MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Key Information Memorandum & Common Application Form - Debt and Fund of Funds Schemes

Continuous Offer of Units at NAV Based Prices

NAME OF MUTUAL FUND	NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF THE TRUSTEE COMPANY
ADITYA BIRLA SUN LIFE MUTUAL FUND **(Formerly Known as Birla Sun Life Mutual Fund)** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 Website www.birlasunlife.com	**ADITYA BIRLA SUN LIFE AMC LIMITED** **(Formerly Known as Birla Sun Life Asset Management Company Limited)** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 CIN: U65991MH1994PLC080811	**ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED** **(Formerly Known as Birla Sun Life Trustee Company Private Limited)** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 CIN: U74899MH1994PTC166755

Product Labeling

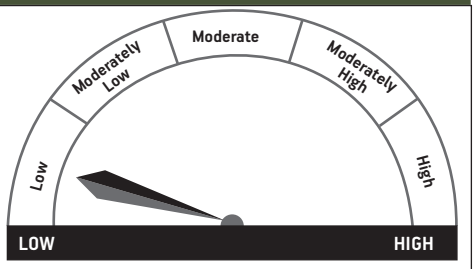
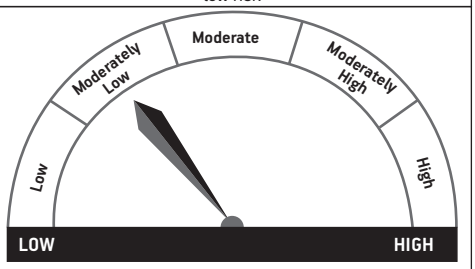
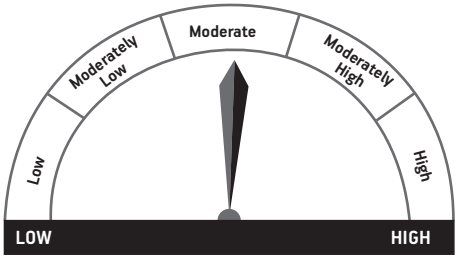
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations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

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

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

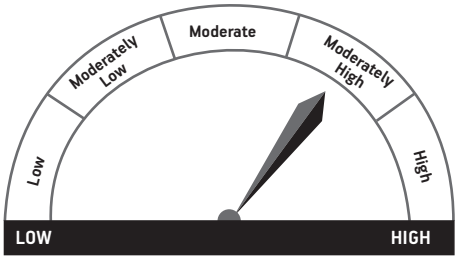
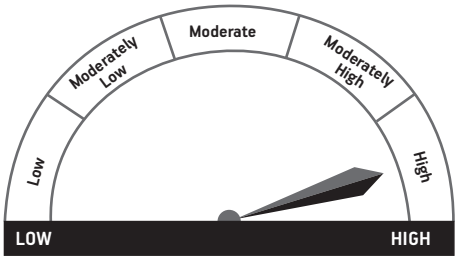
This KIM is dated July 31, 2017.

PRODUCT LABELLING

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Cash Plus (An Open ended Liquid Scheme)	• reasonable returns with high levels of safety and convenience of liquidity over short term • investments in high quality debt and money market instruments with maturity of upto 91 days only	 Investors understand that their principal will be at **low** risk
Aditya Birla Sun Life Floating Rate Fund - Short Term Plan (An Open ended Income Scheme)	• reasonable returns with convenience of liquidity over short term • investments in debt and money market instruments with maturity of upto 91 days only	
Aditya Birla Sun Life Short Term Fund (An Open ended Income Scheme)	• income with capital growth over short term • investments in debt and money market instruments.	 Investors understand that their principal will be at **moderately low** risk
Aditya Birla Sun Life Savings Fund (An Open ended Short Term Income Scheme)	• reasonable returns with convenience of liquidity over short term • investments in debt and money market instruments	
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan (An Open ended Income Scheme)	• income with capital growth over short term • investments in a mix of fixed and floating rate debt and money market instruments	
Aditya Birla Sun Life Cash Manager (An Open ended Income Scheme)	• reasonable returns with convenience of liquidity over short term • investments in a basket of debt and money market instruments of very short maturities	
Aditya Birla Sun Life Long Term Accrual Fund (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	• regular income with capital growth over medium to long term. • investments in debt and money market instruments as well as equity and equity related securities [upto 15%].	 Investors understand that their principal will be at **moderate** risk
Aditya Birla Sun Life Credit Opportunities Fund (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	• regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [0-10%]	
Aditya Birla Sun Life Low Duration Fund (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	• regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [upto 15%]	
Aditya Birla Sun Life Income Plus (An Open ended Income Scheme)	• income with capital growth over medium to long term • investments in a combination of debt and money market instruments including government securities of varying maturities	
Aditya Birla Sun Life Gilt Plus - PF Plan (An Open ended Government Securities Scheme)	• income with capital growth over medium to long term • investments exclusively in Government Securities	
Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund (An Open ended Government Securities Scheme)	• credit risk-free returns based on their own view on interest rate scenario over short to medium term • investments in a portfolio of Central Government securities of around 10 year average maturity.	
Aditya Birla Sun Life Government Securities Fund - Long Term Plan (An Open ended Gilt Scheme)	• income with capital growth over medium to long term • investments exclusively in Government Securities	
Aditya Birla Sun Life Dynamic Bond Fund (An Open ended Income Scheme)	• income with capital growth over short term • investments in actively managed portfolio of high quality debt and money market instruments including government securities.	
Aditya Birla Sun Life Short Term Opportunities Fund (An Open ended Income Scheme)	• income with capital growth over short to medium term • investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade	
Aditya Birla Sun Life Treasury Optimizer Plan (An Open ended Short Term Income Scheme)	• reasonable returns with convenience of liquidity over short term • investments in debt and money market securities with relatively low levels of interest rate risk	
Aditya Birla Sun Life Medium Term Plan (An Open ended Income Scheme)	• income with capital growth over medium to long term • investments in debt and money market instruments	
Aditya Birla Sun Life Corporate Bond Fund (An Open ended Income Scheme)	• Income with capital growth over short to medium term • Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.	
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	• capital appreciation in the long term • investment in a dynamically managed portfolio of debt funds	
Aditya Birla Sun Life Financial Planning FoF - Conservative Plan (An Open ended Fund of Funds Scheme)	• capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term • investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds & debt funds)	

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

PRODUCT LABELLING

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life MIP II - Wealth 25 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	• regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [20-30%]	 Investors understand that their principal will be at **moderately high** risk
Aditya Birla Sun Life Gold Fund (An Open ended Fund of Fund Scheme)	• returns in line with performance of Aditya Birla Sun Life Gold ETF (BSL GETF) over long term • investments predominantly in units of Aditya Birla Sun Life Gold ETF BSL GETF invests in physical gold of 99.5% purity (fineness)	
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	• capital appreciation in the long term • investment in portfolio of equity and debt funds	
Aditya Birla Sun Life Financial Planning FoF - Prudent Plan (An Open ended Fund of Funds Scheme)	• capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term • investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds & debt funds)	
Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan (An Open ended Fund of Funds Scheme)	• capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term • investment in portfolio of mutual fund schemes (predominantly in equity funds)	
Aditya Birla Sun Life Global Commodities Fund (An Open ended Fund of Funds Scheme)	• capital appreciation in the long term • investment in units of global mutual funds which invest in commodity related securities	 Investors understand that their principal will be at **high** risk
Aditya Birla Sun Life Global Real Estate Fund (An Open ended Fund of Funds Scheme)	• capital appreciation in the long term • investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector	

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

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MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Common Application Form For Resident Indians and NRIs/FIIs/FPIs

(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. (EUIN)	Application No.

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9

I/we hereby confirm that the EUIN box has been intentionally left blank my 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/ Aadhaar Card)# Mr. Ms. M/s.

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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

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

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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

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

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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

Name of the Guardian (as per PAN/ Aadhaar 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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

Relationship of Guardian (Refer Instrcution 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/ Aadhar card

Proof of the Relationship with Minor**

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

Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)

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

☐ Trust ☐ NRI - NRE ☐ Bank and FI ☐ Sole Proprietor ☐ Partnership Firm ☐ QFI ☐ Provident Fund ☐ Others _____ (Please Specify)

Acknowledgement Slip (To be filled in by the Investor) Common Application Form

Application No.

Collection Centre / ABSLAMC Stamp & Signature

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

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

Aditya Birla Sun Life AMC Limited
(Formerly known as Birla Sun Life Asset Management Company Limited)
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com

ADITYA BIRLA CAPITAL

MODE OF HOLDING [Please tick (✓)] (Please Refer Instruction No. 2(v)) ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Anyone or survivor)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)

CITY

STATE PINCODE

OVERSEAS ADDRESS (Mandatory for NRI/FII Applicant.)

CITY COUNTRY ZIP CODE

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

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

Email Id

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

Facebook Id **Twitter Id**

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

Name of the Bank

Branch Address

Pin Code City

Account No.

Account Type [Please tick (✓)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS (Please Specify)

11 Digit IFSC Code 9 Digit MICR Code

4. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Seperate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only".
Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque / DD Favouring Scheme Name* (refer Instruction 5)	Plan/Option	Cheque Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	ABSL						
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____						
2.	ABSL						
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____						
3.	ABSL						
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____						

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) *All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

FIRST APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)
SECOND APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)
THIRD APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore Net worth (Mandatory for Non - Individuals) Rs. _____ as on D D M M Y Y Y Y [Not older than 1 year]
SECOND APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net Worth _____
THIRD APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net Worth _____

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.	ABSL				

For Individuals	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable
Sole/First Applicant	☐	☐	☐
Second Applicant	☐	☐	☐
Third Applicant	☐	☐	☐

For Non-Individual Investors (Companies, Trust, Partnership etc.)		
Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: (If No, please attach mandatory UBO Declaration)	☐ Yes	☐ No
Foreign Exchange / Money Charger Services	☐ Yes	☐ No
Gaming / Gambling / Lottery / Casino Services	☐ Yes	☐ No
Money Lending / Pawning	☐ Yes	☐ No

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

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

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

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

6. 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					

7. 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.

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

Date	D	D	M	M	Y	Y	Y	Y

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

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."

I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.

I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

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 :-

1. 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.
2. 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

MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Common Application Form For Resident Indians and NRIs/FIIs/FPIs

(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. (EUIN)	Application No.

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9

I/we hereby confirm that the EUIN box has been intentionally left blank my 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/ Aadhaar Card)# Mr. Ms. M/s.

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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

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

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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

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

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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

Name of the Guardian (as per PAN/ Aadhaar 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

AADHAR Card Number CKYC Number (Prefix if any) 14 digit CKYC Number

Relationship of Guardian (Refer Instrcution 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/ Aadhar card

Proof of the Relationship with Minor**

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

Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)

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

☐ Trust ☐ NRI - NRE ☐ Bank and FI ☐ Sole Proprietor ☐ Partnership Firm ☐ QFI ☐ Provident Fund ☐ Others _____ (Please Specify)

Acknowledgement Slip (To be filled in by the Investor) Common Application Form

Application No.

Collection Centre / ABSLAMC Stamp & Signature

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

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

Aditya Birla Sun Life AMC Limited
(Formerly known as Birla Sun Life Asset Management Company Limited)
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com

ADITYA BIRLA CAPITAL

MODE OF HOLDING [Please tick (✓)] (Please Refer Instruction No. 2(v)) ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Anyone or survivor)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)

CITY

STATE PINCODE

OVERSEAS ADDRESS (Mandatory for NRI/FII Applicant.)

CITY COUNTRY ZIP CODE

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

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

Email Id

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

Facebook Id **Twitter Id**

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

Name of the Bank

Branch Address

Pin Code City

Account No.

Account Type [Please tick (✓)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS (Please Specify)

11 Digit IFSC Code 9 Digit MICR Code

4. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Seperate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only".
Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque / DD Favouring Scheme Name* (refer Instruction 5)	Plan/Option	Cheque Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	ABSL						
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____						
2.	ABSL						
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____						
3.	ABSL						
	Drawn on Bank/Branch: _____ A/c no._____ A/c Type: _____						

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) *All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

FIRST APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)
SECOND APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)
THIRD APPLICANT	☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others ..... (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore Net worth (Mandatory for Non - Individuals) Rs. _____ as on D D M M Y Y Y Y [Not older than 1 year]
SECOND APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net Worth _____
THIRD APPLICANT	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net Worth _____

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.	ABSL				

For Individuals	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable
Sole/First Applicant	☐	☐	☐
Second Applicant	☐	☐	☐
Third Applicant	☐	☐	☐

For Non-Individual Investors (Companies, Trust, Partnership etc.)		
Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: (If No, please attach mandatory UBO Declaration)	☐ Yes	☐ No
Foreign Exchange / Money Charger Services	☐ Yes	☐ No
Gaming / Gambling / Lottery / Casino Services	☐ Yes	☐ No
Money Lending / Pawning	☐ Yes	☐ No

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

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

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

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

6. 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					

7. 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.

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

Date	D	D	M	M	Y	Y	Y	Y

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

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."

I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.

I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

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 :-

1. 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.
2. 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 Application Form

1. GENERAL INSTRUCTIONS

i) 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.

ii) Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.

iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H.U.F.

iv) The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.

v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.

vi) All cheques and bank drafts must be drawn in favour of "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.

vii) 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:

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

2. INVESTOR PARTICULARS

i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.

ii) "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.

iii) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.

iv) Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FIIs

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the 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.

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

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

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

vii) **QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/ IMD/ FII&C/13/ 2012 dated June 07, 2012, as applicable.

3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to 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.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

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

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

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

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the 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:

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 car 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. 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) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2016.

iii) Payment through Stock invest, outstation cheques 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 FII or a client.

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

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

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

Repatriation basis:

Payments by NRIs/FIIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee 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.

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 soware 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, outgoings, 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 soware 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 inabilities. 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' 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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MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Request For Online Account Access (For Existing Investors)

To

Aditya Birla Sun Life AMC Limited (ABSLAMC)
Customer Service Group
One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013

I/We request you to provide me/us the facility to access my/our account over the internet. I/We give below the Ten Digit Folio Number under which I/we hold the investments

Ten Digit Folio Number		Ten Digit Folio Number	
Ten Digit Folio Number		Ten Digit Folio Number	
Ten Digit Folio Number		Ten Digit Folio Number	
Mobile Number		Email Id	

I/We authorize ABSLAMC to change the mode of holding in the listed folios to Anyone or Survivor in case the current holding nature is found to be JOINT.
I/We have read and understood the terms and conditions, and agree to abide by the same.
Thanking you,
Yours faithfully,

First Account Holder	Second Account Holder	Third Account Holder

Note:
Kindly sign as per the mode of holding. If mode of holding is "Joint" all unitholders should sign

MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Form for Nomination/ Cancellation of Nomination (to be filled by individual(s) applying singly or jointly)

To,

Aditya Birla Sun Life Mutual Fund, One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

I/We request Aditya Birla Sun Life AMC Limited (AMC) / Aditya Birla Sun Life Mutual Fund (Mutual Fund) to update the Nomination in the folio as per details mentioned below.

Folio Number **Application Number**

NOMINATION DETAILS (Please tick appropriately) (Individuals are advised to avail of Nomination Facility, whether investing singly or jointly.)

☐ I/We do hereby nominate the person/s more particularly described hereunder / and cancel the nomination made by me/us earlier, if any, in respect of account (folio) held by me/us as provided herein.
I/We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund.

☐ I/We hereby DO NOT wish to nominate. (Please sign in the box below, if you do not wish to nominate)

Name and Address of Nominee **To be furnished in case Nominee is a Minor (strike out if not applicable)**

Name & Address of the Nominee (s)	Nominee's relationship with the unitholder	Date of Birth (in case nominee is minor)	Percentage (%)* of Allocation (*should not be in decimals)	Name & Address of the Guardian (in case nominee is minor)	Signature of Nominee/Guardian (Guardian, in case nominee is a Minor)
1.					
2.					
3.					

Unit holder (s): (To be signed by all joint holders, even if the mode of holding is not "joint")

Name	Signature
1. First Account Holder	
2. Second Account Holder	
3. Third Account Holder	

Witness (es) - could be the same for all unit holders:

Name & Address	Signature
1.	
2.	
3.	

