEL: RESI | S T D |
|-----------|-------|

#The application is liable to get rejected if does not match with PAN card

| | |
|--|--|
| Proof of the Relationship with Minor** | |
|--|--|

** Mandatory in case the First / Sole Applicant is Minor

Acknowledgement Slip (To be filled in by the Investor)

Aditya Birla Sun Life PSU Equity Fund

| | |
|-----------------|--|
| Application No. | |
|-----------------|--|

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

[Please Tick (✓)] Enclosed ☐ PAN/PEKRN Proof ☐ KYC Complied ☐ NECS Form ☐ Yes ☐ No

Collection Centre /
ABSLAMC Stamp & Signature

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:

1800-270-7000

adityabirlacapital.com



| S. No. | Scheme Name | Plan / Option | Net Amount Paid (₹) | Payment Details | |
|--------|--|---------------|---------------------|---|-----------------|
| | | | | Cheque/DD No./UTR No. (in case of NEFT/RTGS) | Bank and Branch |
| 1. | Aditya Birla Sun Life PSU Equity Fund | | | | |

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

[illegible]

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

*Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter during the New Fund Offer period.

6. DEMAT ACCOUNT DETAILS (OPTIONAL) (If Demat details are provided, units will be compulsorily given in Demat form only) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

[illegible]

Enclosed: ☐ Client Master ☐ Transaction/ Statement Copy/ DIS Copy

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

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

| | Nominee Name and Address | Applicant's Relationship with the Nominee | Guardian Name (in case of Minor) | Allocation % | Nominee/ Guardian Signature |
|-----------|--------------------------|---|----------------------------------|--------------|-----------------------------|
| Nominee 1 | | | | | |
| Nominee 2 | | | | | |
| Nominee 3 | | | | | |

8. FATCA & CRS INFORMATION [Please tick (✓)] For Individual Investors including Sole Proprietor (Non Individual Investors should mandatorily fill seperate FATCA detail form)

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

Address Type: ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form/existing address appearing in Folio)

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

If Yes, please provide the following information [mandatory]

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

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

#To also include USA, where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.



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

To,
The Trustee,
Aditya Birla Sun Life AMC Ltd.

| | | | | | | | | |
|------|---|---|---|---|---|---|---|---|
| Date | D | D | M | M | Y | Y | Y | Y |
|------|---|---|---|---|---|---|---|---|

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

For Non-Individual Investors: I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Ltd. and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.

For NRIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6)

I/We confirm that details provided by me/us are true and correct.**

** I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Ltd. (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlacapital.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

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

"I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

FATCA & CRS Declaration: I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No. 14)

| | | |
|---|-------------------------------|------------------------------|
| Signature of First Applicant / Authorised Signatory | Signature of Second Applicant | Signature of Third Applicant |
|---|-------------------------------|------------------------------|

CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company. ☐ Yes ☐ No



VALUE ADD

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I / We hereby provide my consent to :-

- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor. ☐ Yes ☐ No

Instructions for filling the Application Form

1. GENERAL INSTRUCTIONS

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

viii) TRANSACTION CHARGES

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

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

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan (SIP):**
Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

2. INVESTOR PARTICULARS

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

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the

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

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

However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

Please note that the bank account details of the minor investor/unit holder are required for the purpose of receiving redemption proceeds/dividend payouts and in its absence the payment of redemption/dividend proceeds will be made in the name of the minor Unit holder but with guardian bank account details as provided in the Application Form.

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

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

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

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

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

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

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

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

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

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

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

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and

development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

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

5. MODE OF PAYMENT

i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Ltd. (ABSLAMC) Offices / Authorised Collection Centres.

ii) Payment shall be accepted through RTGS/NEFT, DDs as well as MICR Cheques during the NFO of the schemes. However, payment through DD drawn on any bank or MICR cheques drawn on bank other than ICICI Bank, HDFC Bank, Citi bank, Axis Bank, Standard Chartered Bank, IDBI Bank, HSBC Bank, State Bank of India & Kotak Bank or cheques drawn on Bank branch made available by Reserve Bank of India (RBI) will be accepted till the end of the business hours on Monday, December 23, 2019.

iii) Payment through Stock invest, outstated cheques and third party payments will not be accepted.

iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned.

v) Restriction on acceptance of Third Party Payment:

a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Ltd. (ABSLAMC)/ **Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments**, except in the cases as enumerated below in para (c).

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

c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

i. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gi for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.

ii. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.

iii. Custodian on behalf of an FPI or a client.

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

i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website www.adityabirlacapital.com for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

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

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

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

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

ii. Payment by Prefunded Instrument:

(1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

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

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

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

iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 30 cities shall mean top 30 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. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

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

6. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis:

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

7. NOMINATION

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

ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination.

Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.

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

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

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

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

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

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

ix) Nomination in respect of the units stands rescinded upon the transfer of units.

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

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

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

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

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

8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

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

9. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Ltd. (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned herein aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the sware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoing, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or sware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of

receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.

- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
 - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
 - b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
 - c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and liabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user's use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/ NEFT

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

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

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

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

- a. Incorrect and insufficient details are provided.
 - b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Netware or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.
- The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

13. DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

14. In case 3 (three) consecutive instalments are not honoured/ failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP, SWP and STP registrations

APPLICATION NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.

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7. UNDERTAKING BY ASBA INVESTOR

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

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Signature of Bank Account Holders

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. An ASBA investor shall submit a duly filled up **ASBA Application form**, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
 - **In case of ASBA application in physical mode**, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - **In case of ASBA application in electronic form**, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
7. All grievances relating to the ASBA facility may be addressed to the AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.





Multi Scheme SIP Facility Application Form

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

| Distributor Name & ARN/ RIA No. | Sub Broker Name & ARN/ RIA No. | Sub Broker Code | Employee Unique ID. No. (EUIN) |
|---------------------------------|--------------------------------|-----------------|--------------------------------|
| | | | |

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. C-3

I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

| | | |
|--|------------------|-----------------|
| First Applicant / Authorised Signatory | Second Applicant | Third Applicant |
|--|------------------|-----------------|

Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction C-7)

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

| | | | | | | | | | | | | |
|-----------------------------|--|-----------------|--|------|---|---|---|---|---|---|---|---|
| Existing Investor Folio No. | | Application No. | | Date | D | D | M | M | Y | Y | Y | Y |
|-----------------------------|--|-----------------|--|------|---|---|---|---|---|---|---|---|

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

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

2. INVESTMENT DETAILS (Refer Instruction B)

(*MANDATORY)

| | SCHEME 1 | SCHEME 2 | SCHEME 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|--|--|---|---|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SCHEME NAME | ABSL | ABSL | ABSL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PLAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OPTION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SIP Frequency (SIP start date should be post 29th Jan'2020) | <input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <table border="1"><tr><td>D</td><td>D</td></tr></table> (any date between 1-28) (Please mention any day between Monday to Friday) | D | D | <input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <table border="1"><tr><td>D</td><td>D</td></tr></table> (any date between 1-28) (Please mention any day between Monday to Friday) | D | D | <input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <table border="1"><tr><td>D</td><td>D</td></tr></table> (any date between 1-28) (Please mention any day between Monday to Friday) | D | D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D | D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D | D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D | D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenure | From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | M | M | Y | Y | Y | Y | M | M | Y | Y | Y | Y | From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | M | M | Y | Y | Y | Y | M | M | Y | Y | Y | Y | From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> | M | M | Y | Y | Y | Y | M | M | Y | Y | Y | Y |
| M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | M | Y | Y | Y | Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SIP Installment Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Step Up (OPTIONAL - and available only for SIP Investments through NACH) | Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: | Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: | Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Installment | Cheque Date | Cheque No. | Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Drawn on Bank and Branch | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Use existing One Time Mandate (To be filled in case of more than one OTM registration) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank Name | A/c No. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

3. DECLARATION(S) & SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

"I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year. (refer Instruction no: B-16).

| | | | |
|--------------|---------------------------|----------------------------|---------------------------|
| Signature(s) | Name of First Unit Holder | Name of Second Unit Holder | Name of Third Unit Holder |
| | First Applicant | Second Applicant | Third Applicant |

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

| CHECKLIST | | |
|---|--|--|
| Particulars | Regular SIP | Micro SIP (Upto ₹ 50,000 Investment in a year) |
| First Purchase through cheque | Recommended | Recommended |
| Different amount for first cheque and subsequent installment | Allowed | Allowed |
| Minimum Amount Criteria (For list of eligible schemes please refer the SIP instructions.) | ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each, ABSL Tax Relief '96 Fund, ABSL Regular Savings Fund- ₹ 500/ each, Other eligible Schemes - ₹ 1000/ each. | ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each, ABSL Tax Relief '96 Fund, ABSL Regular Savings Fund- ₹ 500/ each, Other eligible Schemes - ₹ 1000/ each. |
| Application with Minor as first applicant | Allowed | Allowed |

A. SCHEMES AVAILABLE UNDER SIP

Aditya Birla Sun Life Equity Advantage Fund (Formerly known as Aditya Birla Sun Life Advantage Fund) / Aditya Birla Sun Life Dividend Yield Fund (Formerly known as Aditya Birla Sun Life Dividend Yield Plus) / Aditya Birla Sun Life MNC Fund (Formerly known as Aditya Birla Sun Life MNC Fund) / Aditya Birla Sun Life Midcap Fund / Aditya Birla Sun Life India GenNext Fund / Aditya Birla Sun Life Equity Fund / Aditya Birla Sun Life Digital India Fund (Formerly known as Aditya Birla Sun Life New Millennium Fund) / Aditya Birla Sun Life Frontline Equity Fund / Aditya Birla Sun Life Tax Relief '96 / Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan / Aditya Birla Sun Life Equity Hybrid 95 Fund (Formerly known as Aditya Birla Sun Life Balanced '95 Fund) / Aditya Birla Sun Life Focussed Equity Fund (Formerly known as Aditya Birla Sun Life Top 100 Fund) / Aditya Birla Sun Life Infrastructure Fund / Aditya Birla Sun Life Small Cap Fund (Formerly known as Aditya Birla Sun Life Small & Midcap Fund) / Aditya Birla Sun Life International Equity Fund / Aditya Birla Sun Life Index Fund / Aditya Birla Sun Life Pure Value Fund / Aditya Birla Sun Life Savings Fund / Aditya Birla Sun Life Short Term Opportunities Fund / Aditya Birla Sun Life Dynamic Bond Fund / Aditya Birla Sun Life Floating Rate Fund - Long Term Plan / Aditya Birla Sun Life Government Securities Fund (Formerly known as Aditya Birla Sun Life Gilt Plus - PF Plan) / Aditya Birla Sun Life Income Fund (Formerly known as Aditya Birla Sun Life Income Plus) / Aditya Birla Sun Life Low Duration Fund (Formerly known as Aditya Birla Sun Life Cash Manager) / Aditya Birla Sun Life Banking & PSU Debt Fund (Formerly known as Aditya Birla Sun Life Treasury Optimizer Plan) / Aditya Birla Sun Life Corporate Bond Fund (Formerly known as Aditya Birla Sun Life Short Term Fund) / Aditya Birla Sun Life Arbitrage Fund (Formerly known as Aditya Birla Sun Life Enhanced Arbitrage Fund) / Aditya Birla Sun Life Gold Fund / Aditya Birla Sun Life Banking and Financial Services Fund / Aditya Birla Sun Life Manufacturing Equity Fund / Aditya Birla Sun Life Equity Savings Fund / Aditya Birla Sun Life Credit Risk Fund (Formerly known as Aditya Birla Sun Life Corporate Bond Fund) / Aditya Birla Sun Life Regular Savings Plan (Formerly known as Aditya Birla Sun Life MIP II - Wealth 25 Plan) / Aditya Birla Sun Life Medium Term Plan / Aditya Birla Sun Life Money Manager Fund / Aditya Birla Sun Life Retirement Fund/ Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan/ Aditya Birla Sun Life Pharma & Healthcare Fund