TERMS & CONDITIONS

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.

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MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Special Products Application Form (STP / SWP)

☐ STP ☐ SWP

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

STP/SWP 12/16 - V1

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

Request for ☐ Fresh Registration ☐ Renewal

Application / Folio 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.

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

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

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.

RELATIONSHIP OF GUARDIAN (Refer to Instruction No. B.9)

Applicant	PAN/PEKRN* (Mandatory)	CKYC Number	Date of birth**
Sole / First Applicant		Prefix if any (14 digit CKYC No.)	D D M M Y Y Y Y
Second Applicant		Prefix if any (14 digit CKYC No.)	D D M M Y Y Y Y
Third Applicant		Prefix if any (14 digit CKYC No.)	D D M M Y Y Y Y
Guardian		Prefix if any (14 digit CKYC No.)	D D M M Y Y Y Y

*Ref. Instruction No. B-6 **Mandatory in case the First / Sole applicant is a Minor

2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME	PLAN	OPTION

Withdrawal Option [Please tick(✓)] ☐ FIXED Amount (₹) (in figures) _____ or ☐ APPRECIATION WITHDRAWAL

Withdrawal Frequency Please[tick(✓)] ☐ DAILY ☐ WEEKLY _____ ☐ MONTHLY ☐ QUARTERLY ☐ HALF YEARLY ☐ 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) ☐ 1st ☐ 7th ☐ 10th ☐ 14th ☐ 20th ☐ 21st ☐ 28th Withdrawal Period From D D M M Y Y Y Y To D D M M Y Y Y Y

(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.)

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)

☐ STP	☐ Value STP	☐ Capital Appreciation Transfer Plan
Frequency [Please tick(✓)] ☐ DAILY ☐ WEEKLY _____ (Please mention any day between Monday to Friday, default day is Wednesday) ☐ MONTHLY (max 4 STP dates in a months) ☐ Quarterly Amount per transfer: _____ Transfer Period From D D M M Y Y Y Y No of Transfers_____ OR ☐ Till Further Instruction In case of Daily STP minimum no of transfers is 20	Frequency [Please tick(✓)] ☐ MONTHLY ☐ Quarterly Amount per transfer: _____ Transfer Period From D D M M Y Y Y Y No of Transfers_____ OR ☐ Till Further Instruction	Frequency [Please tick(✓)] ☐ MONTHLY ☐ Quarterly Transfer Period From D D M M Y Y Y Y Transfer Period To D D M M Y Y Y Y OR ☐ Till Further Instruction

Dates [Please tick(✓)] ☐ 1st ☐ 7th ☐ 10th ☐ 14th ☐ 20th ☐ 21st ☐ 28th (Please select 4 dates in case of Fast Forward STP. Applicable only for Monthly STP)

Acknowledgement Slip (To be filled in by the Investor) SPECIAL PRODUCTS APPLICATION FORM

Application No. _____

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

Collection Centre / ABSLAMC Stamp & Signature

Aditya Birla Sun Life AMC Limited
(Formerly known as Birla Sun Life Asset Management Company Limited)
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com

ADITYA BIRLA CAPITAL

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/FIIs 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	Second Unit Holde / 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 and Aditya Birla Sun Life Tax 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 Gold ETF, Aditya Birla Sun Life Nifty ETF and subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan at the time of registration).

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

B. INSTRUCTIONS - COMMON TO SWP / STP

1. 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.
2. For multiple transactions under more than 1 scheme, separate forms need to be utilised.
3. This form should be submitted at least 5 business days before the commencement date.
4. 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.
5. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/ or14th 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 or 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.
6. 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 :
   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 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 EUIN 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.birlasunlife.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

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

   Applications without KYC 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:

   1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
   2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
   3. 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.
   4. 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.
   5. 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.
   6. 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.
9. "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.
10. 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.
11. The registration would stand terminated automatically under the following scenarios:
    1. When balance in the Source scheme is less than the registered STP/SWP Amount
       (a) Available Units would be switched / redeemed.
       (b) STP/SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
    2. When balance in Source scheme is nil the registration would stand terminated

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. 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/-.
2. SWP is not available for investments under lock-in period and for investments which are pledged.
3. 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.
4. 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.
5. 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.
6. 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.
7. **Withdrawal Dates:**

   A) Fixed Withdrawal

   a. Daily- Investors can withdraw fixed amount on every Business Day.

   b. 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**

   a. **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. **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.
8. 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.
9. 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)
10. 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.
11. 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).

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) — SPECIAL PRODUCTS 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

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 / Monthly / Quarterly Plan** : For STP installments greater than ₹ 500 but less than ₹ 999, Investors are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter. For STP installments greater than ₹ 1000 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: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 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. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable exit load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP instalments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 instalment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP instalments shall be triggered.

   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 th 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:

    [(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)

    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 [(first installment amount) X (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 Rs. 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.

2. Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 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. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable exit load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP instalments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 instalment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP instalments shall be triggered.

   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 th 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:

    [(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)

    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 [(first installment amount) X (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 Rs. 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 [(first installment amount) X (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	1st, 7th, 10th, 14th, 20th, 21st, 28th	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. For STP installments of ₹ 1000 and above, Unitholders are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.
Quarterly		

    i. 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 can 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

Illustration:

Transferor Scheme:	BSL Cash Manager Fund- Growth
Transferee Scheme:	BSL Front Line Equity- Growth
Date & Frequency of Value STP :	14th of every month, Monthly

Amount of Transfer per Installment:	10,000
Number of Installments:	12
Enrolment Period :	January 2015- December 2015

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

a. First Installment Amount- Rs. 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 2015 in ABSL Front Line Equity- Growth. The NAV of ABSL Front Line Equity- Growth on February 16, 2015 is 167.92/- per unit. Hence the market value of the investment in ABSL Front Line Equity- Growth on the date of transfer is Rs. 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 - [(Rs 10000) X 2] - Rs. 10,646.04 = Rs. 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).

    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).

    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 Re. 1 and in multiples of Re. 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

SWP As applicable to respective schemes at the date of withdrawal.

STP Exit 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.

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MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Multi Scheme SIP Facility Application Form

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

SIP 03/18 – V3

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 my 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	☐ Monthly **OR** ☐ Weekly **SIP Date** D D (any date between 1-28) _____ (Please mention any day between Monday to Friday)	☐ Monthly **OR** ☐ Weekly **SIP Date** D D (any date between 1-28) _____ (Please mention any day between Monday to Friday)	☐ Monthly **OR** ☐ Weekly **SIP Date** D D (any date between 1-28) _____ (Please mention any day between Monday to Friday)
Tenure	From: M M Y Y Y Y To: ☐ 5 years ☐ 10 years ☐ 15 years ☐ 31/12/99 ☐ Others M M Y Y Y Y	From: M M Y Y Y Y To: ☐ 5 years ☐ 10 years ☐ 15 years ☐ 31/12/99 ☐ Others M M Y Y Y Y	From: M M Y Y Y Y To: ☐ 5 years ☐ 10 years ☐ 15 years ☐ 31/12/99 ☐ Others M M Y Y Y Y
SIP Installment Amount			
Step Up (OPTIONAL - and available only for SIP Investments through NACH)	**Step Up Amount:** ☐ 500/- ☐ 1000/- ☐ Other (In multiple of 500/-) _____ **Step Up Frequency:** ☐ Half Yearly ☐ Yearly ***Step Up Max Amount:** _____	**Step Up Amount:** ☐ 500/- ☐ 1000/- ☐ Other (In multiple of 500/-) _____ **Step Up Frequency:** ☐ Half Yearly ☐ Yearly ***Step Up Max Amount:** _____	**Step Up Amount:** ☐ 500/- ☐ 1000/- ☐ Other (In multiple of 500/-) _____ **Step Up Frequency:** ☐ Half Yearly ☐ Yearly ***Step Up Max Amount:** _____
First Installment	Cheque Date	Cheque No.	Amount
Drawn on Bank and Branch			

☐ **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)

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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.

Date D D M M Y Y Y Y

UMRN

(tick✓)

☑ CREATE
☒ MODIFY
☒ CANCEL

Sponsor Bank Code: Office use only

Utility Code: Office use only

I/We hereby authorize: **ADITYA BIRLA SUN LIFE MUTUAL FUND** to debit (tick✓) SB / CA / CC / SB-NRE / SB-NRO / Other

Bank A/c No.:

With Bank: Bank Name & Branch IFSC OR MICR

an amount of Rupees ₹

FREQUENCY ☐ ~~Monthly~~ ☐ ~~Quarterly~~ ☐ ~~Half Yearly~~ ☐ ~~Yearly~~ ☑ As & when presented

DEBIT TYPE ☐ ~~Fixed Amount~~ ☑ Maximum Amount

Reference 1: Folio No: Mobile

Reference 2: 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 ☐ ~~Until Cancelled~~

1. Sign ..... 2. Sign ..... 3. Sign .....

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) **MULTI SCHEME SIP FACILITY APPLICATION FORM SIP (WITH MICRO SIP)**

Application No.

Collection Centre / ABSLAMC Stamp & Signature

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

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
(Formerly known as Birla Sun Life Asset Management Company Limited)
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com

ADITYA BIRLA CAPITAL

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INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted an 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 (₹) _____

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.)	Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan - ₹ 500 / each, Other eligible Schemes - ₹ 1000/ each.	Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan - ₹ 500 / each, Other eligible Schemes - ₹ 1000/ each.
Application with Minor as first applicant	Allowed	Allowed

A. SCHEMES AVAILABLE UNDER SIP

Aditya Birla Sun Life Advantage Fund/ Aditya Birla Sun Life Dividend Yield Plus/ Aditya Birla Sun Life Tax Plan*/ Aditya Birla Sun Life India Opportunities Fund/ 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 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 Balanced '95 Fund/ Aditya Birla Sun Life Top 100 Fund/ Aditya Birla Sun Life Infrastructure Fund/ Aditya Birla Sun Life India Reforms Fund/ Aditya Birla Sun Life Small & Midcap Fund/ Aditya Birla Sun Life International Equity Fund/ Aditya Birla Sun Life Index Fund/ Aditya Birla Sun Life Special Situations 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 Gilt Plus - PF Plan/ Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund/ Aditya Birla Sun Life Income Plus/ Aditya Birla Sun Life Government Securities Fund - Lonng Term Plan/ Aditya Birla Sun Life MIP#/ Aditya Birla Sun Life MIP II#/ Aditya Birla Sun Life Monthly Income#/ Aditya Birla Sun Life Cash Manager/ Aditya Birla Sun Life Treasury Optimizer Plan/ Aditya Birla Sun Life Short Term Fund/ Aditya Birla Sun Life Medium Term Plan/ 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 Corporate Bond Fund.

B. GENERAL INSTRUCTIONS FOR SIP

General Instructions

1. New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together.
2. 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.
3. The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
4. The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
5. 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.
6. 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.
7. 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

8. **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'.
9. **Default Frequency:**

   If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
10. 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".
11. **Minimum Amount**

    For Monthly and Weekly SIP:

    (i) Aditya Birla Sun Life Tax Plan and Aditya Birla Sun Life Tax Relief '96: Minimum 6 cheques/ Instalments of ₹ 500/- each and above.

    (ii) Other Schemes: Minimum 6 Cheques/ Instalments of ₹ 1,000/- 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.

13. 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.
14. **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).
15. **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.
16. **MICRO SIP :-**
    1. As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
    2. This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN*. HUFs and other categories will not be eligible for this exemption.

       ** In case of joint holders, first holder must not possess a PAN.*
    3. Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement/confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
    4. Please note that investors holding a valid permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement/confirmation.
    5. Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
    6. In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
    7. In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
17. **"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.
18. **STEP-UP SIP**
    1. **Frequency for Step-Up SIP:**

       a. **Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.

       b. **Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
    2. **Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
    3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
    4. 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.
19. 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.
20. **Multi SIP Investment Details:**

    a. 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.

    b. The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly.

    c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.

    d. 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.

    e. 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.
21. **First Installment Details:**

    a. Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".

    b. 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.

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 thereof.
   (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/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
   b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
4. **KNOW YOUR 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 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:
   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 car 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 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 FII or a client.
   d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
      i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
      ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of 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.
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. **Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.**

MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Multi Scheme Century SIP (CSIP) Facility Application Form

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

CSIP 03/18 – V3

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. B-3

I/we hereby confirm that the EUIN box has been intentionally left blank my 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 B-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 A - 2) (*MANDATORY)

	SCHEME 1	SCHEME 2	SCHEME 3
SCHEME NAME	ABSL	ABSL	ABSL
PLAN			
OPTION			
CSIP Frequency	☐ Monthly **CSIP Date** D D (any date between 1-28)	☐ Monthly **CSIP Date** D D (any date between 1-28)	☐ Monthly **CSIP Date** D D (any date between 1-28)
Tenure	From: M M Y Y Y Y To: 60 years - Your Current Age ☐☐ Years = ☐☐ Years OR ☐ Till Further Instruction (Refer Instruction A - 6)	From: M M Y Y Y Y To: 60 years - Your Current Age ☐☐ Years = ☐☐ Years OR ☐ Till Further Instruction (Refer Instruction A - 6)	From: M M Y Y Y Y To: 60 years - Your Current Age ☐☐ Years = ☐☐ Years OR ☐ Till Further Instruction (Refer Instruction A - 6)
CSIP Installment Amount			
Step Up (OPTIONAL - and available only for CSIP Investments through NACH)	**Step Up Amount:** ☐500/- ☐1000/- ☐Other (In multiple of 500/-) _____ **Step Up Frequency:** ☐Half Yearly ☐Yearly ***Step Up Max Amount:** _____	**Step Up Amount:** ☐500/- ☐1000/- ☐Other (In multiple of 500/-) _____ **Step Up Frequency:** ☐Half Yearly ☐Yearly ***Step Up Max Amount:** _____	**Step Up Amount:** ☐500/- ☐1000/- ☐Other (In multiple of 500/-) _____ **Step Up Frequency:** ☐Half Yearly ☐Yearly ***Step Up Max Amount:** _____
First Installment*	Cheque Date	Cheque No.	Amount
Drawn on Bank and Branch			

☐ **Use existing One Time Mandate** (To be filled in case of more than one OTM registration)

Bank Name		**A/c No.**	

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

Date of Birth* D D M M Y Y Y Y GENDER* ☐ MALE ☐ FEMALE

NOMINATION DETAILS (Refer Instruction No. A - 15)

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

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

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

Address : _____

Signature of Nominee or Parent / Guardian

Note: Nomination as stated above, shall be considered to avail Insurance coverage benefit In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. (For complete details refer to terms & conditions - Century SIP point A - 15). Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.

4. 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 CSIP 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."

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)

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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.

Date D D M M Y Y Y Y

UMRN

(tick✓)

☑ CREATE
☒ MODIFY
☒ CANCEL

Sponsor Bank Code: Office use only

Utility Code: Office use only

I/We hereby authorize: **ADITYA BIRLA SUN LIFE MUTUAL FUND** to debit (tick✓) SB / CA / CC / SB-NRE / SB-NRO / Other

Bank A/c No.:

With Bank: Bank Name & Branch IFSC OR MICR

an amount of Rupees ₹

FREQUENCY ☐ ~~Monthly~~ ☐ ~~Quarterly~~ ☐ ~~Half Yearly~~ ☐ ~~Yearly~~ ☑ As & when presented

DEBIT TYPE ☐ ~~Fixed Amount~~ ☑ Maximum Amount

Reference 1: Folio No: Mobile

Reference 2: 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 ☐ ~~Until Cancelled~~

1. Sign ..... 2. Sign ..... 3. Sign .....

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) **MULTI SCHEME CENTURY SIP (CSIP) FACILITY APPLICATION FORM**

Application No.

Collection Centre / ABSLAMC Stamp & Signature

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

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
(Formerly known as Birla Sun Life Asset Management Company Limited)
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com

ADITYA BIRLA CAPITAL

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INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted an 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 CENTURY SIP (CSIP) FACILITY APPLICATION FORM**

Scheme Name _____ Plan _____ Option_____ Amount (₹) _____

Scheme Name _____ Plan _____ Option_____ Amount (₹) _____

Scheme Name _____ Plan _____ Option_____ Amount (₹) _____

CHECKLIST	
Particulars	**Century SIP (with Life Insurance)**
First Purchase through cheque	Mandatory Requirement
Different amount for first cheque and subsequent installment	Not allowed
Minimum Amount Criteria (For list of eligible schemes please refer the CSIP instructions.)	₹ 1000 per month for all eligible schemes
Application with Minor as first applicant	Not allowed

A. TERMS & CONDITIONS FOR CENTURY SIP

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

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

Aditya Birla Sun Life Infrastructure Fund Aditya Birla Sun Life MNC Fund Aditya Birla Sun Life India Opportunities Fund Aditya Birla Sun Life India GenNext Fund Aditya Birla Sun Life Dividend Yield Plus Aditya Birla Sun Life Commodity Equities Fund - Global Agri PLan Aditya Birla Sun Life India Reforms Fund Aditya Birla Sun Life Pure Value Fund	Aditya Birla Sun Life Small & Midcap Fund Aditya Birla Sun Life Balanced '95 Fund Aditya Birla Sun Life Advantage Fund Aditya Birla Sun Life International Equity Fund Aditya Birla Sun Life Special Situations Fund Aditya Birla Sun Life Tax Plan* Aditya Birla Sun Life Equity Fund Aditya Birla Sun Life Index Fund	Aditya Birla Sun Life Midcap Fund Aditya Birla Sun Life New Millennium Aditya Birla Sun Life Frontline Equity Fund Aditya Birla Sun Life Tax Relief 96* Aditya Birla Sun Life Top 100 Fund Aditya Birla Sun Life Banking and Financial Services Fund

   *An Open-ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years

2. **General Instructions**
   1. New investors who wish to enroll for CSIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this CSIP Form. Details of the CSIP should be provided on this form. Both Forms should be submitted together.
   2. 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.
   3. The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
   4. The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
   5. CSIP 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.
   6. In case the application is accompanied with a cheque for the first CSIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
   7. Investor should provide 9 digit MICR code and complete bank address for CSIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

   Default Details

   8. **Default Dates:**

      Monthly CSIP: In case of any ambiguity in selection of investment dates, the CSIP date will be 7 of each month.
   9. **Default Frequency:**

      If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
   10. 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.
   11. The first investment cheque amount shall be considered as the first installment
   12. 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 CSIP.
   13. **Allotment of Units**

      Monthly CSIP: Incase, the CSIP transaction date is a non-business day the CSIP will be processed on the immediate next business day.
   14. **Discontinue / Cancellation of CSIP**

      The investor has the right to discontinue CSIP 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 CSIP will be terminated.
   15. **MICRO SIP :-**

      Micro SIP facility is not available under CSIP.
   16. **STEP-UP SIP**
      1. **Frequency for Step-Up SIP:**
         a. **Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
         b. **Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
      2. **Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
      3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
      4. SIP application form has "Max Cap Amount", Step up will be registered till each SIP amount reaches max cap amount. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
         - OTM max amount and Cap amt should be same, if it is different then which ever is less would be considered as Cap amount.
         - If investor fails to mention the "Max Cap Amount" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amount.
         - For Century Step up - Insurance coverage amount would be calculated basis the 1st installment amount.
   17. **Multi CSIP Investment Details:**
      a. 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.
      b. The frequency for Multi Scheme CSIP Investment is Monthly.
      c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
      d. Currently, the maximum number of Schemes in which investments can be made using a single CSIP 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.
      e. Third Party Payments for investments are not accepted except in the below cases :
         - Payment by employer on behalf of employees under CSIP 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 CSIP 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 CSIP 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.
   18. **First Installment Details:**
      a. Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
      b. 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.

3. **ELIGIBILITY CRITERIONS**

   Only individual investors whose age is 18 years and above years but less than 51 years, at the time of the first investment.
   - Provided,
   - Investors enroll for investments through Century SIP, in Designated Schemes.

   Investors should provide their Date of Birth, Gender and Nominee details at the specified places in the application form

   In case of joint unit holders in the scheme, only the first unit holder would be eligible for the insurance cover.

   Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) are elligible to invest in Aditya Birla Sun Life Century SIP subject to fulfillment of certain additional criteria refer "Additional Criteria for availing Aditya Birla Sun Life Century SIP (CSIP) for NRI and PIOs" given below

4. **INVESTMENT AMOUNT IN CENTURY SIP**
   - Minimum: ₹ 1000 per month
   - Maximum: No upper limit
   - Change of CSIP amount is not applicable. Investors should note that once CSIP is availed, CSIP amount cannot be changed.

5. **MODE OF PAYMENT**
   i) Payment of Century SIP can be through Direct Debit/NACH
   ii) 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 Limited (ABSLAMC) Offices / Authorised Collection Centres.
   iii) The cheque should be drawn on any bank which is situated at and is a member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.

6. **TENURE OF CENTURY SIP**

   60 Years less the current completed age of the investor e.g. eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 60 years of age. Thus, for an investor at the age of 40 years 5 months tenure of Century SIP shall be a period of 19 years and 7 months i.e. period remaining for the attainment of 60 years of age. If investor has chosen an end date which is beyond 60 years of age the SIP will continue beyond the age of 60, however without any insurance benefits.

7. **DISCONTINUATION OF CENTURY SIP**
   - Investor intimates the AMC to discontinue Century SIP, or
   - Investor defaults Century SIP installments for two consecutive months during the tenure of the Century SIP, or
   - Investor defaults Century SIP installments for four separate occasions (months) during the tenure of the Century SIP

   There shall be no provision to revive the Century SIP, once discontinued

8. **LOAD STRUCTURE**

   Load Structure under Century SIP would be:

Entry Load	Nil
Exit Load**	Load structure for units allotted under CSIP would be as per the existing load structure of the designated scheme.

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

9. GROUP LIFE INSURANCE

Amount of Life Insurance Cover:

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

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

All the above mentioned limits are subject to maximum cover of ₹ 25 lacs per investor across all schemes/plans/folios.

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

- Century SIP discontinues before 3 years : Insurance cover stops immediately
- Century SIP discontinues after 3 years : Insurance cover equivalent to the value of units allotted under Century SIP investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment.
- To avail the Insurance benefit investor has to stay invested for atleast 36 installments

10. COMMENCEMENT OF INSURANCE COVER

The Insurance cover will start from the transaction receipt date before cut off of Century SIP. However, only accidental deaths will be covered for the first 45 days.

11. CESSATION OF INSURANCE COVER

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

- At the end of the tenure. i.e., upon completion of 60 years of age.
- Discontinuation of Century SIP installments within 3 years from the commencement of the same.
- Redemption/ Switch-out (fully or partial) of units purchased under Century SIP before the completion of the Century SIP tenure.

12. REVIVAL OF INSURANCE COVER

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

13. EXCLUSIONS FOR INSURANCE COVER

No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of -

- Death due to suicide within first year of commencement of Century SIP
- Death within 45 days from the commencement of Century SIP installments except for death due to accident
- Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of Century SIP

14. ADDITIONAL CRITERIA FOR AVAILING ADITYA BIRLA SUN LIFE CENTURY SIP (CSIP) FOR NRI AND PIOS

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

15. NOMINATION

i) **It is recommended that the nominee name to be mentioned on the CSIP form. Nomination as stated, shall be considered to avail Insurance coverage benefit. In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. Nomination details will not be overwritten, if investor submits an additional CSIP application with a new nominee. At any point of time, if investor wishes to change the nominee, he/she would have to submit "Change Of Nominee Form For Insurance Coverage". If nominee details are not updated either in CAF or CSIP application form, transmission process will be followed. Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.**

ii) 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.

iii) 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.

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

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

vi) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.

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

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

i) The bank account provided for NACH (Debit) should participate in local MICR clearing.

ii) Investor 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 CSIP date due to various clearing cycles of NACH / Direct Debit Facility.

iii) Aditya Birla Sun Life AMC Limited, registrars of Aditya Birla Sun Life Mutual Fund and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

iv) Aditya Birla Sun Life AMC Limited and its service providers reserve the right to disclose the details of the Investors and their transactions using the CSIP NACH / Direct Debit Facility to third parties for the purposes of verification and execution of the NACH / Direct Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.

v) The Investor undertakes and agrees that the CSIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Scheme Information Document of the Scheme.

17. OTHER TERMS AND CONDITIONS

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

  All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.
- In the event of change in scheme for CSIP, the prospective instalments will continue in the new scheme without impacting their insurance cover.
- Aditya Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund/ AMC.
- Century SIP will continue till you turn 60 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 30 Calendar Days prior to next CSIP date.

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

B. COMMON INSTRUCTIONS FOR CSIP

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 CSIP 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 thereof.
   (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.
3. **DIRECT APPLICATIONS AND EUIN**
   a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
   b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
4. **KNOW YOUR 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 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:
   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 car 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 Employer on behalf of employee under Century Systematic Investment Plans (CSIP) through Payroll deductions.
   ii. Custodian on behalf of an FII or a client.
   d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
   i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
   ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of 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.
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 Century Systematic Investment Plan (CSIP):
   Transaction charges in case of investments through Century Systematic Investment Plan (CSIP) shall be deducted only if the total commitment (i.e. amount per CSIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments. **Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.**

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MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

FATCA & CRS Annexure for Individual Accounts (Including Sole Proprietor) (Refer to instructions)

(Please consult your professional tax advisor for further guidance on your tax residency, if required)

Applicant / Guardian

Name

Gender M F O | PAN | Occupation Type Service Business Others

Father's Name

Cust ID / Folio No.

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Type of address given at KRA ✓ Residential or Business ✓ Residential ✓ Business ✓ Registered Office

Permissible documents are ◯ Passport ◯ Election ID Card ◯ PAN Card ◯ Govt. ID Card ◯ Driving License ◯ UIDAI Card ◯ NREGA Job Card ◯ Others

Date of Birth | Place of Birth

Country of Birth

Nationality

Are you a tax resident of any country other than India? Yes ✓ No ✓

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country#	Tax Identification Number%	Identification Type *(TIN or Other, please specify)*

#To also include USA, where the individual is a citizen / green card holder of The USA

%In case Tax Identification Number is not available, kindly provide its functional equivalent $

Certification

I / We have understood the information requirements of this Form (read along with the 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 below and hereby accept the same.

Signatures

Applicant / Guardian

Date d d m m y y y y

Place

FATCA & CRS Terms & Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Incometax 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.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); ***AND*** 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; ***and*** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; *and* 2. Documentary evidence (refer list below) ***If Indian telephone number is provided along with a foreign country telephone number*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; ***OR*** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

Details of ultimate beneficial owner including additional FATCA & CRS information

Name of the entity	
Type of address given at KRA	✓ Residential or Business ✓ Residential ✓ Business ✓ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Customer ID / Folio Number			
PAN		Date of incorporation	D D / M M / Y Y Y Y
City of incorporation			
Country of incorporation			
Entity Constitution Type Please tick as appropriate	a Partnership Firm b HUF c Private Limited Company d Public Limited Company e Society f AOP/BOI g Trust H Liquidator h Limited Liability Partnership i Artificial Juridical Person z Others specify _____		

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India Yes ✓ No ✓
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number[%]	Identification Type (TIN or Other[%], please specify)

[%] In case Tax Identification Number is not available, kindly provide its functional equivalent[$].
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

FATCA & CRS Declaration
(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a,
Financial institution[6] ✓
or
Direct reporting NFE[7] ✓
(please tick as appropriate)

GIN

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable) ✓ **Applied for**

If the entity is a financial institution, ✓ Not required to apply for - please specify 2 digits sub-category[10]

✓ Not obtained – Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	Yes ✓ (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange_____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes ✓ (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company_____ Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange_____
3.	Is the Entity an active[3] NFE	Yes ✓ (If yes, please fill UBO declaration in the next section.) Nature of Business_____ Please specify the sub-category of Active NFE ☐☐ (Mention code – refer 2c of Part D)
4.	Is the Entity a passive[4] NFE	Yes ✓ (If yes, please fill UBO declaration in the next section.) Nature of Business_____

[1]Refer 2a of Part D | [2]Refer 2b of Part D | [3]Refer 2c of Part D | [4]Refer 3(ii) of Part D | [6]Refer 1 of Part D | [7]Refer 3(vii) of Part D | [10]Refer1A of Part D

UBO Declaration

Category (Please tick applicable category): ✓ Unlisted Company ✓ Partnership Firm ✓ Limited Liability Partnership Company

✓ Unincorporated association / body of individuals ✓ Public Charitable Trust ✓ Religious Trust ✓ Private Trust

✓ Others (please specify_____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).
5 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

Name - Beneficial owner / Controlling person **Country** - Tax Residency* **Tax ID No.** - Or functional equivalent for each country[%]	**Tax ID Type** - TIN or Other, please specify **Beneficial Interest** - in percentage **Type Code**[11] - of Controlling person	**Address** - Include State, Country, PIN / ZIP Code & Contact Details **Address Type**
1. Name Country Tax ID No.[%]	Tax ID Type Type Code Address Type • Residence • Business • Registered office	Address Zip State: Country:
2. Name Country Tax ID No.[%]	Tax ID Type Type Code Address Type • Residence • Business • Registered office	Address Zip State: Country:
3. Name Country Tax ID No.[%]	Tax ID Type Type Code Address Type • Residence • Business • Registered office	Address Zip State: Country:

 # If passive NFE, please provide below additional details. (Please attach additional sheets if necessary)

PAN / Any other Identification Number (PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others) **City of Birth - Country of Birth**	**Occupation Type** - Service, Business, Others **Nationality** **Father's Name** - Mandatory if PAN is not available	**DOB** - Date of Birth **Gender** - Male, Female, Other
1. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male ✓ Female ✓ Others ✓
2. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male ✓ Female ✓ Others ✓
3. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male ✓ Female ✓ Others ✓

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:
* To include US, where controlling person is a US citizen or green card holder
[%]In case Tax Identification Number is not available, kindly provide functional equivalent

[4]Refer 3(iii) of Part D | [5]Refer 3(vi) of Part D | [11]Refer 3(iv) (A) of Part D

FATCA - CRS Terms and Conditions

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.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification

I / We have understood the information requirements of this Form (read along with the 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 below and hereby accept the same.

Name	
Designation	

Signature Signature Signature

Place _____

Date ____/ ____/ _____

PART D *FATCA Instructions & Definitions*

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

  (i) The three financial years preceding the year in which determination is made; or

  (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

  (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

  (ii) Individual and collective portfolio management; or

  (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

  or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - *Foreign entity that is not a financial institution*

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial yearis passive income and less than 50 percent of the assets held by theNFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFEconsist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. *Other definitions*

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutionshall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person,an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

Name(s) of the Scheme(s)	Aditya Birla Sun Life Long Term Accrual Fund	Aditya Birla Sun Life Low Duration Fund
Type of Scheme	An Open ended Income Scheme	An Open ended Income Scheme
Investment Objective	The primary objective of the scheme is to generate regular income so as to make monthly distributions to unitholders with the secondary objective being growth of capital. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets. (Monthly income is not assured and is subject to availability of distributable surplus.)	The primary objective of the scheme is to generate regular income so as to make monthly and quarterly distributions to Unitholders and the secondary objective is growth of capital. (Monthly income is not assured and is subject to availability of distributable surplus.)
Inception Date	November 20, 2000	July 14, 1999
No. of Folios & AUM (As on June 30, 2017)	Folios: 5989 AUM in Crs: ₹ 101.75	Folios: 12550 AUM in Crs: ₹ 267.83

Asset Allocation Pattern of the Scheme

The corpus will be invested in financial instruments like equity shares, preferred shares, debt & money market instruments including derivatives, options, futures, and other investments permitted by the SEBI Regulations from time to time, with the objective of income generation and capital appreciation. Under normal circumstances up to 15% of the funds will be invested in equities. The balance will be invested in debt and money market instruments. In situations of extreme volatility or when in the opinion of the fund managers, equities or debt do not offer appropriate opportunities, the allocation to equities or debt may be reduced.