B. GENERAL INSTRUCTIONS FOR SIP

General Instructions

- New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together.
- Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

Note: Investors can also start a SIP without any initial Investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.
- The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- SIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- In case the application is accompanied with a cheque for the first SIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for SIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

Default Details

- Default Dates:**
Monthly SIP: In case of any ambiguity in selection of investment dates, the SIP date will be 7 of each month.
Weekly SIP: In case of any ambiguity in selection of investment day, the SIP day will be as 'Wednesday'.
- Default Frequency:**
If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
- For Regular SIP - "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default".
- Minimum Amount**
For Monthly and Weekly SIP:
Aditya Birla Sun Life PSU Equity Fund - ₹ 500/ each. Minimum 6 Cheques/ Instalments of ₹ 500/- each and above.
- 12a. The first investment cheque amount shall be considered as the first installment
- 12b. The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Allotment of Units**
Monthly SIP: Incase, the SIP transaction date is a non-business day the SIP will be processed on the immediate next business day.
Weekly SIP: Units will be Allotted at the NAV related prices of the Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if Monday and/or Tuesday and/ or Wednesday and/or Thursday and/ or Friday is a non business day).
- Discontinue / Cancellation of SIP**
The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated.
- MICRO SIP :-**
 - As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
 - This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN*. HUFs and other categories will not be eligible for this exemption.

** In case of joint holders, first holder must not possess a PAN.*
 - Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement/ confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
 - Please note that investors holding a valid permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement/confirmation.
 - Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.

- In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
- In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
- "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STEP-UP SIP**
 - Frequency for Step-Up SIP:**
 - Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
 - Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
 - Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
 - Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
 - SIP application form has "Max Cap Amt", Step up will be registered till each SIP amount reaches max cap amt. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
 - OTM max amt and Cap amt should be same, if it is different then which ever is less would be considered as Cap amt.
 - If investor fails to mention the "Max Cap Amt" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amt.
- In case 3 (three) consecutive instalments are not honoured/failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP registrations.
- Multi SIP Investment Details:**
 - Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
 - The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly.
 - If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
 - Currently, the maximum number of Schemes in which investments can be made using a single SIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Limited reserves right to extend the facility to more than 3 (three) schemes in future.
 - Third Party Payments for investments are not accepted except in the below cases :
 - Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding ₹ 50,000
 - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.
- First Installment Details:**
 - Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
 - Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.
 - For physical SIP start date should be 30 days post the allotment date(ie 30th Dec'19), for existing investors where investor opts for "Use Existing mandate" in such scenario, SIP start date can be accepted from 07th Jan'20.

C. COMMON INSTRUCTIONS FOR SIP

1. DISCLAIMER

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

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

3. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/swiches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write "DIRECT" in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (EUIIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is "execution only"), then the EUIIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA

ii. each of the applicants, in case of investments in joint names; and

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

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

Provided further, where is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAF subject to the following conditions: (i) the investor shall be allowed to verify KYC compliance details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status / Signature, etc. should be given by Investor directly in the prescribed manner.

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

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.adityabirlacapital.com.
 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
 3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
 4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
 5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
5. **RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:**
- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Ltd. (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
 - b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
 - c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
 - i. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.

(Contd on Page 4)

DEBIT MANDATE-ONE TIME MANDATE / NACH / AUTO DEBIT [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Please attach a cancelled cheque/cheque copy.

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--------------------------------------|---------------------------------|---|------------|-----|--|---------------------------------------|--|--------|------------------|-----------------------------|-----------------------------|-----------------------------|---------------------------------|---------------------------------|--------------------------------|---|-------------------------------------|--|--|--|--|--|--|--|--|--|
| (tick✓) | | UMRN | | | | | | | | | | | | Date | D | D | M | M | Y | Y | | | | | | | | | |
| <input checked="" type="checkbox"/> CREATE | Sponsor Bank Code | Office use only | | | | | | | | | | Utility Code | Office use only | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> MODIFY | I/We hereby authorize: | ADITYA BIRLA SUN LIFE MUTUAL FUND | | | | | | | | | | to debit (tick✓) | <input type="checkbox"/> SB | <input type="checkbox"/> CA | <input type="checkbox"/> CC | <input type="checkbox"/> SB-NRE | <input type="checkbox"/> SB-NRO | <input type="checkbox"/> Other | | | | | | | | | | | |
| <input checked="" type="checkbox"/> CANCEL | Bank A/c No.: | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| With | Bank Name & Branch | | | | | | | | | | IFSC | | | | | | OR MICR | | | | | | | | | | | | |
| Bank: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| an amount of Rupees | | | | | | | | | | | | | | | | | ₹ | | | | | | | | | | | | |
| FREQUENCY | <input type="checkbox"/> Monthly | <input type="checkbox"/> Quarterly | <input type="checkbox"/> Half Yearly | <input type="checkbox"/> Yearly | <input checked="" type="checkbox"/> As & when presented | DEBIT TYPE | | | <input type="checkbox"/> Fixed Amount | <input checked="" type="checkbox"/> Maximum Amount | | | | | | | | | | | | | | | | | | | |
| Reference 1 | PAN No: | | | | | | | | | | Mobile | | | | | | | | | | | | | | | | | | |
| Reference 2 | Folio No/ Appln No: | | | | | | | | | | Email: | | | | | | | | | | | | | | | | | | |
| I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PERIOD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| From | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| to | 3 1 | | 1 2 | | 2 0 | | 9 9 | | | | | | | | | | | | | | | | | | | | | | |
| or | <input type="checkbox"/> Until Cancelled | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name as in bank records (mandatory) | | | | | | | | | | Name as in bank records (mandatory) | | | | | | | | | | Name as in bank records (mandatory) | | | | | | | | | |

Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Aditya Birla Sun Life Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Aditya Birla Sun Life Mutual Fund or the bank where I have authorised the debit.

Acknowledgement Slip (To be filled in by the Investor)

[illegible]

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

| |
|--|
| Collection Centre / ABSLAMC Stamp & Signature |
|--|

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)

Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com



C. COMMON INSTRUCTIONS FOR SIP (Contd...)

- ii. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
- iii. Custodian on behalf of an FPI or a client.
- d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
- i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
- ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website www.adityabirlacapital.com for the said Declaration Form.
- ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.
- e) Investors are requested to note that, in case of:
- i. Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
- a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- b. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
- # Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.
- * In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
- ii. Payment by Prefunded Instrument:**
- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.
- The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.
- (2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.
- The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

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

iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

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

6. EMAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

7. TRANSACTION CHARGES

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

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

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

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

INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted a NACH/AUTO DEBIT form or already registered for NACH/AUTO DEBIT facility should not submit NACH/AUTO DEBIT form again as NACH/AUTO DEBIT registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for NACH/AUTO DEBIT facility, may fill the NACH/AUTO DEBIT form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of NACH/AUTO DEBIT Facility, SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Aditya Birla Sun Life Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Website : www.adityabirlasunlifemf.com | E-mail : care.mutualfunds@adityabirlacapital.com | Contact Centre : 1-800-270-7000

Acknowledgement Slip (To be filled in by the Investor)

MULTI SCHEME SIP FACILITY APPLICATION FORM

| | | | |
|-------------------|------------|--------------|------------------|
| Scheme Name _____ | Plan _____ | Option _____ | Amount (₹) _____ |
| Scheme Name _____ | Plan _____ | Option _____ | Amount (₹) _____ |
| Scheme Name _____ | Plan _____ | Option _____ | Amount (₹) _____ |



Special Products Application Form (STP / SWP)

☐ STP ☐ SWP

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

| Distributor Name & ARN/ RIA No. | Sub Broker Name & ARN/ RIA No. | Employee Unique ID. No. (EUIN) | Official Acceptance Point Stamp & Sign |
|---------------------------------|--------------------------------|--------------------------------|--|
| | | | |

EUIN is mandatory for "Execution Only" transactions

| | | | |
|-------------------------|----------------------|------|----------------------|
| Application / Folio No. | <input type="text"/> | Date | <input type="text"/> |
|-------------------------|----------------------|------|----------------------|

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

| | | |
|--|----------------------|----------------------|
| NAME OF FIRST / SOLE APPLICANT | Mr. Ms. M/s. | <input type="text"/> |
| NAME OF THE SECOND APPLICANT | Mr. Ms. M/s. | <input type="text"/> |
| NAME OF THE THIRD APPLICANT | Mr. Ms. M/s. | <input type="text"/> |
| NAME OF THE GUARDIAN (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors) | | |
| Mr. Ms. M/s. | <input type="text"/> | <input type="text"/> |
| RELATIONSHIP OF GUARDIAN (Refer to Instruction No. B.9) | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

| SCHEME | PLAN | OPTION |
|---|------|--------|
| Withdrawal Option [Please tick (✓)] <input type="checkbox"/> FIXED Amount (₹) (in figures) <input type="text"/> or <input type="checkbox"/> APPRECIATION WITHDRAWAL | | |
| Withdrawal Frequency Please tick (✓) <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> QUARTERLY <input type="checkbox"/> HALF YEARLY <input type="checkbox"/> YEARLY | | |
| (Please mention any day between Monday to Friday) (Default day is Wednesday) (Only Monthly, Quarterly, Half Yearly and Yearly option available for Appreciation Withdrawal) | | |
| Dates (Only one date) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th Withdrawal Period From <input type="text"/> To <input type="text"/> | | |

(Please select 4 dates in case of Fast Forward SWP. Applicable only for monthly SWP.)

(Please attach cancelled cheque / cheque copy to opt for electronic payout.)