Under normal circumstances, the asset allocation shall be as follows:

(% of net asset)

Instruments	Asset Allocation	Risk Profile of the Instrument
Debt & Money Market Instruments	up to 100%	Low to Medium
Equities and equity related instruments	up to 5%	Low to Medium
Units issued by REITs & InvITs	Up to 10%	Medium to High

The Scheme may invest a maximum of 40% in securitised debt.

The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.

Under normal circumstances this scheme shall not have an exposure of more than 15% 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.

Instrument	Maximum Exposure	Risk Profile
Government of India Securities	90%	Sovereign
Call Money and Treasury Bills	60%	Low
Corporate Debt	75%	Medium-High
State Government Bonds	50%	Low
Commercial Paper	50%	Medium-High
Certificate of Deposit	50%	Low- Medium
Discounted Trade Bills	50%	Low- Medium
Asset Backed securities	50%	Low- Medium
Government Guaranteed Bonds	50%	Low
Public Sector Undertaking Bonds	50%	Medium
Financial Institution & Banking Sector Bonds	50%	Low- Medium
Equity Securities	15%	High
Units issued by REITs & InvITs	10%	Medium-High

The Fund Manager will review the portfolio for adherance with the above asset allocation pattern and rebalance them within 30 days to conform to the above limits.

Income may be generated through receipt of coupon payments, amortization of the discount on debt instruments, receipt of dividends or purchase and sale of securities in the underlying portfolio. The Scheme will, under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents. The Scheme will maintain a small exposure to the equity market. All money market investments taken together shall not exceed 60% of the total net assets of Aditya Birla Sun Life Monthly income. Fixed-income and money market securities includes but is not limited to Treasury bills, Government of India securities, corporate debt, state and government-guaranteed bonds, public sector bonds, convertible securities, commercial paper, certificates of deposit, discounted trade bills, asset-backed securities, financial institution and banking sector bonds and call money. Investments in debt and money market instruments will be made in securities rated as investment grade by at least one recognised rating agency. Investments in unrated securities will be made with the prior approval of the Boards of Directors of the Trustee Company and the Asset Management Company or a committee thereof. From time to time it is possible that the portfolio may hold cash. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions. Further, the Scheme intends to participate in securities lending as permitted under the SEBI (MF) Regulations.

For purpose of this scheme equity securities include debt securities convertible into shares and rights or warrants to purchase shares. It is the intention of the Scheme to trade in the derivatives market in compliance with SEBI Regulations.

Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign debt securities subject to the overall cap as specified by SEBI.

The scheme may also invest upto 100% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. However the value of derivative contracts outstanding for derivatives instruments such as Stock Index Futures, Options on indices or such other instruments within the equity portfolio shall be limited to 50 % of the net assets of the scheme.

Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the OTCEI. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Mutual Fund under this Scheme may invest in non-publicly offered debt securities (including convertible securities). The investments may have tenors that could be short-term (i.e. less than one year) or long-term (i.e. greater than one year).

The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilize a variety of investments. Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above there may be instances when these percentages may be exceeded. Typically, this may occur while the corpus is small thereby causing diversification issues.

No more than 5% of the net assets of Aditya Birla Sun Life Monthly Income may be invested in equity and equity-related securities that are not listed on any stock exchange (including the OTCEI). Any such investments will only be made if the Asset Management Company believes that such securities may be listed within a two year period. This policy, however, is not applicable to the Scheme's acquisition of equity and equity related securities in initial public offerings that at the time of acquisition are not yet either listed or quoted on any stock exchange, but pursuant to the terms of such initial public offering will be so listed.

The Mutual Fund under this Scheme will not invest more than 15% of its net assets in the debt (including non-publicly offered debt securities) and money market securities of any one issuer, excluding call money. The Scheme will not invest more than 25% of its net assets in the debt and money market securities of any one industry. The 25% industry exposure limit will apply to investments made in securities under the following classes: Corporate Debt, PSU Bonds, Commercial Paper and Asset Backed Securities.

The Scheme reserves the right to invest in newer investment products including foreign securities (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations.

Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.

Name(s) of the Scheme(s)	Aditya Birla Sun Life Long Term Accrual Fund	Aditya Birla Sun Life Low Duration Fund
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Monthly Payment (Instant and Deferred) (2) Monthly Dividend Option ^ (Payout, Reinvestment & Sweep Facility) (3) Growth Option ^ Frequency – Last Friday of the month *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Quarterly Dividend Option (Payout, Reinvestment & Sweep Facility) (2) Monthly Dividend Option ^ (Payout, Reinvestment & Sweep Facility) (3) Growth Option ^ Frequency – Last Business Day of the month *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Choice of Option within Monthly Dividend: Dividend Reinvestment; **Choice of Option within Monthly Payment:** Instant For details on Default Plan please refer Page No. 79.	**Default Option:** Choice of Option: Growth; **Choice of Facility within Monthly Dividend:** Dividend Reinvestment; **Choice of Facility within Quarterly Dividend :** Dividend Reinvestment For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL MIP Blended Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL MIP Blended Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	**Fund Manager:** Ms. Sunaina da Cunha; **Managing Since:** April 01, 2017; **Tenure:** 0.25 years	**Fund Manager:** Ms. Sunaina da Cunha; **Managing Since:** April 01, 2017; **Tenure:** 0.25 years
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

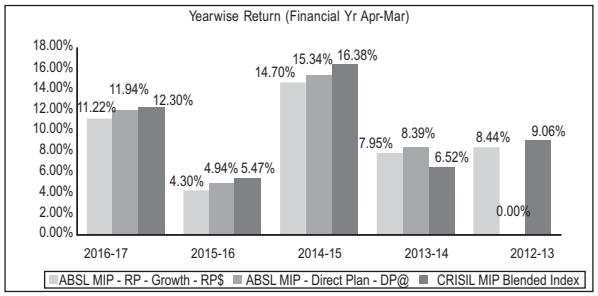
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Long Term Accrual Fund (Inception - November 20, 2000)	12.20	9.70	9.81	9.57
Crisil MIP Blended Index	12.07	10.56	10.15	
Aditya Birla Sun Life Long Term Accrual Fund - Direct Plan (Inception - January 01, 2013)	12.97	10.39	-	9.90
Crisil MIP Blended Index	12.07	10.56	-	9.89

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



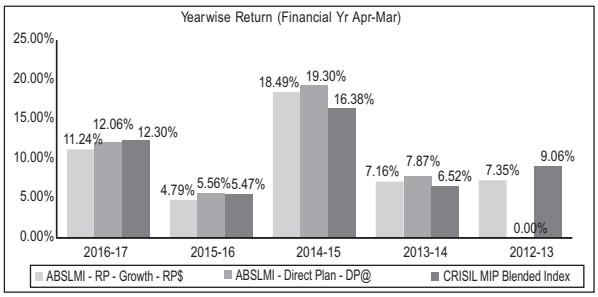
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Low Duration Fund (Inception - July 14, 1999)	10.84	10.64	10.14	10.88
Crisil MIP Blended Index	12.07	10.56	10.15	
Aditya Birla Sun Life Low Duration Fund - Direct Plan (Inception - January 01, 2013)	11.67	11.45	-	10.56
Crisil MIP Blended Index	12.07	10.56	-	9.89

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme: (i) Load Structure	**Entry Load:** Nil **Exit Load:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil. Refer page 75 for further details	**Entry Load:** Nil **Exit Load:** For redemption/switch out of units within 180 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 180 days from the date of allotment: Nil. Refer page 75 for further details
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2017: 2.74% (Reg) 2.10% (Dir) Refer page 75 for further details	Actual (unaudited) expenses for the financial year ended March 31, 2017: 2.60% (Reg) 1.85% (Dir) Refer page 75 for further details
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Credit Opportunities Fund	Aditya Birla Sun Life MIP II – Wealth 25 Plan
Type of Scheme	An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus	An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus
Investment Objective	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital. (Monthly income is not assured and is subject to availability of distributable surplus.)	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital. (Monthly income is not assured and is subject to availability of distributable surplus.)
Inception Date	May 22, 2004	May 22, 2004
No. of Folios & AUM (As on June 30, 2017)	Folios: 9147 AUM in Crs: ₹ 298.30	Folios: 42511 AUM in Crs: ₹ 1,989.80
Asset Allocation Pattern of the Scheme	The corpus of the Scheme will be invested in various debt and money market instruments. The Scheme will also invest a portion of its assets in equity and equity related instruments. The asset allocation under the Scheme will be as follows:	The corpus of the Scheme will be invested in various debt and money market instruments. The Scheme will also invest a portion of its assets in equity and equity related instruments. The asset allocation under the Scheme will be as follows:

Aditya Birla Sun Life Credit Opportunities Fund

Instrument	Asset Allocation Range (% of net assets)	Normal Allocation (% of net assets)	Risk Profile
Debt and Money Market securities (including securitized debt upto maximum of 50%)	80%-100%	95%	Low to Medium
Equities and equity related instruments	0%-10%	5%	Medium to High
Units issued by REITs & InvITs	0-10%	0	Medium to High

If the Scheme decides to invest in Foreign Securities, it is the intention of the Investment Manager to keep such investments, in a normal course, less than 15% of the assets of the Plan. The Scheme may review the above pattern of investments based on views on the debt and equity markets on continuous basis during the course of reviewing and rebalancing of the portfolio. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations, 1996.

It is expected that the modified duration of the portion of the portfolio invested in debt and money market instrument will in the range of 2-8 years. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view. The Scheme may review the above pattern of investments based on views on the debt and equity markets and asset liability management needs and the portfolio shall be reviewed and rebalanced on a regular basis. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

Aditya Birla Sun Life MIP II – Wealth 25 Plan

(% of net assets)

Instrument	Asset Allocation Range (% of net assets)	Normal Allocation (% of net assets)	Risk Profile
Debt and Money Market securities (including securitized debt upto maximum of 50%)	60%-80%	75%	Low to Medium
Equities and equity related instruments	20%-30%	25%	Medium to High
Units issued by REITs & InvITs	0-10%	0	Medium to High

If the Scheme decides to invest in Foreign Securities, it is the intention of the Investment Manager to keep such investments, in a normal course, less than 15% of the assets of the Plan. The Scheme may review the above pattern of investments based on views on the debt and equity markets on continuous basis during the course of reviewing and rebalancing of the portfolio. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations, 1996.

It is expected that the modified duration of the portion of the portfolio invested in debt and money market instrument will in the range of 2-8 years. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view. The Scheme may review the above pattern of investments based on views on the debt and equity markets and asset liability management needs and the portfolio shall be reviewed and rebalanced on a regular basis. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Monthly Payment (Instant and Deferred) (2) Monthly Dividend Option ^ (Payout, Reinvestment & Sweep Facility) (3) Growth Option ^ Frequency – Last Friday of the month *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Monthly Payment (Instant and Deferred) (2) Monthly Dividend Option ^ (Payout, Reinvestment & Sweep Facility) (3) Growth Option ^ Frequency – Last Friday of the month *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option: Choice of Option :** Growth **Choice of Sub-Option within Monthly Dividend:** Dividend Reinvestment. For details on Default Plan please refer Page No. 79.	**Default Option: Choice of Option :** Growth **Choice of Sub-Option within Monthly Dividend:** Dividend Reinvestment. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL MIP Blended Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL MIP Blended Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Ms. Sunaina da Cunha	April 01, 2017	0.25 years

Fund Manager	Managing Since	Tenure
Mr. Satyabrata Mohanty	June 18, 2009	8.04 years
Mr. Pranay Sinha	August 26, 2015	1.85 years
Mr. Vineet Maloo	August 26, 2015	1.85 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Credit Opportunities Fund	Aditya Birla Sun Life MIP II – Wealth 25 Plan

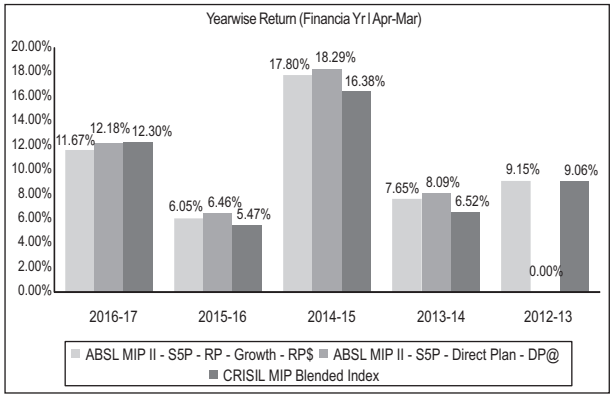
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Credit Opportunities Fund (Inception - May 22, 2004)	10.94	10.83	10.56	9.34
Crisil MIP Blended Index	12.07	10.56	10.15	8.38
Aditya Birla Sun Life Credit Opportunities Fund - Direct Plan (Inception - January 01, 2013)	11.50	11.31	-	10.79
Crisil MIP Blended Index	12.07	10.56	-	9.89

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



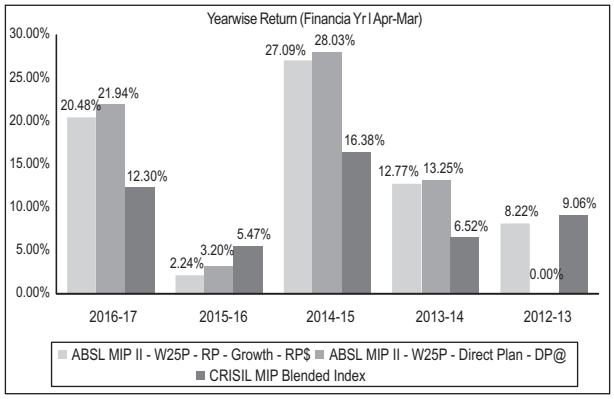
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life MIP - II Wealth 25 Plan (Inception - May 22, 2004)	17.18	14.45	14.43	10.58
Crisil MIP Blended Index	12.07	10.56	10.15	8.38
Aditya Birla Sun Life MIP II - Wealth 25 Plan - Direct Plan (Inception - January 01, 2013)	18.62	15.61	-	14.67
Crisil MIP Blended Index	12.07	10.56	-	9.89

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil

Exit Load: For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.

For redemption/switch out of units after 540 days from the date of allotment: Nil.

Refer page 75 for further details

Entry Load: Nil

Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load:

- For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.
- For redemption / switch-out of units after 365 days from the date of allotment: Nil.

Refer page 75 for further details

(ii) Recurring expenses
[% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.42% (Reg)
0.95% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
2.27% (Reg)
1.05% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Income Plus	Aditya Birla Sun Life Short Term Fund
Type of Scheme	An open ended income Scheme	An Open ended Income Scheme
Investment Objective	The objective of the scheme is to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unitholders & secondary objective is growth of capital.
Inception Date	October 21, 1995	March 03, 1997
No. of Folios & AUM (As on June 30, 2017)	Folios: 14871 AUM in Crs: ₹ 2,030.20	Folios: 26627 AUM in Crs: ₹ 18,157.26
Asset Allocation Pattern of the Scheme	The Scheme is an income scheme and aims primarily at the steady generation of income. Considering this, normally the funds will be invested in fixed-income securities that encompass both short-term and long term considerations. Under normal circumstances, it is expected that investing in long-term debt instruments of good quality will enable the scheme to earn competitively high yields for a sustained period. Short-term debt considerations for this open ended scheme include maintaining an adequate float to meet anticipated levels of redemptions, expenses, and other liquidity needs. A portion of funds may also be kept in cash or cash equivalents. Fixed income investments may be in listed or unlisted instruments, as per SEBI guidelines. Investments will be in listed securities from any of the Indian Stock Exchanges including the National Stock Exchange and the OTC Exchange of India. Investments may also be made in unlisted transferable securities. The securities would cover secondary market purchases, Initial Public Offers (IPOs), other public offers, placements, rights offers, negotiated deals, etc. Investment policies of the Fund shall reflect restrictions for mutual fund investments established by SEBI. In addition, certain investment parameters (such as limits on portfolio exposure to sectors, industries, business houses etc) may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification of the portfolio. Under normal circumstances, the asset allocation of the Scheme will be as follows: (as a % of net assets) **Instruments** / **Asset Allocation** / **Risk Profile of the Instrument** Debt and Money Market Instruments / 90% - 100% / Low to Medium Units issued by REITs & InvITs / 0-10% / Medium to high The Scheme may invest a maximum of 40% in securitised debt. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances this scheme shall not have an exposure of more than 15% 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	The following table provides the asset allocation of the scheme's Portfolio (as a % of net assets) **Type of Securities/ Instruments** / **Asset Allocation** / **Risk Profile** Debt and Money Market Instruments / 0-100% / Low to Medium - Out of which: Securities with less tham 3 Years residual maturity / 80%-100% / Low to Medium Securities with less than 5 Years residual maturity / 0-20% / Low to Medium Average maturity of the scheme shall be of 1 to 3 years The Fund Manager will review the portfolio for adherence with the above asset allocation pattern and rebalance the same within 30 days to conform to the above limits. Investment objectives of the Scheme are proposed to be achieved by investing, under normal market conditions, 100% of the corpus in a diversified portfolio of debt (fixed income) and money market securities. The Scheme retains the flexibility to invest across all of the various securities and other instruments in the debt and money markets. From time to time it is possible that the portfolio may hold cash. Investment policies of the Scheme comply with the rules, regulations and guidelines laid out in the SEBI Regulations 1996, specifically the Seventh Schedule. All of the Scheme's assets will be invested in transferable securities. The corpus of the Scheme shall not in any manner be used in option trading, short selling or carry forward transactions as stipulated in SEBI Regulations and amended from time to time. All the investments by the Mutual Fund under the scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time. Investments in debt and money market instruments will be made in securities rated as investment grade by atleast one recognised rating agency. Investments in unrated securities will be made with the prior approval of the Boards of Directors of the Trustee Company and the Asset Management Company or a committee thereof. The Scheme reserves the right to invest in newer investment products including foreign debt (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations. Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign debt securities subject to overall cap as specified by SEBI. Under normal market conditions, the Scheme will be managed so as to maintain a Rupee weighted average duration not exceeding five years. Individual investments may have maturity less than, equal to or greater than five years. The portfolios are expected to generate returns by prudently investing in sectors and issues in the debt and money markets, which provide consistently superior yields at low levels of risk. The scheme may also invest upto 100% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Due consideration will be given to the liquidity of the Scheme's investments keeping in mind that the Scheme is open-ended. Liquidity will be provided through investment allocation, staggering maturities and investing in structured securities. Liquidity will also be managed by opportunistically investing in the call money market when call money yields are attractive relative to other money market yields and by laddering coupon payments and maturities within the Scheme's investments. Additional liquidity will also be provided through borrowing to meet redemptions in accordance with the SEBI Regulations. Investments may be made in listed or unlisted instruments. Securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over the Counter Exchange of India. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Scheme may enter into securities lending as allowed under the SEBI Regulations. Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Quarterly Dividend Option (Payout & Reinvestment Facility) (3) Growth Option *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Monthly Dividend Option ^ (Payout & Reinvestment) (ii) Dividend Option (Payout & Reinvestment) (iii) Growth Option ^ 15 of each month *****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. For further details on Direct Plan, please refer page 73.***

Name(s) of the Scheme(s)	Aditya Birla Sun Life Income Plus	Aditya Birla Sun Life Short Term Fund
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Dividend Option / Dividend Reinvestment. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option and processed accordingly. For valid application received under Dividend Option without indicating choice between Payout and Reinvestment facility, the same shall be considered as Dividend (Reinvestment facility) and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Dividend Reinvestment Option. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL Composite Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Pranay Sinha	April 01, 2017	0.25 years
Ashish Kela	April 01, 2017	0.25 years

Fund Manager	Managing Since	Tenure
Maneesh Dangi	April 01, 2017	0.25 years
Kaustubh Gupta	April 01, 2017	0.25 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Birla Sun Life Trustee Company Private Limited

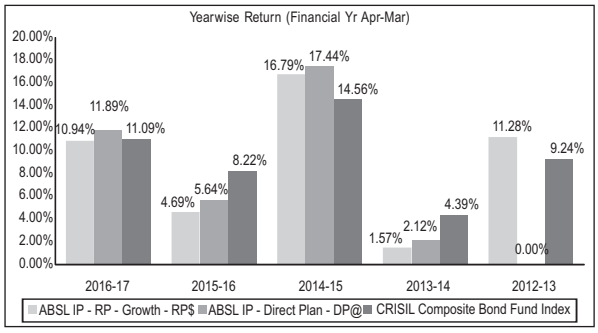
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Income Plus (Inception - October 21, 1995)	12.00	10.65	9.15	9.78
Crisil Composite Bond Index	11.47	10.91	9.58	
Aditya Birla Sun Life Income Plus - Direct Plan (Inception - January 01, 2013)	12.93	11.54	-	9.58
Crisil Composite Bond Index	11.47	10.91	-	9.52

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



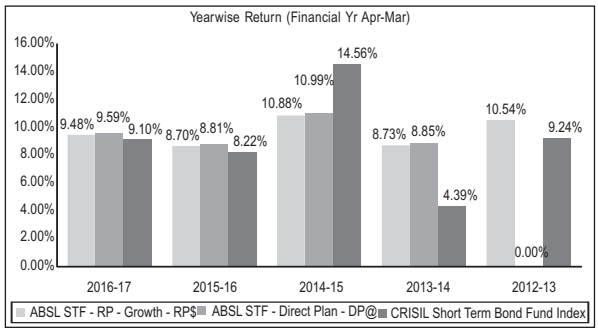
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund (Inception - March 03, 1997)	9.33	9.43	9.51	9.52
Crisil Short-Term Bond Index	8.88	9.12	9.09	
Aditya Birla Sun Life Short Term Fund - Direct Plan (Inception - January 01, 2013)	9.44	9.54	-	9.48
Crisil Short-Term Bond Index	8.88	9.12	-	9.07

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme: (i) Load Structure	**Entry Load:** Nil **Exit Load:** Nil Refer page 75 for further details	**Entry Load:** Nil **Exit Load:** Nil Refer page 75 for further details
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2017: 1.84% (Reg) 0.98% (Dir) Refer page 75 for further details	Actual (unaudited) expenses for the financial year ended March 31, 2017: 0.32% (Reg) 0.22% (Dir) Refer page 75 for further details
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Gilt Plus – PF Plan	Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund
Type of Scheme	An open ended government securities Scheme	An open ended Government Securities Scheme
Investment Objective	The investment objective of the scheme is to generate income and capital appreciation through investments exclusively in Government Securities.	The objective of the scheme is to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.
Inception Date	October 11, 1999	October 12, 1999
No. of Folios & AUM (As on June 30, 2017)	Folios: 1470 AUM in Crs: ₹ 84.69	Folios: 679 AUM in Crs: ₹ 28.07
Asset Allocation Pattern of the Scheme	The scheme aims at generating returns commensurate with zero credit risk by investing in securities created and issued by the central government and/or repos/reverse repos in such government securities as may be permitted by the RBI. The scheme may also invest a portion of the corpus in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. The fund will seek to underwrite issuance of government securities subject to the prevailing rules and regulations as may be specified by SEBI/RBI in this respect and may also participate in the auction of government securities from time to time. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances scheme shall not have an exposure of more than 15% 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.	Under normal circumstances, the asset allocation of the Scheme will be as follows: (as a % of net assets) **Securities/ Instruments** — **Normal Allocation** Investments in Debt and Money market securities with short to medium term maturities and across the credit spectrum within the universe of investment grade rating. — 0-80% Money market instruments including cash & cash equivalents — 0-20% The scheme may also invest upto 20% of its assets in securitised instruments. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances each scheme shall not have an exposure of more than 15% 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.
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Quarterly Dividend Option (Payout, Reinvestment & Sweep Facility) (2) Growth Option (Quarterly Gain & Annual Gain) *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Quarterly Dividend Option (Payout & Reinvestment Facility) (3) Growth Option *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Growth Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Growth Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**I-Sec LI-BEX** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL AA Short Term bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	**Fund Manager** — **Managing Since** — **Tenure** Ashish Kela — April 01, 2017 — 0.25 years Pranay Sinha — April 01, 2017 — 0.25 years	**Fund Manager** — **Managing Since** — **Tenure** Ashish Kela — April 01, 2017 — 0.25 years Pranay Sinha — April 01, 2017 — 0.25 years
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Gilt Plus – PF Plan	Aditya Birla Sun Life Constant Maturity 10 Year Gilt Fund

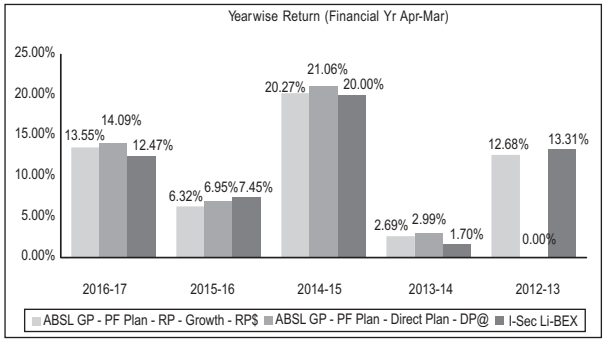
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Income Plus (Inception - October 21, 1995)	12.00	10.65	9.15	9.78
Crisil Composite Bond Index	11.47	10.91	9.58	
Aditya Birla Sun Life Income Plus - Direct Plan (Inception - January 01, 2013)	12.93	11.54	-	9.58
Crisil Composite Bond Index	11.47	10.91	-	9.52

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



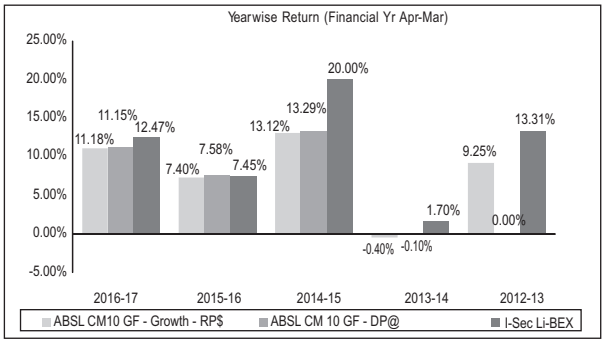
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund (Inception - March 03, 1997)	9.33	9.43	9.51	9.52
Crisil Short-Term Bond Index	8.88	9.12	9.09	
Aditya Birla Sun Life Short Term Fund - Direct Plan (Inception - January 01, 2013)	9.44	9.54	-	9.48
Crisil Short-Term Bond Index	8.88	9.12	-	9.07

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil
Exit Load: For redemption/ switch out of units within 90 days from the date of allotment: 0.50% of the applicable NAV.
For redemption/ switch out of units after 90 days from the date of allotment: Nil
Refer page 75 for further details

Entry Load: Nil
Exit Load: For redemption/ switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV.
For redemption /switch-out of units after 365 days from the date of allotment: Nil
Refer page 75 for further details

(ii) Recurring expenses [% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.51% (Reg)
0.99% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
0.50% (Reg)
0.26% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Government Securities Fund - Long Term Plan	Aditya Birla Sun Life Dynamic Bond Fund
Type of Scheme	An open ended Gilt Scheme	An open ended income Scheme
Investment Objective	The objective of the scheme is to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Government and the secondary objective is capital appreciation.	The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in High Quality Debt and Money Market Instruments.
Inception Date	October 28, 1999	September 27, 2004
No. of Folios & AUM (As on June 30, 2017)	Folios: 3599 AUM in Crs: ₹ 596.48	Folios: 82114 AUM in Crs: ₹ 13,388.57
Asset Allocation Pattern of the Scheme	The investment plan will, under normal market conditions, invest its net assets as per the asset allocation hereunder. (as a % of net assets) **Asset Class** / **Maximum Exposure** / **Credit Risk Profile** Government of India Dated Securities / 100% / Sovereign State Governments Dated Securities / 100% / Low Government of India Treasury Bills / 100% / Sovereign The Scheme is not a Money Market Mutual Funds scheme as defined by the RBI. In addition to the securities stated in the table above, the Scheme may enter into repos/reverse repos in the securities that it will invest in or as may be permitted by the RBI. From time to time the Scheme may hold cash. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. The Scheme reserves the right to invest in newer investment products subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations. Investments may be made as primary market offers, auctions, secondary market purchases, private placements or negotiated investments. Individual investments may have tenors that vary from short-term (i.e. less than one year) to long-term (i.e. ten years or more). The scheme may also invest upto 100% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.	Under normal circumstances, the asset allocation of the Scheme will be as follows: (as a % of net assets) **Instrument** / **Asset Allocation Range** / **Normal Allocation*** / **Risk Profile of the Instrument** Government of India Securities / 0% to 100% / 50% to 65% / Sovereign Corporate Bonds / 0% to 100% / 25% to 35% / Low to Medium Cash/liquid Instruments including Money Market Instruments & Short Term Debt Papers** / 0% to 100% / 0 to 25% / Low *Since the intention of the Fund is to dynamically manage the asset allocation the percentages would change depending on view on interest rates as well as the level of corporate spreads prevailing at that point in time and also availability of different assets at different point of time. ** The short-term debt papers would have a maturity upto 1 year. • The investments in securitised debt papers will normally not exceed 50% of the net assets of the Scheme. • Pending deployment of funds of the scheme in securities in terms of the investment objectives of the scheme, the AMC may invest the funds of the scheme in short term deposits of scheduled commercial banks as per the guidelines given in SEBI circular dated April 16, 2007 and such other modifications as may be carried out by SEBI from time to time. • The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. • The scheme may also invest a part of its net assets (not exceeding 50% of its net assets) in overseas markets in bonds and Mutual Funds and such other debt instruments as may be allowed under SEBI Regulations and RBI Regulations, from time to time. **Risk Control** Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund. 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.
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Half Yearly Dividend Option (Payout & Reinvestment Facility) (3) Growth Option *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout, Reinvestment & Sweep Facility) (2) Monthly Dividend Sweep Option (3) Monthly Dividend Option ^ (Payout, Reinvestment & Sweep Facility) (4) Quarterly Dividend Option (Payout, Reinvestment & Sweep Facility) (5) Growth Option ^ Frequency – Last Friday of the month *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Growth Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Quarterly Dividend Option / Dividend Reinvestment. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Quarterly Dividend Option and processed accordingly. For valid application received under Dividend Option without indicating choice between Payout and Reinvestment facility, the same shall be considered as Quarterly Dividend (Reinvestment facility) and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.