If you have registered for multiple bank account facility in the above folio please specify the bank details in which you wish to receive the SWP proceeds. The bank account should be one of the registered bank account in the folio else the payout will be released to the default bank account registered in the folio.

| | | | |
|-----------|----------------------|-------------|----------------------|
| Bank Name | <input type="text"/> | Account No. | <input type="text"/> |
|-----------|----------------------|-------------|----------------------|

3. SYSTEMATIC TRANSFER PLAN (STP) (Refer to Instruction No. D)

| FROM SCHEME (SOURCE) | PLAN | OPTION |
|---|---|---|
| TO SCHEME (TARGET) | | |
| PLAN | | |
| OPTION | | |
| (For Daily STP and Value STP Target schemes, investor may choose only Growth Option) | | |
| <input type="checkbox"/> STP Frequency [Please tick (✓)] <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY (max 4 STP dates in a months) <input type="checkbox"/> Quarterly (Please mention any day between Monday to Friday, default day is Wednesday) Amount per transfer: <input type="text"/> Transfer Period From <input type="text"/> No of Transfers <input type="text"/> OR <input type="checkbox"/> Till Further Instruction In case of Daily STP minimum no of transfers is 20 | <input type="checkbox"/> Value STP Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY <input type="checkbox"/> Quarterly Amount per transfer: <input type="text"/> Transfer Period From <input type="text"/> No of Transfers <input type="text"/> OR <input type="checkbox"/> Till Further Instruction | <input type="checkbox"/> Capital Appreciation Transfer Plan Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY <input type="checkbox"/> Quarterly Transfer Period From <input type="text"/> Transfer Period To <input type="text"/> OR <input type="checkbox"/> Till Further Instruction |
| Dates [Please tick (✓)] <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th (Please select 4 dates in case of Fast Forward STP. Applicable only for Monthly STP) | | |

4. DECLARATION AND SIGNATURES

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the scheme(s), I/We hereby apply to the Trustee of Aditya Birla Sun Life Mutual Fund for units of scheme(s) of Aditya Birla Sun Life Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s).

I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.

For NRIs/FLIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRSR Account.

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

Signature(s)

Sole / Unit Holder / First Applicant

Second Unit Holder / Second Applicant

Third Unit Holder/ Third Applicant

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

A. SCHEMES AVAILABLE UNDER THE SPECIAL PRODUCTS (SWP / STP)

SWP All the Open-ended Scheme(s) of Aditya Birla Sun Life Mutual Fund (subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96, Aditya Birla Sun Life Tax Plan, Aditya Birla Sun Life Retirement Fund and Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan)

STP Investors Can transfer "OUT" investment from any of the Open-ended Scheme(s) offered under this common KIM of Aditya Birla Sun Life Mutual Fund and transfer "IN" to any of the Open-ended Scheme(s) offered under this common KIM (except Aditya Birla Sun Life Index Fund, Aditya Birla Sun Life Gold ETF, Aditya Birla Sun Life Nifty ETF, Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF, Aditya Birla Sun Life Banking ETF and subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96, Aditya Birla Sun Life Tax Plan, Aditya Birla Sun Life Retirement Fund and Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan at the time of registration).

Please note that daily STP is not available under Aditya Birla Sun Life Gold Fund.

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- For multiple transactions under more than 1 scheme, separate forms need to be utilised.
- This form should be submitted at least 5 business days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 5 business days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP / STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of the day of the week is a non business day).

An updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS.

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

7. DIRECT APPLICATIONS AND EUIN :

- Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Employee Unique Identification Number (EUID) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUID of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUID in the application/transaction forms would assist in tackling the problem of misselling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUID box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

8. KNOW YOUR CLIENT (KYC)

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

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

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

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

Applications without KYC Acknowledgment letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves

the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name /Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

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

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
- The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012.

The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.

- STP / SWP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.

- The registration would stand terminated automatically under the following scenarios:

- When balance in the Source scheme is less than the registered STP/SWP Amount
 - Available Units would be switched / redeemed.
 - STP/SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
- When balance in Source scheme is nil the registration would stand terminated

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Options available and Minimum Amount :

A] Fixed withdrawal: Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals.

B] Appreciation withdrawal: Investors can withdraw appreciation of Rs. 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/-.

- SWP is not available for investments under lock-in period and for investments which are pledged.
- Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount. A cancelled cheque/cheque copy to be attached to opt for electronic payout.
- ABSLAMC will endeavour to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
- The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
- If you have registered for multiple bank account facility in the above folio please specify the bank details in which you wish to receive the SWP proceeds. The bank account should be one of the registered bank account in the folio else the payout will be released to the default bank account registered in the folio.
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment. The capital appreciation, if any, will be calculated from the registration date of the Appreciation Withdrawal under the folio, till the first redemption date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous Appreciation withdrawal date (where Appreciation withdrawal has been processed and paid) and the next Appreciation withdrawal.
- Withdrawal Dates:**

A) Fixed Withdrawal

- Daily-** Investors can withdraw fixed amount on every Business Day.
- Weekly-** Investor can select any day between Monday, Tuesday, Wednesday, Thursday and Friday as the withdrawal day.

c. Monthly/Quarterly Withdrawal- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month /quarter for minimum 6 months/ 4 quarter.

B) Appreciation Withdrawal

- Monthly/Quarterly Withdrawal-** Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter.
- Half Yearly/Yearly Withdrawal-** Investors can withdraw amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each Half Yearly/Yearly for minimum 4 half yearly/2 yearly installments.

9. Default Dates:

In case of ambiguity in selection of Fixed or Appreciation withdrawal facility, then default option selected will be Fixed Withdrawal facility.

In case of any ambiguity in selection of withdrawal frequency for Fixed/Appreciation withdrawal facility, the withdrawal frequency will be 'Monthly' and the withdrawal date will be 7 of each month.

In case of any ambiguity in selection of withdrawal frequency of Monthly/Quarterly Fixed and Appreciation withdrawal facility, the SWP date will be 7 of each month in case of Monthly/Quarterly/Half Yearly/Yearly withdrawal and Wednesday in case of Fixed Weekly withdrawal facility.

- SWP will be available at Daily, Weekly, Monthly, Quarterly, Half Yearly and Yearly intervals. (Only Monthly, Quarterly, Half Yearly and Yearly withdrawal available for Appreciation withdrawal)
- Fast Forward Facility: Investors availing only for monthly SWP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
- Unitholders can enroll themselves for the facility by submitting the duly completed enrolment Form along with cancelled cheque copy to enable electronic payout at the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs).

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

1. Minimum Amount: **A) Daily Plan** : Minimum 20 Transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter.
B) Weekly / : For STP installments greater than ₹ 500 but less than ₹ 999, Investors are required to
Monthly / : instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter.
Quarterly Plan For STP installments greater than ₹ 1,000 and above, Investors are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.
2. Minimum balance in the Scheme at the time of enrolment for any STP Facility: Daily STP ₹ 10,000/-, Weekly STP ₹ 6,000/-, Monthly STP ₹ 6,000/- Quarterly STP ₹ 8,000/-
3. STP is not available for investments under lock-in period.
4. Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
5. Transfer Dates :

Daily STP: The commencement date for transfers shall be the 5th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. STP transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will take place to the next business day and accordingly the end date to trigger all installment mentioned by the investor shall be extended i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.

Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.

Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.

Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.

6. **Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/or 21st and/or 28th of each month.

- ### 7. Default Dates:

Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month/quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

Weekly: In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.

8. Minimum Application Amount' specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.

- ## 9. Daily STP

- a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.
- b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.
- c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth

10. Value STP

- a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X

(number of instalments; including the current instalment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.

- b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From the second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:
$$\frac{[(\text{First installment amount}) \times (\text{Number of installments including the current installment})]}{(\text{Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer})}$$
- c. On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month $[(\text{first installment amount}) \times (\text{number of installments; including the current installment})]$, then there would be no transfer effected from the Transferor Scheme.
- d. If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of ₹ 500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance instalments under Value STP will be processed for the fixed instalment amount only as specified by the Unitholder at the time of enrolment.
- e. The total amount invested through Value STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Investment Value of the investment i.e. the $[(\text{first installment amount}) \times (\text{total number of installments specified by the Unitholder})]$. This may be on account of fluctuations in the market value of the Units of the Transferee Scheme.
- f. The maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the application form.
- g. The frequencies available under this facility are as follows: Monthly & Quarterly
- h. The minimum number of installments and amount for enrollment to avail Value STP are as below:

| Frequency | Trigger Dates | Minimum Value STP amount (Rs.) |
|-----------|---|---|
| Monthly | 1 st , 7 th , 10 th , 14 th , | For STP installments greater than ₹ 500 but less than ₹ 999, Unitholders are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter. |
| Quarterly | 20 th , 21 st , 28 th | For STP installments of ₹ 1000 and above, Unitholders are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter. |

- l. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date.
- j. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- k. In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in Transferee Scheme and processed accordingly.
- l. A Single Value STP Enrolment Form may be filled for transfer into one Scheme/Plan/Option only
- m. Unitholder has the right to discontinue Value STP at any time he/ she so desires by sending a written request at least 7 (seven) in advance to any of the offices of the Fund or its Authorised Collection Centres.
- n. Value STP will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder

Acknowledgement Slip (To be filled in by the Investor)

SPECIAL FACILITIES APPLICATION FORM

[illegible]

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

| |
|--|
| Collection Centre / ABSLAMC Stamp & Signature |
| |

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)

Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com



Illustration:

| | | | |
|---------------------------------|-------------------------------------|-------------------------------------|-----------------------------|
| Transferor Scheme: | ABSL Low Duration Fund - Growth | Amount of Transfer per Installment: | 10,000 |
| Transferee Scheme: | ABSL Frontline Equity Fund - Growth | Number of Installments: | 12 |
| Date & Frequency of Value STP : | 14th of every month, Monthly | Enrolment Period : | January 2018- December 2018 |

| Date | NAV of ABSL Low Duration Fund | No. Of Units Transferred from ABSL Low Duration Fund | No. Of Units Outstanding in ABSL Low Duration Fund | NAV of ABSL Frontline Equity Fund - Growth | Market Value of Prev Units (Rs) | Value STP Amount (Rs.) | No. of Units to be switched to ABSL Frontline Equity Fund - Growth | Outstanding Units in ABSL Frontline Equity Fund - Growth | First Installment Amount X No of installment |
|-----------|-------------------------------------|---|---|---|---------------------------------------|---------------------------|---|---|---|
| 14-Jan-18 | 330.0127 | 30.3019 | 3008.5246 | 157.73 | 10000.00 | 10000.00 | 63.3995 | 63.3995 | 10,000.00 |
| 16-Feb-18 | 332.1741 | 28.1598 | 2980.3648 | 167.92 | 10646.04 | 9,353.96 | 55.7049 | 119.1043 | 20,000.00 |
| 16-Mar-18 | 334.3433 | 30.8035 | 2949.5613 | 165.41 | 19701.05 | 10,298.95 | 62.2632 | 181.3675 | 30,000.00 |
| 15-Apr-18 | 336.9915 | 28.1082 | 2921.4531 | 168.32 | 30527.78 | 9,472.22 | 56.2751 | 237.6426 | 40,000.00 |
| 14-May-18 | 338.796 | 35.6188 | 2885.8343 | 159.62 | 37932.51 | 12,067.49 | 75.6014 | 313.2440 | 50,000.00 |
| 15-Jun-18 | 341.4352 | 31.9854 | 2853.8490 | 156.68 | 49079.06 | 10,920.94 | 69.7022 | 382.9461 | 60,000.00 |
| 14-Jul-18 | 343.6009 | 18.5268 | 2835.3221 | 166.17 | 63634.16 | 6,365.84 | 38.3092 | 421.2553 | 70,000.00 |
| 14-Aug-18 | 345.9945 | 25.5784 | 2809.7437 | 168.9 | 71150.03 | 8,849.97 | 52.3977 | 473.6530 | 80,000.00 |
| 14-Sep-18 | 347.8153 | 44.9699 | 2764.7739 | 156.99 | 74358.79 | 15,641.21 | 99.6319 | 573.2849 | 90,000.00 |
| 14-Oct-18 | 350.6926 | 22.7444 | 2742.0294 | 160.52 | 92023.70 | 7,976.30 | 49.6904 | 622.9753 | 1,00,000.00 |
| 16-Nov-18 | 352.8977 | 35.7511 | 2706.2783 | 156.32 | 97383.50 | 12,616.50 | 80.7094 | 703.6847 | 1,10,000.00 |
| 14-Dec-18 | 354.4235 | 34.2108 | 2672.0675 | 153.3 | 107874.87 | 12,125.13 | 79.0941 | 782.7789 | 1,20,000.00 |

Calculation of Value STP amount of the second installment i.e. 16-Feb-18:

- a. First Installment Amount- ₹ 10000/-
- b. Number of installments including the current installment is 2
- c. Total of 63.3995 units allotted up to the date of last installment i.e. January 2018 in ABSL Front Line Equity- Growth. The NAV of ABSL Front Line Equity- Growth on February 16, 2018 is 167.92/- per unit. Hence the market value of the investment in ABSL Front Line Equity- Growth on the date of transfer is ₹ 1,0646.04 [167.92 X 63.3995].
- d. Amount Derived for second installment Amount from the formula - [(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer) is - [(₹ 10000) X 2] - ₹ 10,646.04 = ₹ 9,353.96

12. Capital Appreciation Transfer Plan

Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Aditya Birla Sun Life Gold ETF and Aditya Birla Sun Life Nifty ETF, Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF, Aditya Birla Sun Life Banking ETF).

a. Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Aditya Birla Sun Life Gold ETF and Aditya Birla Sun Life Nifty ETF, Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF, Aditya Birla Sun Life Banking ETF).

b. The transfer shall take place at a defined time on a periodic basis.

c. The minimum amount required to trigger instalment under Capital Appreciation Transfer Plan is ₹. 1 and in multiples of ₹. 1 thereafter

d. The capital appreciation, if any, will be calculated from the registration date of the Capital Appreciation Transfer under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous successful Capital Appreciation Transfer date (where Capital Appreciation Transfer has been processed and paid) and the next Capital Appreciation Transfer date. Appreciation will be calculated on the units available for transfer at the time of the STP instalment.

e. Capital Appreciation Transfer Plan is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

f. A Single Capital Appreciation Transfer Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.

g. Unitholder has the right to discontinue Cap STP at any time he/ she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.

h. Capital Appreciation Transfer Plan will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

E. LOAD STRUCTURE

SWPAs applicable to respective schemes at the date of withdrawal.

STPExit Load at time of transfer OUT: Exit Load as applicable to respective schemes.
Entry Load at time of transfer IN: Nil
Exit Load at time of redemption: Exit Load as applicable to respective schemes.

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL FACILITIES APPLICATION FORM