Name(s) of the Scheme(s)	Aditya Birla Sun Life Government Securities Fund - Long Term Plan	Aditya Birla Sun Life Dynamic Bond Fund
Despatch 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	**I Sec Li-Bex** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Kaustubh Gupta	June 20, 2014	3.03 years

Fund Manager	Managing Since	Tenure
Maneesh Dangi	September 12, 2007	9.81 years
Pranay Sinha	April 01, 2017	0.25 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

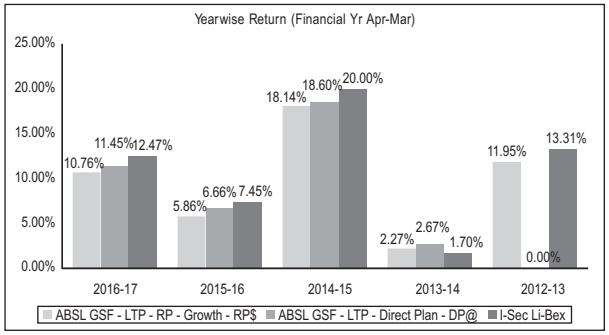
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Government Securities Fund - Long Term Plan (Inception - October 28, 1999)	10.65	11.18	9.47	9.54
I-SEC Li-BEX Index	13.20	12.68	10.74	
Aditya Birla Sun Life Government Securities Fund - Long Term Plan - Direct Plan (Inception - January 01, 2013)	11.31	11.87	-	9.86
I-SEC Li-BEX Index	13.20	12.68	-	10.40

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



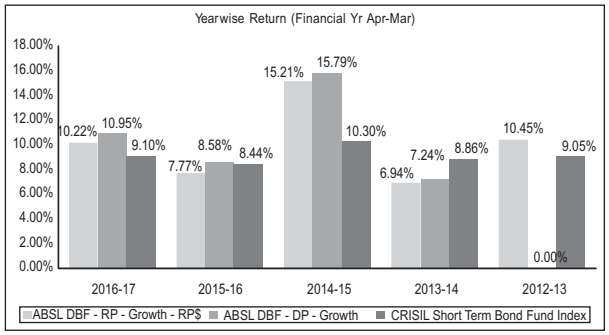
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund - Retail Plan (Inception - September 27, 2004)	10.75	11.22	10.32	9.02
Crisil Short-Term Bond Index	8.88	9.12	9.09	7.62
Aditya Birla Sun Life Dynamic Bond Fund - Direct Plan (Inception - January 01, 2013)	11.46	11.95	-	10.84
Crisil Short-Term Bond Index	8.88	9.12	-	9.07

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil
Exit Load: Nil
Refer page 75 for further details

Entry Load: Nil
Exit Load:** In respect of each purchase/ switch-in of Units, upto 15% of the units may be redeemed /switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.
Refer page 75 for further details

(ii) Recurring expenses [% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.49% (Reg)
0.84% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.61% (Reg)
0.95% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Medium Term Plan	Aditya Birla Sun Life Savings Fund
Type of Scheme	An Open ended Income Scheme	An open ended Short Term income Scheme
Investment Objective	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unitholders & secondary objective is growth of capital.	The primary objective to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.
Inception Date	May 25, 2009	November 27, 2001
No. of Folios & AUM (As on June 30, 2017)	Folios: 96739 AUM in Crs: ₹ 10,665.76	Folios: 30609 AUM in Crs: ₹ 20,040.81
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows: (% of net assets) **Instruments** / **Asset Allocation** / **Risk Profile of the Instrument** Debt Instruments: 0% to 100% / Low to Medium Money Market Instruments: 0% to 90% / Low to Medium Units issued by REITs & InvITs: 0%-10% / Medium to High Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time. • The investments in securitised debt papers may be made upto 100% of the net assets of the scheme • The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing as may be permitted under SEBI (MF) Regulations, 1996. The scheme does not intend to invest in Foreign Securities.	The corpus will be invested in financial instruments like debt & money market instruments including derivatives and other investments permitted by the regulations from time to time, with the objective of income generation. Under normal circumstances, the asset allocation shall be as follows: (as a % of net assets) **Instrument** / **Asset Allocation** / **Risk Profile** Debt and Money Market Instruments: Upto 100% / Low to Medium If the scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally, exceed 50% of the corpus of the Scheme. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances each scheme shall not have an exposure of more than 15% 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.
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Quarterly Dividend (Payout & Reinvestment) (2) Half Yearly Dividend (Payout & Reinvestment) (3) Dividend (Payout, Reinvestment & Sweep) (4) Growth *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Payout and Reinvestment) (iii) Growth Option ^ Friday of each week *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Growth In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Daily Dividend Option (Reinvestment). For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL AA Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	**Fund Manager** / **Managing Since** / **Tenure** Maneesh Dangi / September 01, 2014 / 2.83 years Sunaina da Cunha / April 01, 2017 / 0.25 years	**Fund Manager** / **Managing Since** / **Tenure** Kaustubh Gupta / July 15, 2011 / 5.96 years Sunaina da Cunha / June 20, 2014 / 3.03 years
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Medium Term Plan	Aditya Birla Sun Life Savings Fund

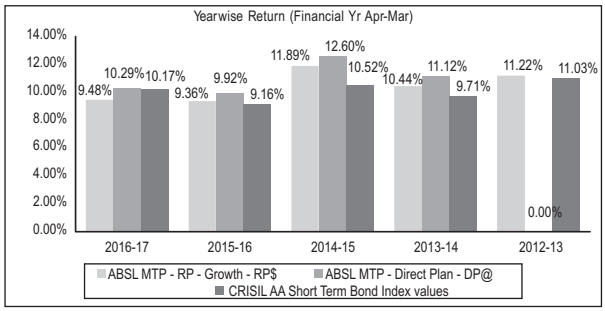
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Medium Term Plan (Inception - March 25, 2009)	10.15	10.23	10.49	9.42
Crisil AA Short Term Bond Index	9.85	9.72	10.00	9.76
Aditya Birla Sun Life Medium Term Plan - Direct Plan (Inception - January 01, 2013)	11.00	10.93	-	11.15
Crisil AA Short Term Bond Index	9.85	9.72	-	9.85

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



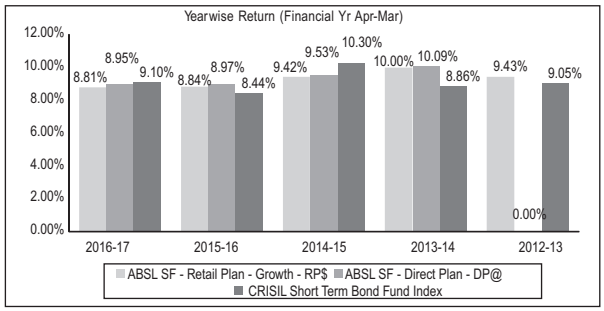
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Savings Fund (Inception - April 16, 2003)	8.54	8.90	9.16	7.81
Crisil Short Term Bond Index	8.88	9.12	9.09	7.26
Aditya Birla Sun Life Savings Fund - Direct Plan (Inception - January 01, 2013)	8.69	9.03	-	9.28
Crisil Short Term Bond Index	8.88	9.12	-	9.07

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil

Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load:

- For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.
- For redemption / switch-out of units after 365 days from the date of allotment: Nil.

Refer page 75 for further details

Entry Load: Nil

Exit Load: Nil

Refer page 75 for further details

(ii) Recurring expenses
[% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.70% (Reg)
0.93% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
0.36% (Reg)
0.24% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Short Term Opportunities Fund	Aditya Birla Sun Life Treasury Optimizer Plan
Type of Scheme	An open ended income Scheme	An Open ended Short Term Income Scheme
Investment Objective	The objective of the scheme is to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.	The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.
Inception Date	May 09, 2003	April 19, 2002
No. of Folios & AUM (As on June 30, 2017)	Folios: 31308 AUM in Crs: ₹ 5,685.43	Folios: 19314 AUM in Crs: ₹ 7,280.90
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows: (as a % of net assets) **Securities/ Instruments** — **Normal Allocation** Investments in Debt and Money market securities with short to medium term maturities and across the credit spectrum within the universe of investment grade rating. — 0-80% Money market instruments including cash & cash equivalents — 0-20% Units issued by REITs & InvITs — 0-10% The scheme may also invest upto 20% of its assets in securitised instruments. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances each scheme shall not have an exposure of more than 15% 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.	The portfolio is expected to generate returns by prudently investing in sectors and issues in the debt and money markets which provide consistently superior yields at low levels of risk. Reduced interest rate risk may also be achieved by investing the corpus of the fund in floating rate assets. In tune with the investment objectives of the Scheme, the assets will be invested primarily in money market securities and short-term bonds and debentures. Under normal market conditions, the Scheme's maximum exposure as a percentage of its net assets to different debt and money market securities is set out below: **Securities/ Instruments** — **Maximum Exposure** — **Risk Profile** — **Tenor** **Dated Fixed Income Securities** Treasury Bills — 100% — Sovereign — Short Government of India Securities — 100% — Sovereign — Short to Medium Corporate Debt — 100% — Medium to High — Medium to Long State Government Bonds — 50% — Low — Medium to Long Government Guaranteed Bonds — 50% — Low — Medium to Long Public Sector Undertaking (PSU) Bonds — 100% — Medium — Medium to Long Asset-Backed Securities — 75% — Low to Medium — Short to Medium Financial Institutions & Banking Sector Bonds — 75% — Low to Medium — Medium to Long **Money Market Securities** Call Money — 100% — Low — Short Commercial Paper — 100% — Medium to High — Short Certificates of Deposit — 100% — Low to Medium — Short Discounted Trade Bills — 75% — Low to Medium — Short The Fund manager may also make investments in Term/Fixed deposits from time to time. The Fund Manager will review the portfolio for adherence with the above asset allocation pattern and rebalance the same within 30 days to conform to the above limits. Investment objectives of the Scheme are proposed to be achieved by investing, under normal market conditions, 100% of the corpus in a diversified portfolio of debt (fixed income) and money market securities. The Scheme retains the flexibility to invest across all of the various securities in the debt and money markets. From time to time it is possible that the portfolio may hold cash. The Scheme reserves the right to invest its entire allocation in any one or more of the debt security classes to the extent stated hereinabove. For instance, 75% of the entire asset allocation, may be invested in asset-backed securities. Investment policies of the Scheme comply with the rules, regulations and guidelines laid out in the SEBI (MF) Regulations 1996, specifically the Seventh Schedule. All of the Scheme's assets will be invested in transferable securities. The corpus of the Scheme shall not in any manner be used in option trading, short selling or carry forward transactions as stipulated in SEBI (MF) Regulations and amended from time to time. Investments in debt and money market instruments will be made in securities rated as investment grade by atleast one recognised rating agency. Investments in unrated securities will be made with the prior approval of the Boards of Directors of the Trustee Company and the Asset Management Company or a committee thereof. The Scheme reserves the right to invest in newer investment products at a future date subject to approval of the Trustee Company and in accordance with any applicable SEBI and / or RBI guidelines that may be issued in this regard, and after making the required disclosures prescribed under SEBI (MF) Regulations or by any other regulatory body. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Scheme provided they are considered appropriate in terms of the overall investment objectives of the Scheme. It is the intention of the Scheme to use fixed income derivatives to achieve investment objectives in compliance with SEBI (MF) Regulations, 1996. The scheme may also invest upto 100% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign debt securities subject to the overall cap as specified by SEBI. The Scheme proposes to invest in fixed income and money market securities. The liquidity of certain of these investments may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have settlements ranging from one-to-fourteen days, and such periods may be extended significantly by unforeseen circumstances. Investment in unlisted and / or unrated securities too may become realisable only upon maturity of the securities. Due consideration will be given to the liquidity of the Scheme's investments keeping in mind that the Scheme is open-ended. Liquidity will be provided through investment allocation, staggering maturities and investing in structured securities. Liquidity will also be managed by opportunistically investing in the call money market when call money yields are attractive relative to other money market yields and by laddering coupon payments and maturities within the Scheme's investments. Additional liquidity will also be provided through borrowing to meet redemptions in accordance with the SEBI (MF) Regulations. Investments may be made in listed or unlisted instruments. Securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over the Counter Exchange of India. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc.

Name(s) of the Scheme(s)	Aditya Birla Sun Life Short Term Opportunities Fund	Aditya Birla Sun Life Treasury Optimizer Plan
Asset Allocation Pattern of the Scheme		The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilize a variety of investments. Performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above there may be instances when these percentages may be exceeded. Typically, this may occur when the net assets of the scheme fall below Rs. 30 Crores. The Scheme may enter into securities lending as allowed under the SEBI (MF) Regulations. Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Quarterly Dividend Option (Payout & Reinvestment Facility) (3) Growth Option *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Monthly Dividend Option ^ (Payout & Reinvestment) (ii) Quarterly Dividend Option (Payout & Reinvestment) (iii) Dividend Option (Payout & Reinvestment) (iv) Growth Option ^ Last Friday of each month *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Growth Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Monthly Dividend Reinvestment Option. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Monthly Dividend Reinvetsment Option and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL AA Short Term bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Kaustubh Gupta	September 11, 2014	2.80 years
Maneesh Dangi	April 01, 2017	0.25 years

Fund Manager	Managing Since	Tenure
Maneesh Dangi	April 01, 2017	0.25 years
Kaustubh Gupta	September 29, 2009	7.76 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Short Term Opportunities Fund	Aditya Birla Sun Life Treasury Optimizer Plan

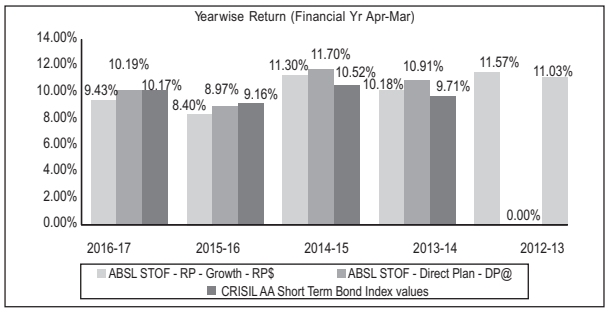
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Short Term Opportunities Fund (Inception - June 27, 2008)	9.37	9.47	10.00	7.48
Crisil AA Short-Term Bond Index	9.85	9.72	10.00	10.18
Aditya Birla Sun Life Short Term Opportunities Fund - Direct Plan (Inception - January 01, 2013)	10.17	10.05	-	10.44
Crisil AA Short-Term Bond Index	9.85	9.72	-	9.85

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



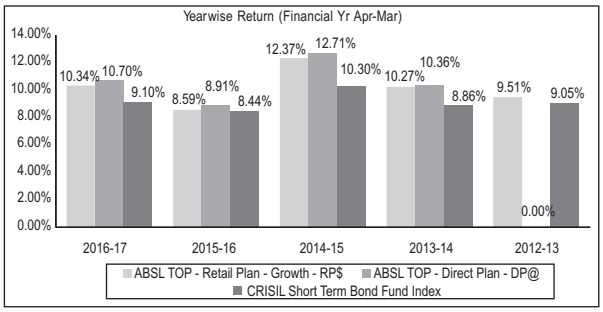
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Treasury Optimizer Fund - Regular Plan (Inception - April 24, 2008)	10.23	10.14	10.15	9.01
Crisil Short-Term Bond Index	8.88	9.12	9.09	8.30
Aditya Birla Sun Life Treasury Optimizer Fund - Direct Plan (Inception - January 01, 2013)	10.60	10.48	-	10.52
Crisil Short-Term Bond Index	8.88	9.12	-	9.07

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil

Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load:

- For redemption / switch-out of units on or before 180 days from the date of allotment: 0.50% of applicable NAV
- For redemption /switch-out of units after 180 days from the date of allotment: Nil

Refer page 75 for further details

Entry Load: Nil

Exit Load: Nil

Refer page 75 for further details

(ii) Recurring expenses
[% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.40% (Reg)
0.69% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
0.66% (Reg)
0.33% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Corporate Bond Fund	Aditya Birla Sun Life Cash Manager
Type of Scheme	An open ended income Scheme	An open ended income Scheme
Investment Objective	The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the Schemes' objectives will be achieved.	The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.
Inception Date	April 17, 2015	May 14, 1998
No. of Folios & AUM (As on June 30, 2017)	Folios: 16070 AUM in Crs: ₹ 2,720.08	Folios: 110540 AUM in Crs: ₹ 7,798.03
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:	Under normal market conditions, the Scheme's maximum exposure as a percentage of its net assets to different debt and money market securities is set out below:

Aditya Birla Sun Life Corporate Bond Fund

Instrument	Risk Profile	Normal Allocation (% of total assets)
Corporate Debt securities* excluding Government securities and State Development Loans	Low-Medium	70-100%
Money Market Instruments	Low	0-20%
Units issued by REITs & InvITs	Medium to High	0-10%

The scheme will be managed so that the maximum duration of the portfolio is capped at 4 years.

*For the purpose of this Scheme, Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.

The scheme shall not invest in Government Securities and State Developmental Loans but may invest in money market instruments including T-Bills, Repo, and Reverse Repos & CBLO within the limitsmentioned in asset allocation pattern.

The scheme may also invest up to 50% of the net assets in securitized debt instruments except foreign securitized debt.

The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNPD/Cir 29/ 2005 dated September 14, 2005, SEBI Circular No. DNPD/Cir- 30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006, SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may use fixed income derivative insturments, subject to guidelines as maybe issued by SEBI and/or RBI and for such purposes as may be permitted from time to time, including for the purpose of hedging and portfolio rebalancing based on available opportunities. In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through debt, money market and derivative positions shall not exceed 100% of the net assets of the scheme.

The scheme may take exposure in repo / reverse repo transactions in Corporate Debt Securities. The scheme shall participate in repo transactions only in AA and above rated corporate debt securities. The gross exposure to repo transactions in corporate debt securities shall not be more than 10 % of the net assets. The cumulative gross exposure through repo transactions in corporate debt securities along with corporate debt and money market instruments and derivative positions shall not exceed 100% of the net assets of the scheme. The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.