An application for SYSTEMATIC WITHDRAWAL PLAN / SYSTEMATIC TRANSFER PLAN

Scheme Name_____Plan_____Option_____

To Scheme Name_____Plan_____Option_____

Amount (₹) _____

Request for

☐ Fresh Registration

☐ Renewal

Agra: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 **Ahmedabad:** 1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC bank house, Navrangpura, Ahmedabad-380009. **Ahmedabad:** 2nd Floor Poonam Plaza, Opp Citi Corner Rambaug, Maninagar Ahmedabad -380028 **Ahmedabad – Prahladnagar:** 2nd Floor Dinesh Complex, Behind Anand Nagar MTS bus stop, Anand Nagar Road, Prahladnagar, Ahmedabad - 380051 **Ahmednagar:** 2nd Floor Mauli Sankul,NR Zopadi Canteen,Manmad Road Savedi, Ahmednagar-414003 **Ajmer:** Shop No.5,6, 1st Floor, India Square Building, Kutchery Road, Ajmer - 305001 **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk,Opp. Khandelwal Lab, Akola, Maharashtra-444001 **Aligarh:** First Floor, Landmark Shopping Mall, Marris Road, Centre Point, Aligarh -202001 (U.P.) **Aleppey:** Second Floor, Sri Rajarajeshwari Building, Church Road, Mullakkal Ward, Alappuzha - 688 011. **Allahabad:** Upper ground floor,45/1(202),MG Marg,Civil Lines, Allahabad-211001 **Alwar:** Shop No 2 , Road No -2, Scheme-1, Jai Complex, Alwar, Rajasthan - 301001 **Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001 **Amravati:** 1st Floor,Katni Mall, Morchi Road, Amravati - 444602 **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 **Ankleshwar:** Shop # 7, 1st Floor, Roshani Plaza, GIDC, Ankleshwar - 393 002 **Anand:** 1st floor, 104, Maruti Sumiran complex, Opp.Nandbhumi party plot, Anand Vidhyanagar Road, Anand - 388001 **Ansoli:** Shree Vishal Plaza, 1st. Floor, G T Road, Ansoli - 713303 **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 **Bangalore:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore - 560011. **Bareilly:** 1st Floor, Flat no. 111-112, Ratandeep Complex, Civil Lines, Near Chowki Chauraha, Bareilly - 243001 **Bankura:** 80/1/A Bankura Raghunathpur Main Road,Nutanchati Mahalla,Bankura – 722101 **Bengaluru** - M G Road: # 9/3, Ground Floor, Nitesh Broadway, MG nd Road, Bangalore- 560001 **Baroda:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodara-390007 **Belgaum:** No. 14, 2 floor, Shri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum – 590006. **Bellary** : "Sree Gayathri Towers", No. 4, Gopal Swamy (Moka) Road, Gandhi Nagar, Bellary - 583103. **Bhagalpur:** 1st Floor, ANGAR Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur BIHAR- 812001. **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001. **Bhatinda** : First Floor, Above Punjab national bank, Tinkoni, G.T Road, Bhatinda-151001 Punjab. **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 **Bhilai:** 81, Commercial Complex, Nehru Nagar(East), Bhilai - 490020, Chhattisgarh **Bhilwara:** Shop No. A7 Ground Floor, SK Plaza, Pur Road, Bhilwara-311001 Rajasthan **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal- 462011 **Bhubaneswar:** 77,Janpath, Khavelnagar Bhubaneswar-751001 **Bhui:** Ground Floor, Pooja Complex, A wing, Shop no 1, Near ICICI Bank, Station Road, Bhuj -Kutch, Gujarat- 370001 **Bikaner:** 1st Floor, Vishwas Plaza, Rani Bazar Circle, Bikaner - 334 001 **Bilaspur:** 2nd Floor,Shriji Plaza,Sonchhatra Compound,Near Shiv Talkies Square,Bilaspur 495001,Chhattisgarh **Burdwan:** Al Amin Bhavan ,Parbihatia,G T Road ,Siripally,Burdwan ,Pin 713103**Calicut:** Door No-6/296 G1, Karuppalli Square, 2nd Floor, YMCA Cross Road, Calicut-673001 **Chandigarh:** SCO: 2425-2424, Ground Floor, Sector 22C, Chandigarh - 160022 **Chennai – Adyar** : First Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvananmiyur, Chennai - 600041 **Chennai – Anna Nagar** : - 1st floor, No. 334/4, Galaxy Apartment, 2nd Avenue, Anna Nagar, Chennai - 600040 **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:** Pynadhat Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015 **Coimbatore:** 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road, Coimbatore - 641018 **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack, Odisha- 753001 **Dalhousie:** Room no 217, 2nd Floor,1, India Exchange Place,Dalhousie, Kolkata - 700001 **Dehradun:** 97 India Trade th Centre,Rajpur road,Adjoining hotel Madhuban, Dehradun-248001 **Delhi:** 406-415, 4 floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 **Dhanbad:** Shop No-202 2nd Floor Shirram Plaza Bank More Dhanbad-826001 **Dhule:** 1st Floor, C T S No 1606/A, LANE No 6, Opp HDFC Bank, DHULE, MAHARASHTRA, 424001 **Durgapur:** First Floor, "Landmark", Shahid Khudiram Sarani,City Center, Durgapur - 713216. **Erode:** 318,First Floor,Sakthi road,Erode-638003 **Faridabad:** SCO No. 2, First Floor, SEC-16, Faridabad -121002 **Ghaziabad:** 17, Advocate Chambers RDC, Ghaziabad - 201001 **Gorakhpur:** First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001 **Guntur** : D No: 31-10-880, 10/3, Arundelpet, Guntur- 522002. **Gurgaon:** Unit no. 16, Ground Floor, Vipul Agora, Sector 28, MG Road, Gurgaon - 122002 **Guwahati** : 201, 2nd floor, Orion Place, G S Road, Near Mizoram House, Guwahati - 781 005 **Gwalior:** Ground Floor, Orion Tower, City Center, Gwalior - 474011 **Haldwani:** U 9B, Upper Ground Floor, Durga City Centre, Opposite Adiction GYM, Haldwani, Nanital, Uttarakhand: 263139 **Haridwar:** First Floor,Above Manyavar Showroom, Opp. Le-Grand Hotel Plot no. 5, Gobindpuri, Ranipur Mod, Haridwar-2249401 **Hisar:** 1st Floor, Kamala Place, Plot # 57 – 60, Kamala Nagar, Red Square Market, Hissar – 125 001 **Hubli:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 **Hyderabad** - RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana State, Pin: 500082. **Hyderabad - Madhapur:** Shop No. 1-98/21/3, 2nd Floor, Sriathi Towers, Madhapur, Hyderabad – 500 081 **Indore:** 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. **Jabalpur:** Ground Floor, Motor Mitra Building, Near petrol Pump Napier Town, Jablapur- 482001 **Jaipur:** G-2, Ground Floor, Anukampa Fountain Heights ,Subhash Marg, C - Scheme, Jaipur - 302001 **Jalandhar:** 210, 2nd Floor, Grand Mall,Jalandhar- 144001 **Jaigaon:** Ground Floor,Geetai Villa Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002 **Jammu:** Shop no 105, 1st Floor North Block, Bahu plaza, Jammu- 180004 **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda lane Corner,Lal banglow Road, Jamnagar, Gujarat, Pin 361001. **Jamshedpur:** 1st Floor, Shanti Hari Abasan,1/G, Inner Circle Road, Bistupur, Jamshedpur - 831001. **Janakpuri:** SCO number 112, 114, First Floor, Mahatta Tower,Community Centre, Janakpuri,New Delhi - 110058 **Jhansi:** Building no 372/44 New no. 670 civil lines, Gwalior road, Jhansi-284001. **Jodhpur:** KK.Plaza II nd Floor, Sardarpura Ist B Road, Jodhpur (Raj), 342003 **Junagadh:** 2nd Floor Shop 211 Rayjinagar shopping centre,Opp Hdfe Bank Moti baug Junagadh – 362001 **Kanpur:** 114/113, Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 **Kannur:** 3rd Floor, Grand Plaza, Room # TV - 33/362 Z-3, Fort Road, Kannur - 670 001 **Karnal:** Ground Floor, DSS No 212, Sector 12, Karnal – 132 003 **Kestopur:** Shop No 7, Block 5 , Clubtown, VIP Road, Tegharia, Kolkata -700052. **Kharagpur:** GROUND FLOOR, SUCHANA BUILDING, KAMALA CABIN INDA, WEST MEDINIPUR, KHARAGPUR-271305 **Kolhapur:** First Floor, Jaduban Plaza F-3, Shahupuri,Bhaskarrao Jadhav chowk, Near panch Banglows, Kolhapur-416001 **Kollam:** 2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam - 691008 **Kolkata** Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 **Kota:** Second floor, 96 shopping centre, opposite bharat hotel, Kota - 324007 **Kottayam:** First Floor, Pulimoottil Arcade, KK Road, Kanjikuzhy, Kottayam - 686004 **Lucknow:** 103-B,1st Floor,Shalimar Square, Lalbagh, Lucknow-226001 **Ludhiana:** SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 **Mangalore:** Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpaday, Mangalore, Karnataka - 575 003 **Margao:** Ground Floor, Shop No.7 & 8, Colaco Building Abade Faria Road,Margao- Goa, 403601 **Mathura:** Ground Floor, Tera Tower,Bhuteshwar Road, Mathura-281004 **Meerut:** Unit No-05 & 06, Ground Floor, Om Plaza, Opp. Ganga Plaza, Begum Bridge Road, Meerut-250001 **Mehsana:** 1st Floor Jaydev Complex Opp. Pashabhai Petrol Pump State Highway Mehsana – 384 002 Gujarat. **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das,Civil Lines, Moradabad-244001 **Mumbai – Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandavarkar Road, Borivali (West), Mumbai - 400092. **Mumbai – Goregaon:** Romell Tech Park (R-Tech Park), 12th Floor, Nirlon Compound, Off Western Express Highway, Goregaon (E), Mumbai 400063. **Mumbai- Ghatkopar:** Shop # 9 & 10, Neelkanth Regent, R D Narkar Marg, Ghatkopar (East), Mumbai – 400077. **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 **Mumbai (IB):** One India Bells Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai-400013. **Mumbai – Kalyan:** Shop no 5 & 6 Ground Floor, Vikas Heights, Next to NKGSB Bank, Santoshimata Road, Kalyan (W), Thane - 421301 **Muzzafarpur:** 235, Patel Nagar, Near Ramilla Ground, New Mandi, Muzaffarnagar-251001 **Mysore:** No. 442-443, Laxman Plaza, Chamrajia Double Road, Near Ramaswamy Circle, Mysore -570024. **Nadiad:** City Centre Unit – 211 2nd Floor, Near City point, Paras Cinema Road, Nadiad - 3870010 **Nagpur:** 1st Floor, The EDGE, Above Equitas Bank, WHC Road,Shankar Nagar, Nagpur – 440 010. **Nasik:** Shop no 1, Samruddhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002. **Navsari:** 103, 1st floor, Swiss Cottage, Ashanagar Main Road,Navsari-396445. **New Delhi:** Space no 9,Lower Ground Floor, Block E , International Trade Tower, Nehru Place ,New Delhi -110019. **Noida:** 409, 4th Floor, Chokani Square, Sector 18, Noida– 201301 **Palakkad** : Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmadampam, Palakkad, Kerala - 678013 **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, New Leela Bhawan Market,Tehsil & District Patiala, Patiala - 147001 **Patna:** Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna - 800001. **Pimpri:** Ground Floor, B-5, Empire Estate, Old Mumbai Pune Highway , Near Ranka Jewellers, Pimpri, Pune- 411019. **Pitampura:** Shop No. 109A, 1st Floor, PP Towers, Netaji Subhash Place, Pitampura, New Delhi - 110034 **Pondicherry:** First Floor, No. 66, JSV Building, 100Feet Road, Ellapalliaichavady, Pondicherry – 605005. **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. **Pune - Camp:** Shop. No. 11, Kumar Pavilion, East Street, Camp, Pune - 411001. **Raipur:** 2nd Floor S-1, Raheja Towers, Fafadhi Chowk Jail Road, Raipur-492001, Chhattisgarh **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Street, Rajahmundry - 533101, Andhra Pradesh **Rajkot:** 915- Star Plaza,Full chap chowk, Rajkot-360001 **Ranchi:** Ground Floor, Sethi Corporate P.P. Compound Ranchi - 834001 **Rohtak:** 2nd Floor, Plot # 120-121, Bank Square, Delhi Road, Opp. Manya Tourism, Rohtak – 124 001 **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Rourkela - 769012. **Saharanpur:** 1st Floor, Krishna Complex, Moh. Misson Compound, Court Road, Saharanpur – 247001 **Salem:** No. 4,Anura complex,Omalar Main road,Angammal colony Entrance, Salem 636009 **Sambalpur:** (Above Kalinga Hardware), Budharaja Road, In front of SBI, Sambalpur, Odisha-768004 **Sangli:** First Floor, Signature Complex, Sangli - Miraj Road, Opposite Zilha Parishad, Sangli - 416416. **Satara:** 1st Floor, Shop no.2, Adarsh Corner,Radhika Road Satara- 415001. **Shillong:** RPG Complex, Keating Road, 3rd Floor, Shillong, Meghalaya -793001. **Shimla:** Sood complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 **Sri Ganganagar:** First Floor, Shah Tower, Plot no 3, Near Sukhadiya circle, Sri Ganganagar, Rajasthan - 335001 **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Solapur:** Veetrag Vertex, Office no. 6 & 7, 1st floor, Opp. Naval Petrol Pump, Railway Station Road, Solapur – 413 001 **Surat:** HG-5, International Trade Centre, Majura Gate Crossing, Ring Road, Surat – 395002. **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 **Thrisur:** Trichur Trade Centre, 2nd Floor, Kurupparam Road, Thrisur - 680001 **Thiruvalla:** 1st Floor, Pulimuttathu Building, Door No: 185/11 Muthoor P O, Ramanchirya, Thiruvalla -689107 **Tirupati:** D No:20-2 - 704,1st Floor, Near Balaji Hospital, Korlagunta, Tirupati-517501. **Trichy:** 1st Floor, Vignesh Aradhana,16, Shop 2 & 3, Sasrli Road,Tiruchirappali – 620017. **Trivandrum:** 3rd Floor, Kailas Plaza,Plattom, 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 Siga, Varanasi-221002 **Vasai:** Shop # 3, Jay Khodiyar Bhawan, Ambadi Road, Opp Gurudwara, Vasai (West), Pin – 401 202 **Thane Maharashtra Vasco:** First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco, Goa - 403802 **Vashi:** Shop # 5 & 6, Ground Floor, Om Rachana CHS, Sector 17, Vashi, Navi Mumbai – 400 703 **Vijayawada:** K.P.Towers, 40-1-52/6, Aditya Birla Sun Life Insurance, Acharya Ranga Nagar, Vijayawada - 520010 **Vishakapatnam:** # 47-11-28, 1st Floor, Showroom - 3, Uma Vinayanagar, Diamond Park Area, Dwaraka Nagar, Visakhapatnam – 530 016 **Warangal:** First Floor, No. 12-4-161, "Srirama Nilayam", Old Bus Depot Road, Ramnagar Cross Road, Hanamkonda, Warangal – 506 001. **Yamunanagar:** SCO-178, 1st Floor, Vijaya Bank Building,HUDA Complex, Near Usha Rathni Hospital, Yamunanagar, Jagadhri, Haryana - 135003.

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Andaman and Nicobar Islands – II Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair-744 103. **Agra** : No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 **Ahmedabad** : 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalov Ellis Bridge Ahmedabad 380 006 **Agartala** : Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala – 799001 **Ahmednagar** : B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar – 414001. Maharashtra **Ajmer** : AMC No. 423/30, Near Church Brahmapuri 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 **Aleppey** : Doctor's Tower Building, Door No.14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alppey, Kerala - 688 001. **Alwar** : 256A, Scheme No:1, Arya Nagar Alwar 301001 **Amaravati** : 81, Gulshan Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 **Ambala** : Opposite PEER, Bal Bhavan Road, Ambala - 134003 **Amreli:** B 1,1st Floor, Mira Arcade, Library Road, Opp SBS Bank, Amreli – 365601. **Amritsar** : SCO - 18J, 'C' Block Ranjit Avenue, Amritsar 140001 **Anand** : 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001. Angul: Similipada, Near Sidhi Binayak+2 Science College Angul-759122 **Ankleshwar** : Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 **Arrah:** Old NCC Office, Ground Floor, Club Road, Arrah-802301. **Ansoli** : Block - G - 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagarn Ansoli 713303 **Assam (Bongaigaon):** G.N.B.Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon, Assam - 783380 **Assam (Nagaon):** Utaplendu Chakraborty, Amulapatty, V.B.Road, House No.315, Nagaon – 782003. **Anantapur** : 15-570-33, I Floor Pallavi Towers, Anantapur – 515001 **Andheri:** 351, Icon, 501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. Ph.no: 7303923299 **Aurangabad** : 2nd Floor, Block No. D-21-D-22,Motivalla Trade Centre, Nirala Bazar,New Samarth Nagar, Opp. HDFC Bank,Aurangabad – 431001 **Bagalokt:** Shop No. 2,1st floor Shreyas Complex Near Old Bus Stand Bagalkot 587 101 Karnataka. **Balasure** : B C Sen Road Balasure - 756001 **Bangalore** : Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 **Bangalore** : First Floor,17/1,-(272) 12th Cross Road,wilson Garden,bangalore-560027. **Bankura:** Cinema Road, Nutan Ganj (Beside Mondal Bakery), PO & Dist Bankura, Pin : 722101 **Barasat:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124, Kolkata, West Bengal. **Bareilly*** : F-62-63, Butler Plaza, Civil Lines,Bareilly- 243001 **Bardoli:** F-10,First Wings,Desai Market,Gandhi Road,Bardoli - 394601 **Basti** Office no 3, Ist Floor, Jamia Shopping complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh **Belgaum** : Classic Complex, Block No. 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Bellary:** 18/47/A, Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Bellary-583102. **Berhampur** : Kalika Temple Street, Beside SBI BAZAR Branch.Berhampur- 760002 **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 - 3640002 **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, Dist. Durg PIN 490020 **Bhilwara** : C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. **Bhubaneswar** : 101/7, Janpath, Unit – III Bhubaneswar - 7510013, **Bhusawal** : Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Bhui** : Data Solution, Office No-17 I st Floor Municipal Building Opp Hotel Prince Station Road Bhuj – Kutch - 370001 **Bilharsharif:** R&C Palace,Amber Station Road,Opp: Mamta Complex,Bihar Sharif (Nalkanda) Pin - 803101 **Bikaner** : 1404,amar singh pura, Behind Rajasthan Patrika, In front of Vijaya bank, Bikaner, Rajasthan - 334001 **Bilaspur:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495001. **Bijapur:** No. 9, 1st floor Gajanan Complex, Azad Road Kamataka, Bijapur-586 101 **Bohorompur:** 107/1 A C Road,Ground Floor,Bohorompur,Murshidabad,Pin 742103,WestBengal **Bokaro** : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 **Borivali:** Hirji Heritage,4th Floor, Office no 402,Landmark : Above Tribhuvandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West. Mumbai - 400 092. **Burdwan** : 1st Floor Above Exide Showroom,399 G T Road Burdwan-713101 **Calicut** : 29/972 Gnd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut – 673016, Kerala **Chandigarh** : Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 **Chandrapur:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 **Chennai** : Iynder Street No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034. **Chennai-Tambaram:** III Floor, BR Complex,No.66, Door No. 11A, Ramakrishna Iyer Street,Opp. National Cinema Theatre,West Tambaram,Chennai – 600 045. **Chhindwara:** Cams Service Centre Shop No. 01 Near Puja Lawn, Prarasia Road Chhindwara- 480 001 Madhya Pradesh **Chittorgarh** : 3 Ashok Nagar, Near Heera Vatika,Chittorgarh -

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312001 **Cochin**: Building Name :- Modayil,Door No. :- 39/2638 DJ,2nd Floor, 2A, M. G. Road,Cochin – 682 016 **Coimbatore** : No 1334, Thadagam Road, Thirumoorthy Layout, R.S. Puram,Behind Venkteswara Bakery, Coimbatore – 641002. **Coochbehar**: N.N.Road Power House Choupathi Coochbehar -736101 West Bengal **Cuttack** : Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001 **Davenegere** : 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Devengere 577002 **Dehradun** : 204/121 Nari Shipl Mandir Marg Old Connaught Place Dehradun 248001 **Dharmapuri** : 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 701 **Darbhanga** : Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 **Dhanbad** : Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad - 826001. **Dimapur**: MM APARTMENT,HOUSE No: 436 (GROUND FLOOR),Dr. HOKESHE SEMA ROAD,NEAR BHARAT PETROLEUM,LUMTHI COLONY,OPPOSITE T.K COMPLEX,DIMAPUR(NAGALAND) PIN-797112 **Dibrugarh**: AMBA COMPLEX,GROUND FLOOR,H S ROAD,DIBRUGARH,PIN-786001 **Dhule** : House No 3140, Opp Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule- 424001 **Durgapur** : Plot No 3601,Nazrul Sarani, City Centre,Durgapur : 713216. **Proddatur**: Dhurakamayee, D.No 8/239,Opp Saraswathi Type Institute,Sriramula Peta, Proddatur, Andhra Pradesh - 516360. **Erode**: 197, Seshaiyer Complex Agharam Street Erode 638001 **Faridhabad** : B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 **Faizabad** : 1/13/196, A, Civil Lines,behind Triupati Hotel, Faizabad, Uttar Pradesh, Pin-224001 **Firozabad**: 53,1st Floor,Shastri Market, Sadar Bazar,Firozabad - 283 203. **Gandhidham**: S7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370 201. **Gandhinagar**: 507, 5th Floor, Shree Ugati Corporate Park,Opp ,Pratik Mall,Nr HDFC Bank,Kudasan,Gandhinagar – 382421.**Gangtok**: Ground floor of Hotel mount view,Development Area,Opp- New secretariat,Near community hall,Gangtok-737101 **Gaya** : North Bisar Tank,Upper ground floor,Near - I. M. A. Hall,Gaya – 823001. **Ghatkopar** : Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai 400 077 **Ghaziabad** : B-11, LGF RDC, Rajnagar, Ghaziabad - 201002. **Goa** : Lawande Sarmalkar Bhavan,1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji Goa,Goa – 403 001 **Goa**: No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvudha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **Gondal**: A/177, Kailash Complex, Opp. Khedut Decor, Gondal – 360 311 **Gorakhpur** : Shop No. 5 & 6, 3rd Floor,Cross Road The Mall,A D Tiraha, Bank Road,Gorakhpur – 273001 **Gulbarga** : Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Guntur** : Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 **Gurgaon** : SCO – 16, Sector 14, First Floor, Gurgaon 122001 **Guwahati** : Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati - 781008. **Gwalior** : 1 Floor, Singhal Bhawan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 **Haldia** : 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602 Hassan: 'PANKAJA' 2nd Floor, Near Hotel Palika, Race Course Road, Hassan- 573201 **Hazaribag** : Municipal Market, Annanda Chowk, Hazaribagh – 825301 **Howrah**: Gagananchal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah – 711106 **Haldwani** : Durga City Centre, Nainital Road, Haldwani – 263139 **Haridwar**: No. 7, Kanya Gurukul Road, Krishna Nagar, Haridwar, Uttarakhand – 249404 **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur – 146001 **Himmatnagar** : C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar – 383001 **Hisar** : 12, Opp. Bank of Baroda Red Square Market, Hisar – 125001 **Hosur** : No. 9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, Hosur - 635 110 **HUBLI** : No. 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli – 580029 **Hyderabad**: 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 **Indore** : 101, Shalimar Corporate Centre 8- B, South tukogunj, Opp.Greenpark Indore 452 001 **Jabalpur** : 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur** : R-7, Yudhisthir Marg, C -Scheme Behind Ashok Nagar Police Station Jaipur 302001 **Jalandhar** : Unit # 29, 1st Floor, City Square, G T Road, Jalandhar - 144 001 **Jalgaon** : Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 **Jalpaiguri** : Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode 735101, West Bengal. **Jalna** :Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar - 361 001. **Jamshedpur** : Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 **Jaunpur**: 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. **Jhansi**: 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi – 284001. **Jodhpur**: 1/5, Nirmal Tower 1st Chopasani Road Jodhpur 342003 **Jorhat** : Jail Road Dholasatra Near Jonaki Shangha Vidyalaya Post Office - Dholasatra Jorhat - 785001 **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh362001 **Kakinada** : D No-25-4-29,1st floor, Kommireddy vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada- 533001. **Kalyani** : A - 1/50, Block - A, Dist Nadia, Kalyani – 741235 **Kanpur** : I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur 208001 **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur – 670004. **Kangra**: C/o Dogra Nareesh & Assocoaites, College Road, Kangra, Himachalpradesh Pin code: 176001 **Karnal** : 29 Avtar Colony,Behind Vishal Mega Mart,Karnal - 132001 **Karimnagar** : H No.7-1-257, Upstairs S B H\ Mangammathota Karimnagar A.P. Karimnagar 505 001 **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 **Kasaragod** : KMC XXV/88, 1, 2nd Floor,Stylo Complex,Above Canara Bank, Bank Road,Kasaragod-671 121. **Katni**: 1st Floor, Gurananak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 **Kadapa** : Bandi Subbaramaiah Complex D.No:3/ 1718, Shop No 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA – 516 001. Andhra Pradesh **Khammam**: Shop No: 11 - 2 - 31/3, 1st floor, Phillips Complex, Balajinagar, Wyra Road, Near Baburaio Petrol Bunk, Khammam, Andhra Pradesh - 507 001. **Kharagpur** : "Silver Palace",OT Road, Inda- Kharagpur, G.P-Barakola,PS- Kharagpur Local,Pin-721305, Dist-West Midnapore **Krishnanagar**: R.N Tagore Road,In front of Kotwali P.S.Krishnanagar,Nadia,Pin-741101. **Kolhapur**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 **Kolkata**: Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016 **Kollam** : Kochupilamoodu Junction Near VLC, Beach Road Kollam 691001 **Kottayam** : 6 Sriram Commercial Complex, Infront of Hotel Blue Diamond, P T Nagar, Korbha, Chattisgarh PIN 495677 **Kota** : B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 **Kottayam** : THAMARAPALLIL Building,Door No - XIII/658,M L Road,Near KSRTC Bus Stand Road,Kottayam – 686001 **Kukatpally** : No. 15-31-2M-1/4,1st Floor, 14-A, MIG,KPHB Colony, Kukatpally,Hyderabad – 500072. **Kumbakonam** : Jailani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool** : Shop Nos. 26 and 27, Door No. 39/265A and 39/265B,Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh – 518001. **Lucknow** : Off #4,1st Floor,Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow - 226 001 **Ludhiana** : U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 **Madurai** : 86/71A, Tamilsangam Road Madurai 625 001 **Malda** : Daxhinagar Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda – 732101 **Mangalore** : No. G 4 & G 5, 1st Inden Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 **Manipal** : Shop No A2, Basement Floor,Academy Tower,Opp. Corporation Bank,Manipal – 576104 **Mandi** : 328/12,Ram Nagar ,1st Floor, above Ram Traders,Mandi,-175001 **Mandi Gobindgarh**: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh,Punjab – 147301 **Mapusa** : Office no. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa – 403507 **Margao** : F-4 Classic Heritage, near Axis Bank, opp. BPS Club Pajifond, Margao, Goa 403 601. **Malappuram**: Kadakkadan Complex ,Opp Central School, Malapuram – 670504.**Mathura** : 159/160 Vikas Bazar Mathura 281001 **Meerut** : 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 **Mehsana** : 1 Floor, Subhadra Complex Urban Bank Road Mehsana Gujarat 384002. **Mirzapur** : First Floor, Canara Bank Building, Dhundhi Katra Mirzapur, Uttar Pradesh - 231 001. **Moga** : Gandhi Road, Opp. Union Bank of India, Moga – 142001 **Moradabad** : H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244 001. **Mumbai** : Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 **Muzaffarnagar**: 235, Patel Nagar, Near Ramliia Ground, New Mandi, Muzaffarnagar-251001. **Muzzafarpur** : Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 **Mysore** : CH-16,Prashanth Plaza,Safe wheels building, Saraswathipuram,Mysore-570009, Karnataka **Nadia**: R.N Tagore Road, In front of Kotwali P. S. Krishnanagar, Nadia - 741101. **Nadiad**: F-134, First Floor,Ghantakama Complex,Gunj Bazar,Nadiad - 387001 **Nagercoil**: IV Floor, Kalluveetil Shyris Center 47, Court Road, Nagercoil - 629 001 Tamil Nadu **Nagpur** : 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 **Namakkal** : 156A /1, First Floor, Lakshmi Vilas Building, Opp. To District Registr Office, Trichy Road, Namakkal – 637001 **Nasik** : 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002 **Navsari** : 16, 1st Floor,, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. **Nanded**: Shop No.8,9 Cellar "Raj Mohammed ,Complex" Main Road Shri Nagar,Nanded-431605. **Nellore** : 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001 **New Delhi** : 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videcon Tower Jhandedalan Extension, New Delhi - 110 055. **New Delhi** - **Pitampura** : Aggarwal Cyber Plaza-II,Commercial Unit No 371,3rd floor, Plot No C-7,Netaji Subhash Place, Pitampura –New Delhi 110034. **New Delhi** - **Janakpuri**: 306, 3rd Floor, DDA -2 Building,District Centre, Janakpuri, New Delhi -110058. **Nizamabad**: 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home,Nizamabad - 503001 Telangana **Noida** : E-3, Ground floor, sector 3,Near Fresh food factory, Noida - 201301. **Ongole**: Shop No -9, Frist Floor, Do No:17/15, G.v.s Bulding, Kanyaka Parameswri Street, Bandlamitta, Ongole Pin Code: 523001 **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad – 678001 **Palanpur** : Gopal Trade Center,Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank,Opp. Old Gunj,Palanpur - 385001. **Panipat** : 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road Panipat 132103 **Patiala**: SCO-17, Opposite Amar Ashram, Near hotel Polo club, Lower Mall, Patiala- 147001. **Patna** : G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 **Pathankot**: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 **Pondicherry** : S-8, 100, Jawaharlal Nehru Street (New Complex), Opp. Indian Coffee House) Pondicherry 605001 **Port Blair** : 1st Floor, Above Mahesh Graphics,Nandanam Complex,Beside Old CCS Building, Junglithag, Port Blair - 744103 **Pratapgarh** : Opposite Dutta Traders Near Durga Mandir Balipur, Pratapgarh - 230 001 **Pune** : Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hinglaj Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052 **Raebareilly** : 17, Anand Nagar Complex, Raebareilly – 229001 **Raiganj**: Rabindrapally,Near Gitanjali Cinema Hall,Raiganj,Uttar Dinajpur,Pin 733134 **Raipur** : HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101 D.No 7-27-4 1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 **Rajapalayam** : No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam – 626117 **Ranchi** : 223, Tirath Mansion (Near Over Bridge), 1st Floor Main Road Ranchi 834001 **Ranchi** : 4, HB Road. No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001. **Ratlam** : 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri – 415639 **Rohtak** : SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001 **Rourkela** : 1st Floor Mangal Bhawan Phase IIPower House Road Rourkela 769001 **Roorkee** : 22 Civil Lines Ground Floor, Hotel Krishi Residency, Roorkee – 247 667 **Sagar** : Opp.Somani Automobiles Bhagwanaganj Sagar Madhya Pradesh Sagar 470 002 **Salem** : No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 **Sahanpuran** : I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Sahanpuran – 247001 **Sangli** : Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416 **Sambalpur** : C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur 768001 **Satara** : 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 **Satna**: 1st Floor, Shri Ram Market, beside Hotel Pankaji, Birla Road, Satna - 485 001 **Serampore**: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist- Hooghly, Pin: 712201 **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. **Silchar**: Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005. **Sikar**: 1st Floor,Opposite Yash Tower Parking,Pawan Travels Street,Front of City Center mall,Station Road,Sikar - 332001 **Siliguri**: 78, Haren Mukherjee Road ,1st floor,Beside SBI Hakimpara,Siliguri 734001 **Sirsa**: Gali No:1, Old Court Road,Near rd Railway Station Crossing, Sirsa, Haryana - 125 055. **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla – 171001 **Shimoga** : No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Kamataka **Shillong**: 3 Floor, RPG Complex, Keating Road, Shillong - 793001 **Sitapur** : 78, Haren Mukherjee Road, 1st floor,Beside SBI Hakimpara,Siliguri 734001 **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212 **Sonepat** : 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 **Sonepat** : Sco-11-12,1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat-131001. **Sriganganagar** : 18 L Block, Sri Ganganagar Sriganganagar – 335001 **Srikakulam** : Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, rikakulam - 532001 **Srinagar**: Near New Era Public School,Rajibagh,Srinagar - 190 008 **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 **Surat** : Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar – 363035 **Thane (W)**: Dev Corpora, 1st Floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601. **Thiruppur** : 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 **Thiruvalu**: 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalu – 689 101, Kerala. **Tinsukia**: Dhawal Complex, Ground Floor, Durgabagar Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 **Tirunelveli** : No. 51/72, I Floor , K.A.P Complex,(Nachiapur Super Market- Upstairs),Trivandrum Road,Palayamkottai,Tirunelveli - 627002 **Tirupathi** : Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501 **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur – 680001 **Trichy** : No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 **Trivandrum** : R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 **Udaipur** : Shree Kalyanam,50, Tagore Nagar, Sector – 4,Hiranmagri,Udaipur – 313001. **Tuticorin** : 227/F South New Street, Tuticorin - 628 002. **Ujjain**: 123, First Floor, Siddhi Vinayaka Trade Centre, Saahas Road, Pargur, Ujjain - 456010. **Vadodara**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 **Valsad** : Ground Floor, Yash Kamal - "B", Near Dreamland Theatre, Titthal Road, Valsad – 396001. **Vapi** : 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396 195. **Varanasi** : Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra, Beside Kuber Complex, Varanasi-221010. **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. **Vellore** : No:54, 1st Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004. **Vijayawada** : 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M. G Road, Labbipet Vijayawada 520 010 **Vishakhapatnam** : Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016. **Vizianagaram** : Portion 3,First Floor, No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar,Vijaynagaram-535003 **Warangal** : F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 **Wayanad** : 2nd Floor, AFFAS Building, Kalpetta,Wayanad – 673 121 **Yamuna Nagar** : 124-B/R Model Town Yamanunagar Haryana Yamuna Nagar 135 001 **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001. *Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrars & Transfer Agents to Aditya 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 Aditya Birla Sun Life AMC Limited (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.mutualfund.adityabirlacapital.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.



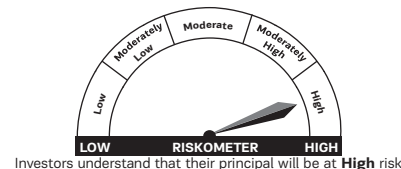
KEY INFORMATION MEMORANDUM

Aditya Birla Sun Life PSU Equity Fund - (An Open ended equity scheme following PSU theme)

This Product is suitable for investors who are seeking*:

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings

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



Offer of units of ₹ 10/- each during the New Fund Offer and Continuous Offer for Units at NAV based prices.

New Fund Offer Opens: Monday, December 09, 2019 | **New Fund Offer Closes:** Monday, December 23, 2019

Scheme Re-opens for Continuous Sale And Repurchase: Within 5 Business Days From The Date Of Allotment

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper.

NAME OF THE ASSET MANAGEMENT COMPANY

ADITYA BIRLA SUN LIFE AMC LIMITED (ABSL AMC)

One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013

Tel: 43568000 • Fax No: 43568110 / 8111 • CIN: U65991MH1994PLC080811

NAME OF MUTUAL FUND

ADITYA BIRLA SUN LIFE MUTUAL FUND

One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013

Tel: 43568000 • Fax No: 43568110 / 8111 • CIN: U74899MH1994PTC166755

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

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

| | | | |
|---|---|---------------------|--|
| Name of the Scheme | Aditya Birla Sun Life PSU Equity Fund | | |
| Type of the Scheme | An Open ended equity scheme following PSU theme | | |
| Investment Objective | Investment objective of the scheme is to provide long term capital appreciation by investing in equity and equity related instruments of Public Sector Undertakings (PSUs) The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved. | | |
| Asset Allocation Pattern of the Scheme | Under normal circumstances, the asset allocation of the Scheme will be as follows: | | |
| | Instruments | Risk Profile | Normal Allocation (% of total Assets) |
| | Equity & Equity Related instruments of Public Sector Undertakings | High | 80% - 100% |
| | Other Equity & Equity Related instruments | High | 0% - 20% |
| | Debt and Money Market Instruments | Low to Medium | 0% - 20% |
| | Units issued by REITs & InvITs | Medium to High | 0% - 10% |
| | Public sector entities/undertakings to include those entities: | | |
| | <ul style="list-style-type: none"> • In which the Government of India / a State Government has atleast 51% shareholding. • Notified / qualifies as public sector entities, in accordance with norms / notified by Government of India / a State Government the debt of which is guaranteed by Government of India / a State Government. | | |
| | The scheme may also invest upto 50% of the net assets of the scheme in derivative instruments for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations. The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme. | | |
| | Under normal circumstances the scheme shall not have an exposure of more than 20% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time. Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the scheme intends to invest in repo /reverse, repo in corporate debt securities and may engage in stock lending/borrowing. | | |
| | The Scheme may also invest up to 20% in securitized debt instruments. | | |
| | The Scheme may invest in mutual fund units as permissible. | | |
| | The scheme will not invest in Credit Default Swaps and short selling. | | |
| | Change in Asset Allocation | | |
| | The above mentioned investment pattern is indicative and may change for short duration. | | |
| | Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. 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 Fund Manager shall rebalance the portfolio within 30 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, 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 SEBI (MF) Regulations. | | |
| Investment Strategy | <p>The primary investment strategy of the scheme would be to generate long term capital appreciation by investing in equity and equity related instruments of Public Sector Undertakings (PSUs) The scheme may continue to hold companies in the Scheme which subsequently may get privatized or where the Government shareholding gets reduced through the process of disinvestment (but minimum PSU/ Central government / state government stake of 25% or single largest shareholder).The scheme will follow a bottom-up approach to stock-picking. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market, expected growth in earnings and the company's financial strength and track record.</p> <p>The scheme may also invest in ADR/ GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.</p> <p>The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. The fund investment in debt securities and money market instruments issued by corporate and/or state and central government with the aim to controlling volatility and providing cash flows on a continuous basis. Rigorous indepth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC for its fixed income investments. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.</p> | | |

| | <p>The portfolio shall be structured so as to keep risk at acceptable levels and invest across Market cap. This shall be done through various measures including:</p> <ul style="list-style-type: none">• Ongoing review of relevant market, industry, sector and economic parameters• Investing in companies which have been researched. Companies deemed to be leaders in their respective products/industry.• High quality businesses exhibiting favorable economics, capable and trustworthy management teams• Other parameters like operating profit margin, net profit margin, P/E ratio, better earnings visibility, etc.• Investments in debentures and bonds will usually be in instruments which have been assigned investment grade ratings by any approved rating agency <p>ABSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI/RBI and approved by the Trustee.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--------------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| Risk Profile of the Scheme | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: thematic/sectoral fund, investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk, etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Foreign Securities, investments in Repo Transactions in Corporate Bond, investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc., risks associated with investment in units of REITs and InvITs and risks associated with Stock lending. The Scheme shall not engage in short selling activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that the Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Control | <p>Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans/Options | <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> <p>1. Dividend Option (Payout Facility)</p> <p>2. Growth Option</p> <p>**DIRECT PLAN:</p> <p>i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p> <p>ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>iv. How to apply:</p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>b. Investors should also indicate "Direct" in the ARN column of the application form.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply) | <p>Default Option/ Sub-Option: Growth Option</p> <p>In case of valid application received without indicating choice between Growth and Dividend option, the same shall be considered as Growth Option and processed accordingly.</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><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><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></table> <p>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.</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 |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicable NAV (after the scheme opens for repurchase and sale) | <p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/IMD/DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <p>For an amount less than ₹ 2 lacs:</p> <ul style="list-style-type: none">• In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.• In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. <p>For an amount of ₹ 2 lacs and above#:</p> <p>In respect of valid applications for purchase of units with amount equal to or more than ₹ 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ₹ 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <p>i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.).</p> <p>ii. Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).</p> <p>iii. The funds are available for utilization before the applicable cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</p> <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <ul style="list-style-type: none">• In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.• In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the SID.</p> <p>#Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is ₹ 2 lacs and above.</p> <p>(a) All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued thereunder from time to time).</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | <div>(b) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.</div> <div>(c) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated.</div> <div>(d) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application</div> <div>(e) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lacs.</div> <div>(f) Only transactions in the same scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc.).</div> <div>(g) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.</div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|--|-------------------------------------|-----------------------|--|------------|-------------|---------------------------------------|------------|----------------|--|---|---|---|-----------------------------------|---|--|--|---------------------------------------|----------------|---|------------|---|------------|---|------------|--|----------------------------|---|-------|--|-------|--|-------|--|-------|--|-------|---|--|--------------------------|-------|
| Minimum Application Amount / Number of Units | <div>During New Fund Offer Period: Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter during the New Fund Offer period.</div> <div>During Ongoing Offer period: Fresh Purchase (Incl. Switch-in): Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter. Additional Purchase (Incl. Switch-in): Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter. Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units.</div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Despatch of Proceeds of Repurchase (Redemption) Request | Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | S&P BSE PSU - TR Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy | Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax, if any. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Fund Manager | Mr. Mahesh Patil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | Aditya Birla Sun Life Trustee Private Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Performance of the Scheme | This scheme does not have any performance track record. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses of the Scheme | <div>The following load structure will be applicable during the NFO and Ongoing Offer Period:</div> <div>New Fund Offer Period</div> <div>The NFO expenses of the scheme shall be borne by the AMC.</div> <div>Entry Load: Nil</div> <div>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.</div> <div>Exit Load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.5% of applicable NAV.</div> <div>For redemption / switch-out of units after 90 days from the date of allotment - Nil</div> <div>The Load Structure is subject to change from time to time and shall be implemented prospectively. For further details on Load Structure, please refer Section IV of the Scheme Information Document.</div> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (i) Load Structure | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (ii) Recurring expenses (As a % of daily net assets) | <div>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</div> <table><tr><th colspan="2">Maximum estimated permissible expense as a % per annum of daily net assets</th></tr><tr><th>A. Expense Head / Nature of expense</th><th>% of daily net assets</th></tr><tr><td>Investment Management and Advisory Fees (AMC fees)</td><td rowspan="15">Upto 2.25%</td></tr><tr><td>Trustee fee</td></tr><tr><td>Registrar & Transfer Agent (RTA) Fees</td></tr><tr><td>Audit fees</td></tr><tr><td>Custodian fees</td></tr><tr><td>Marketing & Selling expense including agent commission</td></tr><tr><td>Cost related to investor communications</td></tr><tr><td>Cost of fund transfer from location to location</td></tr><tr><td>Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants</td></tr><tr><td>Costs of Statutory advertisements</td></tr><tr><td>Cost towards investor education & awareness (at least 2 bps)^</td></tr><tr><td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.</td></tr><tr><td>GST on expenses other than investment management and advisory fees</td></tr><tr><td>GST on brokerage and transaction cost</td></tr><tr><td>Other expenses</td></tr><tr><td>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</td><td>Upto 2.25%</td></tr><tr><td>B. Additional expenses under Regulation 52 (6A) (c)</td><td>Upto 0.05%</td></tr><tr><td>C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</td><td>Upto 0.30%</td></tr></table> <div>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</div> <div>Note:</div> <div>(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.).</div> <div>#The expected difference in Total Expense Ratio to be charged to Direct Plan and Regular Plan under the Scheme.</div> <div>(b) ^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.</div> <div>(c) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge the following Fees and expenses as mentioned below:</div> <div>a. Investment Management and Advisory Fees: AMC may charge Goods & Service Tax (GST) 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.</div> <div>b. Other than Investment Management and Advisory Fees: AMC may charge GST 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, GST 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.</div> <div>(d) 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</div> <table><tr><th>Assets under management Slab(In Rs. crore)</th><th>Total expense ratio limits</th></tr><tr><td>on the first ₹ 500 crores of the daily net assets</td><td>2.25%</td></tr><tr><td>on the next ₹ 250 crores of the daily net assets</td><td>2.00%</td></tr><tr><td>on the next ₹ 1,250 crores of the daily net assets</td><td>1.75%</td></tr><tr><td>on the next ₹ 3,000 crores of the daily net assets</td><td>1.60%</td></tr><tr><td>on the next ₹ 5,000 crores of the daily net assets</td><td>1.50%</td></tr><tr><td>On the next ₹ 40,000 crores of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.</td></tr><tr><td>On balance of the assets</td><td>1.05%</td></tr></table> <div>(e) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.</div> <div>(f) 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.</div> | 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 2.25% | Trustee fee | Registrar & Transfer Agent (RTA) Fees | Audit fees | Custodian fees | Marketing & Selling expense including agent commission | Cost related to investor communications | Cost of fund transfer from location to location | Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants | Costs of Statutory advertisements | Cost towards investor education & awareness (at least 2 bps)^ | Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively. | GST on expenses other than investment management and advisory fees | GST on brokerage and transaction cost | Other expenses | Maximum total expense ratio (TER) permissible under Regulation 52(6)(c) | Upto 2.25% | B. Additional expenses under Regulation 52 (6A) (c) | Upto 0.05% | C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme. | Upto 0.30% | Assets under management Slab(In Rs. crore) | Total expense ratio limits | on the first ₹ 500 crores of the daily net assets | 2.25% | on the next ₹ 250 crores of the daily net assets | 2.00% | on the next ₹ 1,250 crores of the daily net assets | 1.75% | on the next ₹ 3,000 crores of the daily net assets | 1.60% | on the next ₹ 5,000 crores of the daily net assets | 1.50% | On the next ₹ 40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof. | On balance of the assets | 1.05% |
| 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 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trustee fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Registrar & Transfer Agent (RTA) Fees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Audit fees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Custodian fees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Marketing & Selling expense including agent commission | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cost related to investor communications | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cost of fund transfer from location to location | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cost of providing account statements/allotment advice and dividend/ redemption cheques and warrants | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Costs of Statutory advertisements | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cost towards investor education & awareness (at least 2 bps)^ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GST on expenses other than investment management and advisory fees | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GST on brokerage and transaction cost | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other expenses | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum total expense ratio (TER) permissible under Regulation 52(6)(c) | Upto 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| B. Additional expenses under Regulation 52 (6A) (c) | Upto 0.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme. | Upto 0.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Assets under management Slab(In Rs. crore) | Total expense ratio limits | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| on the first ₹ 500 crores of the daily net assets | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| on the next ₹ 250 crores of the daily net assets | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| on the next ₹ 1,250 crores of the daily net assets | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| on the next ₹ 3,000 crores of the daily net assets | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| on the next ₹ 5,000 crores of the daily net assets | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| On the next ₹ 40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| On balance of the assets | 1.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.</p> <p>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.</p> | |
| Waiver of Load for Direct Applications | Not Applicable | |
| Tax treatment for the Investors (Unitholders) | Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor. | |
| Daily Net Asset Value (NAV) Publication | The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated upto two decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. | |
| For Investor Grievances please contact | <p>Aditya Birla Sun Life AMC Limited One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000 , E-mail: care.mutualfunds@adityabirlacapital.com</p> | <p>Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com; Website Address:www.camsonline.com</p> |
| Unitholders’ Information | <p>Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none">AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout, etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.Half Yearly Consolidated Account Statement:<ul style="list-style-type: none">A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions. <p>For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN 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 sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.Thereafter, 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>Annual Report:</p> <p>The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder. Further, the Mutual Fund/ AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).</p> <p>Portfolio Disclosures:</p> <p>In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Half Yearly Results:</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.mutualfund.adityabirlacapital.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p> <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>For ease of communication, first applicant’s own email ID and mobile number should be provided.</p> | |

| Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent) | <p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above.</p> <p>In accordance with the said circular, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table data-bbox="347 176 1362 257"><tr><th>Investor Type</th><th>Transaction charges^</th></tr><tr><td>First Time Mutual Fund Investor (across Mutual Funds)</td><td>₹ 150 for subscription application of ₹10,000 and above.</td></tr><tr><td>Investor other than First Time Mutual Fund Investor</td><td>₹ 100 for subscription application of ₹10,000 and above.</td></tr></table> <p>2. ^The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.</p> <p>3. Transaction charges shall not be deducted/applicable for:</p> <ul style="list-style-type: none">(a) purchases / subscriptions for an amount less than Rs. 10,000/-;(b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.(c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds. | Investor Type | Transaction charges^ | First Time Mutual Fund Investor (across Mutual Funds) | ₹ 150 for subscription application of ₹10,000 and above. | Investor other than First Time Mutual Fund Investor | ₹ 100 for subscription application of ₹10,000 and above. |
|---|--|---------------|----------------------|---|--|---|--|
| Investor Type | Transaction charges^ | | | | | | |
| First Time Mutual Fund Investor (across Mutual Funds) | ₹ 150 for subscription application of ₹10,000 and above. | | | | | | |
| Investor other than First Time Mutual Fund Investor | ₹ 100 for subscription application of ₹10,000 and above. | | | | | | |

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

Date: November 21, 2019

Place: Mumbai

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