The scheme shall not invest in Foreign Securities. The scheme shall not engage in short selling and securities lending activities.

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.

Aditya Birla Sun Life Cash Manager

(as a % of net assets)

Instrument	Asset Allocation	Risk Profile
Debt Market Securities#	0% to 80%	Low to Medium
Money Market Instruments including CBLO & Repo	20% to 100%	Low to Medium

#The scheme will invest primarily in instruments having maturity of one year and less than one year. The scheme may invest into securitized debt upto 75% of its net assets.

In cases where there is a drastic reduction in the corpus of the scheme due to large redemptions, the fund manager would be required to rebalance the portfolio in order to conform to the above limits within a period of 30 days.

The Scheme retains the flexibility to invest across all of the various securities and other instruments in the debt and money markets. From time to time it is possible that the portfolio may hold cash.

Under normal circumstances the schemes shall not have an exposure of more than 25% of its net assets in foreign debt securities subject to the overall cap as specified by SEBI.

The scheme may also invest upto 100% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.

The investment policies of the Scheme comply with the rules, regulations and guidelines laid out in the SEBI (MF) Regulations 1996, specifically the Seventh Schedule.

All of the Scheme's assets will be invested in transferable securities. The corpus of the Scheme shall not in any manner be used in option trading, short selling or carry forward transactions.

The Scheme will endeavour to maintain a AAAmfs or equivalent rating from any SEBI registered Rating Agencies, which presently is CRISIL. The Scheme shall endeavor to maintain the credit score applicable for maintaining the rating at all times. In an event where any security held by the Scheme is downgraded, the credit factor applicable on the security would be based on the revised rating. In case the credit factor revision results in the credit score of the fund exceeding the limit applicable for the fund's rating, the fund shall be given a curing period as per the agreement with the rating agencies, from the date of the credit score increasing the applicable limits to bring it back within the limits applicable to its rating. The Scheme will not engage in bill discounting activity, however may invest in rediscounting of bills with RBI approved counterparties. The investments will be carried out on a delivery versus payment basis in accordance with the regulatory provisions.

Such Scheme rating is not intended to be an opinion on the Asset Management Company's willingness or ability to make timely payment to the investor. The rating is also not an opinion on the stability of the NAV of the scheme, which could vary with market developments.

Under normal market conditions, the Scheme will be managed so as to maintain a Rupee weighted average maturity not exceeding 1.5 years. No individual investment will have maturity greater than three years. The portfolio is expected to generate its return by prudently investing in sectors and issues in the debt and money markets, which provide consistently superior yields at low levels of risk.

Due consideration will be given to the liquidity of the Scheme's investments keeping in mind that the Scheme is open-ended and aimed at providing a high degree of liquidity. Liquidity generally will be provided through:

- Investment allocation by primarily choosing to invest a substantial portion of the Scheme's assets in the most liquid part of the fixed income market, i.e. call money, Treasury Bills, Government of India and State Government securities, in which there are relatively significant traded volumes.
- Laddering maturities and coupons and
- Investing in specially structured securities, especially where the security has been structured to offer the buyer the option to liquidate prior to the final maturity.
- Liquidity may also be provided through borrowing to meet redemptions in accordance with the SEBI (MF) Regulations, 1996.

Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over the Counter Exchange of India. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc.

The Scheme may enter into repurchase / reverse repurchase obligations (as and when applicable regulations permit) in order to manage liquidity as also for investment purposes. The amount of repurchase obligations shall be in compliance with the applicable SEBI Regulations.

The Scheme may enter into securities lending as allowed under the SEBI (MF) Regulations. Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.

Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.

Name(s) of the Scheme(s)	Aditya Birla Sun Life Corporate Bond Fund	Aditya Birla Sun Life Cash Manager
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option *****Direct Plan 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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Reinvestment) (iii) Growth Option ^ Tuesday of each week *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Growth In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Daily Dividend Option (Reinvestment). For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL AA Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL Short Term Bond Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Maneesh Dangi	April 17, 2015	2.21 years
Sunaina da Cunha	April 01, 2017	0.25 years

Fund Manager	Managing Since	Tenure
Kaustubh Gupta	July 15, 2011	5.96 years
Mohit Sharma	April 01, 2017	0.25 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

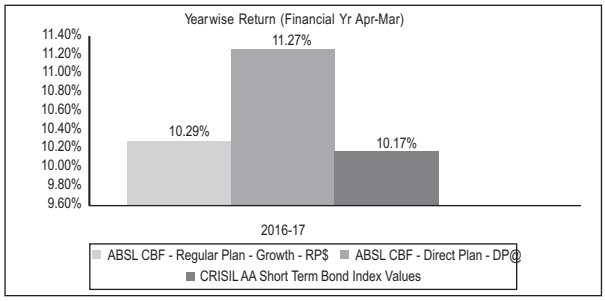
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Corporate Bond Fund - Regular Plan (Inception - April 13, 2015)	11.44	-	-	9.98
Crisil AA Short Term Bond Index	9.85	-	-	9.49
Aditya Birla Sun Life Corporate Bond Fund - Direct Plan (Inception - April 13, 2015)	12.46	-	-	10.90
Crisil AA Short Term Bond Index	9.85	-	-	9.49

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



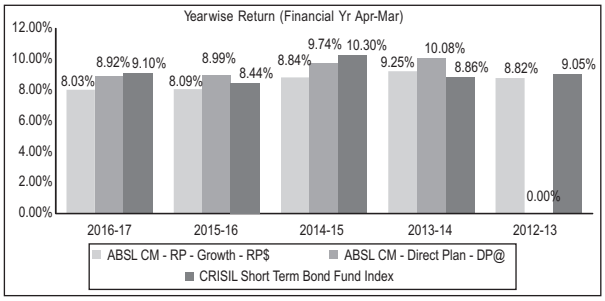
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Cash Manager (Inception - August 04, 2010)	7.74	8.14	8.43	7.50
Crisil Short Term Bond Index	8.88	9.12	9.09	8.65
Aditya Birla Sun Life Cash Manager - Direct Plan (Inception - January 01, 2013)	8.65	9.05	-	9.31
Crisil Short Term Bond Index	8.88	9.12	-	9.07

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme: (i) Load Structure	**Entry Load:** Nil **Exit Load:** In respect of each purchase/ switch-in of Units, upto 15% of the units may be redeemed/ switchedout without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption/ switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switchout of units after 365 days from the date of allotment: Nil Refer page 75 for further details	**Entry Load:** Nil **Exit Load:** Nil Refer page 75 for further details
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2017: 1.97% (Reg) 1.06% (Dir) Refer page 75 for further details	Actual (unaudited) expenses for the financial year ended March 31, 2017: 1.04% (Reg) 0.22% (Dir) Refer page 75 for further details
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	Aditya Birla Sun Life Floating Rate Fund - Short Term Plan
Type of Scheme	An Open ended Income Scheme	An Open ended Income Scheme
Investment Objective	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.
Inception Date	June 05, 2003	June 05, 2003
No. of Folios & AUM (As on June 30, 2017)	Folios: 11177 AUM in Crs: ₹ 6,719.39	Folios: 7898 AUM in Crs: ₹ 7,447.55
Asset Allocation Pattern of the Scheme	The following table provides the asset allocation of the scheme's Portfolio (as a % of net assets) **Type of Instruments** / **Normal Allocation** / **Risk Profile** Floating Rate Debt Securities (including securitised debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns) — 65%-100% — Low to Medium Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for Fixed rate returns) — 0-100% — Low to Medium Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities / money market instruments. This may be by way of direct investment in floating rate assets or fixed rate assets swapped for floating rate returns by using derivatives as described later in this section. It is the intention of the scheme that the investments in securitised debts will not, normally exceed 60% of the net assets of the respective plans. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances scheme shall not have an exposure of more than 15% 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. In addition to the securities stated in the table above, the scheme may enter into repos / reverse repos with respect to the securities that it will invest in or as may be permitted by the RBI from time to time. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Pending deployment as per investment objective, the monies under the scheme may be invested in short-term deposits of Scheduled Commercial Banks.	The following table provides the asset allocation of the scheme's Portfolio (as a % of net assets) **Type of Instruments** / **Normal Allocation** / **Risk Profile** Floating Rate Debt Securities (including securitised debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns) — 65%-100% — Low to Medium Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for Fixed rate returns) — 0-100% — Low to Medium Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/money market instruments. This may be by way of direct investment in floating rate assets or fixed rate assets swapped for floating rate returns by using derivatives as described later in this section. It is the intention of the scheme that the investments in securitised debts will not, normally exceed 60% of the net assets of the respective plans. The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations. Under normal circumstances scheme shall not have an exposure of more than 15% 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. In addition to the securities stated in the table above, the scheme may enter into repos / reverse repos with respect to the securities that it will invest in or as may be permitted by the RBI from time to time. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Pending deployment as per investment objective, the monies under the scheme may be invested in short-term deposits of Scheduled Commercial Banks. In accordance with SEBI Circular No. 13/150975/09 dated January 19, 2009 Aditya Birla Sun life Floating Rate Fund - Short Term Plan shall have the following additional characteristics with regard to its portfolio: (i) The Scheme shall make investment in/ purchase debt and money market securities with maturity of upto 91 days only. (ii) In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. (iii) Inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with the maturity of upto 91 days. **Explanatory Notes:** 1. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security. 2. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Reinvestment) (iii) Growth Option ^ Tuesday of each week *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Reinvestment) (iii) Growth Option ^ Tuesday of each week *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option:** Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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.	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	Aditya Birla Sun Life Floating Rate Fund - Short Term Plan
Benchmark Index	**CRISIL Liquid Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.	**CRISIL Liquid Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Kaustubh Gupta	June 20, 2014	3.03 years

Fund Manager	Managing Since	Tenure
Kaustubh Gupta	July 15, 2011	5.96 years
Mohit Sharma	April 01, 2017	0.25 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

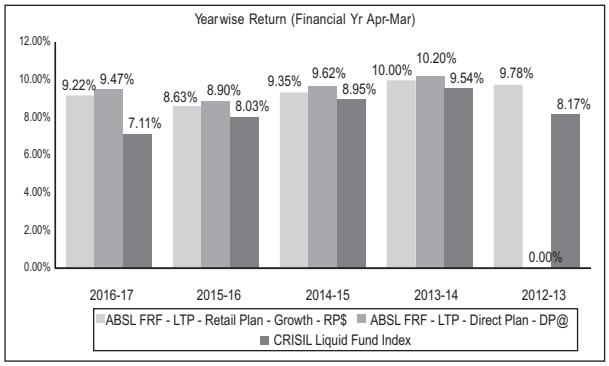
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan (Inception - March 23, 2009)	8.76	8.94	9.20	8.90
Crisil Liquid Fund Index	6.86	7.83	8.25	7.48
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan - Direct Plan (Inception - January 01, 2013)	9.00	9.20	-	9.41
Crisil Liquid Fund Index	6.86	7.83	-	8.29

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



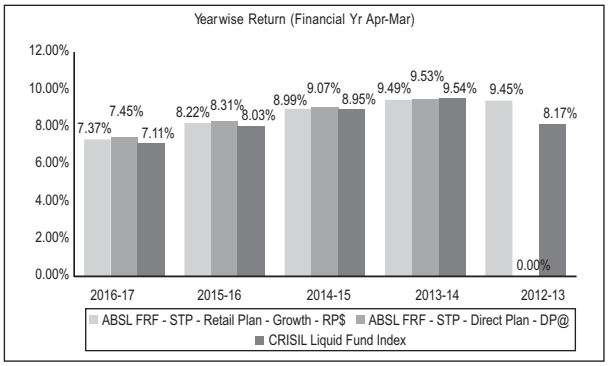
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund - Short Term Plan (Inception - October 10, 2005)	6.97	7.99	8.52	8.05
Crisil Liquid Fund Index	6.86	7.83	8.25	7.40
Aditya Birla Sun Life Floating Rate Fund - Short Term Plan - Direct Plan (Inception - January 01, 2013)	7.06	8.08	-	8.53
Crisil Liquid Fund Index	6.86	7.83	-	8.29

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme: (i) Load Structure	**Entry Load:** Nil **Exit Load:** Nil Refer page 75 for further details	**Entry Load:** Nil **Exit Load:** Nil Refer page 75 for further details
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2017: 0.37% (Reg) 0.14% (Dir) Refer page 75 for further details	Actual (unaudited) expenses for the financial year ended March 31, 2017: 0.34% (Reg) 0.27% (Dir) Refer page 75 for further details
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details	

Name(s) of the Scheme(s)	**Aditya Birla Sun Life Cash Plus**
Type of Scheme	An Open ended Liquid Scheme
Investment Objective	The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.
Inception Date	June 16, 1997
No. of Folios & AUM (As on June 30, 2017)	Folios: 44149 AUM in Crs: ₹ 24,874.09
Asset Allocation Pattern of the Scheme	The Scheme will invest the entire net assets in fixed income and money market securities with flexibility to invest in the whole spectrum of debt and money market instruments. Depending upon liquidity needs and other considerations, the scheme may also hold cash or cash equivalents including call money. The endeavour will be to optimise returns while providing liquidity and safety. The investments shall be made in various securities including treasury bills and other Government securities, PSU bonds, listed and unlisted corporate papers including non-convertible debentures and bonds, commercial paper, commercial bills arising out of genuine trade/commercial transactions and accepted/co-accepted by banks, certificates of deposit and other such instruments, permitted by SEBI from time to time. Under normal circumstances the following investments limits will apply:

Type of Instruments	Asset Category Exposure	Risk Profile
All Money Market Instruments	Up to 90%	Low to Medium
Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments	At least 10%	Low to Medium

The Scheme may invest a maximum of 30% in securitised debt.

The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.

Under normal circumstances each scheme shall not have an exposure of more than 15% 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 In accordance with SEBI Circular No. 13/150975/09 dated January 19, 2009 Aditya Birla Sun life Cash Plus shall have the following additional characteristics with regard to its portfolio:

(i) The Scheme shall make investment in/ purchase debt and money market securities with maturity of upto 91 days only.
(ii) In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.
(iii) Inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with the maturity of upto 91 days.

Explanatory Notes:

1. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
2. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day The Scheme may remain fully invested in money market instruments during periods of high volatility of the corpus, including expectations of large redemptions, and when uncertain prospects in the debt markets prevent the fund managers from making long term commitments. The fund will undertake regular credit analysis of issuers of the instruments to build an appropriately high-quality portfolio at a low level of risk.

Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (i) Daily Dividend Option (Reinvestment) (ii) Weekly Dividend Option ^ (Payout & Reinvestment) (iii) Dividend Option (Payout & Reinvestment) (iii) Growth Option ^ Friday of each week *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option:** Daily Dividend Option (Reinvestment). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL Liquid Fund Index** The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Kaustubh Gupta	July 15, 2011	5.96 years
Ms. Sunaina da Cunha	July 15, 2011	5.96 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Cash Plus

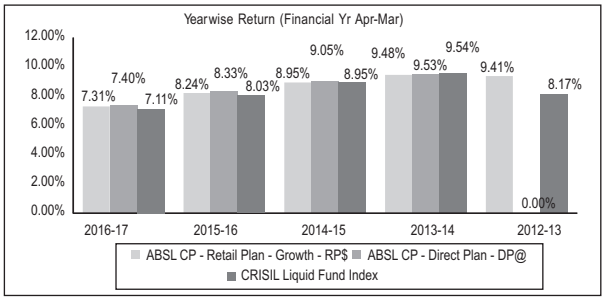
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Cash Plus (Inception - March 29, 2004)	6.90	7.96	8.49	7.62
Crisil Liquid Fund Index	6.86	7.83	8.25	7.05
Aditya Birla Sun Life Cash Plus - Direct Plan (Inception - January 01, 2013)	6.99	8.05	-	8.51
Crisil Liquid Fund Index	6.86	7.83	-	8.29

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil
Exit Load: Nil
Refer page 75 for further details

(ii) Recurring expenses [% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
0.28% (Reg)
0.20% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Gold Fund	Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme
Type of Scheme	An Open ended Fund of Funds Scheme	An Open Ended Fund of Funds Scheme
Investment Objective	The investment objective of the scheme is to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF).The Scheme does not guarantee/ indicate any returns. There can be no assurance that the Scheme' objectives will be achieved.	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.
Inception Date	March 20, 2012	August 17, 2006
No. of Folios & AUM (As on June 30, 2017)	Folios: 12173 AUM in Crs: ₹ 49.44	Folios: 385 AUM in Crs: ₹ 3.53
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows: **Instrument** / **Risk Profile** / **Indicative Allocation (% of total Assets)**: **Minimum** / **Maximum** Units of Aditya Birla Sun Life Gold ETF — Medium to high — 95% — 100% Debt and Money Market Instruments* (Including Cash Equivalent) — Low to medium — 0% — 5% *Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time. A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Collateralised Borrowing & Lending Obligations (CBLO) or reverse repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme. Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits in accordance with the guidelines issued by SEBI. The scheme does not intend to invest in Securitised debt instruments, Foreign Securities and/or Derivative instruments. The scheme shall not engage in securities lending. **Change in Asset Allocation** The above mentioned investment pattern is indicative and may change for short duration. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. 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. The Fund Manager shall endeavor to do the rebalancing of 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 Regulations. Scheduled Commercial Banks.	**Instruments** / **Indicative allocations (% of total assets)**: **Maximum** / **Minimum** / **Risk Profile** Equity Funds — 100 — 0 — High Debt Funds, Liquid Funds, Money Market Funds — 100 — 0 — Low to Medium Money Market Securities — 10 — 0 — Low Under normal circumstances, the asset allocation of the Scheme will be as follows: The Scheme can invest in third party mutual fund schemes and / or in schemes of Aditya Birla Sun Life Mutual Fund. The scheme allocates investments dynamically between equity and debt/liquid/money market funds and therefore the scheme is named as "Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme". The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. These percentages are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes. Subject to the SEBI Regulations, the asset allocation pattern indicated 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 depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the asset allocation will be for short term and defensive considerations. 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 Regulations.
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Growth Option and (2) Dividend Option with Payout and Reinvestment facility. *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Growth Option and (2) Dividend Option with Payout and Reinvestment facility. *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option/ Sub-Option:** Growth Option / Reinvestment Facility In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Payout and Reinvestment Facility under Dividend Option, the same shall be considered as Reinvestment Facility and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option/ Sub-Option:** Dividend Option / Reinvestment Facility. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Daily Dividend Option (Reinvestment) and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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.	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Gold Fund	Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme
Benchmark Index	**Domestic Price of Physical Gold** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.	**CRISIL Balanced Fund - Aggressive Index** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

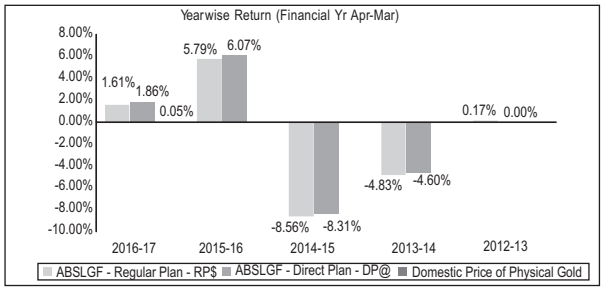
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Gold Fund (Inception - March 20, 2012)	-6.00	-0.12	-1.78	-1.16
Domestic Price of Gold Birla	-9.58	0.94	-0.42	0.87
Aditya Birla Sun Life Gold Fund - Direct Plan (Inception - January 01, 2013)	-5.75	0.15	-	-2.45
Domestic Price of Gold Birla	-9.58	0.94	-	-1.29

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



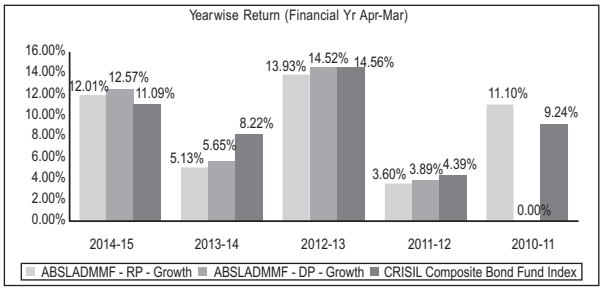
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Asset Allocator Multi-Manager FoF Scheme (Inception - August 17, 2006)	18.09	14.48	15.16	9.42
Crisil Balanced Fund Aggressive Index	13.85	9.08	11.73	9.91
Aditya Birla Sun Life Asset Allocator Multi-Manager FoF Scheme - Direct Plan (Inception - January 01, 2013)	18.11	-	-	11.45
Crisil Balanced Fund Aggressive Index	13.85	-	-	10.75

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.

For redemption/switch out of units after 365 days from the date of allotment: Nil

Refer page 75 for further details

Entry Load: Nil

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.

For redemption/switch out of units after 365 days from the date of allotment: Nil

Refer page 75 for further details

(ii) Recurring expenses [% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
0.50% (Reg)
0.23% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.53% (Reg)
1.48% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Aditya Birla Sun Life Global Commodities Fund
Type of Scheme	An Open Ended Fund of Funds Scheme	An Open Ended Fund of Funds Scheme
Investment Objective	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying scheme selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.
Inception Date	December 29, 2006	September 17, 2008
No. of Folios & AUM (As on June 30, 2017)	Folios: 318 AUM in Crs: ₹ 84.25	Folios: 693 AUM in Crs: ₹ 2.59

Asset Allocation Pattern of the Scheme

Under normal circumstances, the asset allocation is as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
Debt Funds (including Income Funds, Gilt Funds, Floating Rate Funds, Short Term Funds, Fixed Maturity Plans, and Liquid Funds.)	100	90	Low to Medium
Money market Securities	10	0	Low

The Scheme can invest in third party mutual fund scheme and / or in scheme of Aditya Birla Sun Life Mutual Fund.

The scheme will invest in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. These percentages are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes.

Subject to the SEBI Regulations, the asset allocation pattern indicated 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 depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the asset allocation will be for short term and defensive considerations. 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 Regulations.

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
Global mutual funds which invest in commodity related securities.	100	95	High
Money Market Securities	5	0	Low

Under normal circumstances, the asset allocation is as follows:

The corpus of the Scheme will be invested into in units of global mutual funds which invest in commodity related securities. Whilst our overall intention is to create a FoF Scheme which seeks to outperform the customized benchmark for the Scheme i.e. 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms, over rolling 12 months periods, the individual funds selected may not have the same benchmark as our product. An example of this is possible selection of a Global Mining or Global Resources Fund which also invests purely in commodities related securities, but which may have a more restricted benchmark. This may be appropriate from time to time to our overall strategy to create a FoF Scheme which is able to fulfill its objective.

At all times, total exposure of the FOFs/Feeders in Indian equity through underlying fund(s) shall not exceed 15% of the AUM of the concerned Indian scheme. In case such limit is breached, the same shall be rebalanced within a period of three months. In case the exposure in excess of 15% is not rebalanced within a period of three months, the concerned FOF/feeder shall wind up the scheme and provide an exit to investors at the prevailing NAV.

As a measure towards rebalancing the excess exposure, the scheme may redeem its part or entire investments from the existing underlying Fund and invest in other similar funds which match the mandate of the Scheme*.

*Other fund similar in terms of Investment objective, Investment Strategy and Attributes would qualify as a similar fund which matches the mandate of the scheme.

Foreign Exchange Risk-To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Growth Option and (2) Dividend Option with Payout and Reinvestment facility. *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Growth Option and (2) Dividend Option with Payout and Reinvestment facility. *****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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option/ Sub-Option:** Growth and Dividend (Payout & Reinvestment) For details on Default Plan please refer Page No. 79.	**Default Option/ Sub-Option:** Dividend Option/ Reinvestment Facility For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**CRISIL Composite Bond Fund Index** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.	**40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Aditya Birla Sun Life Global Commodities Fund

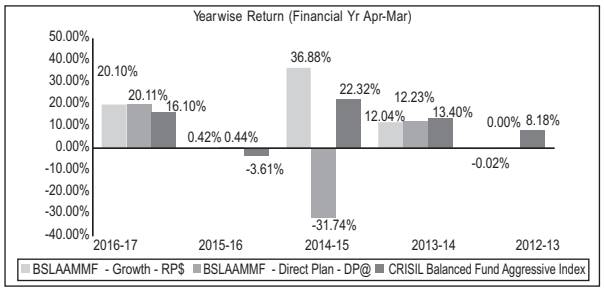
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Active Debt Multi-Manager FoF Scheme (Inception - December 29, 2006)	11.66	10.22	9.05	8.25
Crisil Composite Bond Index	11.47	10.91	9.58	7.95
Aditya Birla Sun Life Active Debt Multi-Manager FoF Scheme - Direct Plan (Inception - January 01, 2013)	12.22	10.77	-	9.17
Crisil Composite Bond Index	11.47	10.91	-	9.52

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

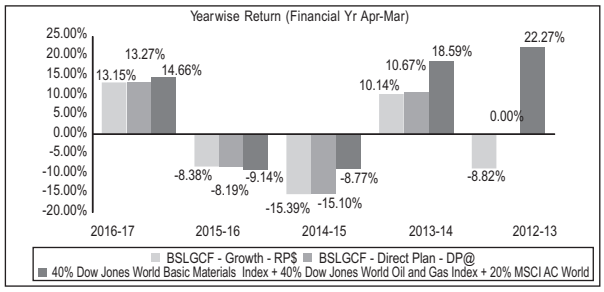
I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Global Commodities Fund (Inception - September 17, 2008)	0.51	-7.55	-1.49	1.52
Customised Index ^	6.55	-3.89	3.58	3.99
Aditya Birla Sun Life Global Commodities Fund - Direct Plan (Inception - January 01, 2013)	0.45	-7.43	-	-3.36
Customised Index ^	6.55	-3.89	-	2.42

^ 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.

For redemption/switch out of units after 365 days from the date of allotment: Nil

Refer page 75 for further details

Entry Load: Nil

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.

For redemption/switch out of units after 365 days from the date of allotment: Nil

Refer page 75 for further details

(ii) Recurring expenses
[% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.18% (Reg)
0.68% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
0.85% (Reg)
0.74% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Name(s) of the Scheme(s)	Aditya Birla Sun Life Global Real Estate Fund	Aditya Birla Sun Life Financial Planning FoF - Prudent Plan
Type of Scheme	An Open Ended Fund of Funds Scheme	An Open Ended Fund of Funds Scheme
Investment Objective	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.
Inception Date	December 31, 2007	May 09, 2011
No. of Folios & AUM (As on June 30, 2017)	Folios: 4409 AUM in Crs: ₹ 17.32	Folios: 1780 AUM in Crs: ₹ 17.28
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:	Under normal circumstances, the asset allocation is as follows:

Aditya Birla Sun Life Global Real Estate Fund

Instrument	Risk Profile	Indicative Allocation (% of total Assets)	
		Minimum	Maximum
ING (L) Invest Global Real Estate Fund	High	95%	100%
Money Market Instruments/ liquid funds / money market mutual funds	Low to Medium	0%	5%

The Scheme intends to predominantly invest in ING (L) Invest Global Real Estate Fund, Under normal market conditions, ING (L) Invest Global Real Estate Fund invests in a diversified portfolio of equities and/or other transferable securities (warrants on transferable securities – up to a maximum of 10% of the Sub-Fund's net assets – and convertible bonds) issued by companies established, listed or traded in any country worldwide and operating in the real estate sector. The Investment Manager will select companies whose main revenue or activity is linked to property, real estate management and/or development.

The Sub-Fund may also invest, on an ancillary basis, in other transferable securities (including warrants or transferable securities up to 10% of the Sub-Fund's net assets), money market instruments, units of UCITS and other UCIs and deposits as described in Part III of the prospectus. However, Investments in UCITS and UCIs may not exceed a total of 10% of the net assets. Where the Sub-Fund invests in warrants on transferable securities, note that the Net Asset Value may fluctuate more than if the Sub-Fund were invested in the underlying assets.

All risks associated with such scheme, including performance of their underlying equity portfolio, derivative instruments, off-shore investments etc., will therefore be applicable in the case of the Scheme.

In selecting investments, the Manager uses a rigorous portfolio construction process divided into two stages.

(1) Firstly, the Manager selects the sectors and regions in which to invest and determines the degree of representation of these sectors and regions by systematically assessing trends and conditions in the public and private real estate markets.

(2) Secondly, the Manager uses an assessment process developed by ING to identify investments which currently generate higher income and have higher growth potential than their peers. This assessment process examines various factors:

a. value and property;

b. capital structure and

c. management and strategy.

At all times, total exposure of the FOFs/Feeders in Indian equity through underlying fund(s) shall not exceed 15% of the AUM of the concerned Indian scheme. In case such limit is breached, the same shall be rebalanced within a period of three months. In case the exposure in excess of 15% is not rebalanced within a period of three months, the concerned FOF/feeder shall wind up the scheme and provide an exit to investors at the prevailing NAV.

As a measure towards rebalancing the excess exposure, the scheme may redeem its part or entire investments from the existing underlying Fund and invest in other similar funds which match the mandate of the Scheme*.

*Other similar overseas funds means funds similar in terms of Investment objective, Investment Strategy and

Attributes which matches the mandate of the scheme.

Aditya Birla Sun Life Financial Planning FoF - Prudent Plan

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
Equity Funds	49	34	High
Liquid funds, Money Market funds	40.50	25.50	Low
Debt Funds other than Liquid Funds, Money Market Funds	32	17	Low to Medium
Gold Exchange Traded Funds	23.50	8.50	High
Money Market Securities	15	0	Low

Plan under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.

Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Growth Option and (2) Dividend Option with Payout and Reinvestment facility. *****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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option *****Direct Plan 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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option/ Sub-Option:** Dividend Option / Reinvestment Facility In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option/ Sub-Option:** Dividend Option / Reinvestment Facility. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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.	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Global Real Estate Fund	Aditya Birla Sun Life Financial Planning FoF - Prudent Plan
Benchmark Index	**10/40 GPR 250 Global (Net) Index** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.	**40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

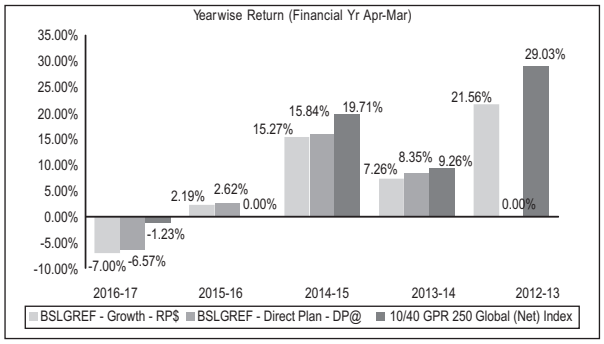
Performance of the Scheme (s)

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Global Real Estate Fund - Retail Plan (Inception - December 31, 2007)	-9.99	1.85	-	3.56
10/40 GPR 250 Global (Net) Index	-5.03	6.23	-	
Aditya Birla Sun Life Global Real Estate Fund - Direct Plan (Inception - January 01, 2013)	-9.60	2.31	-	5.58
10/40 GPR 250 Global (Net) Index	-5.03	6.23	-	9.52

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

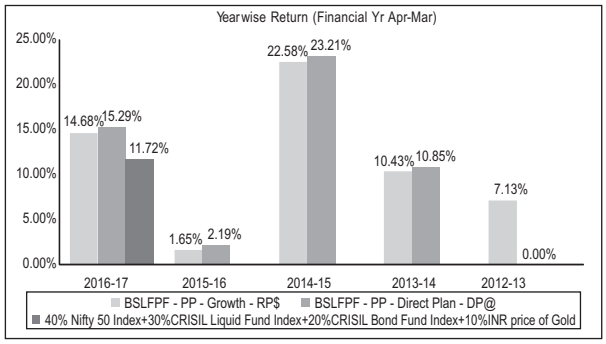
I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Prudent Plan (Inception - May 09, 2011)	12.05	10.31	11.44	10.16
Customised Index ^	9.34	7.72	9.35	8.49
Aditya Birla Sun Life Financial Planning Fund FoF -Prudent Plan - Direct Plan (Inception - January 01, 2013)	12.65	10.90	-	10.77
Customised Index ^	9.34	7.72	-	8.67

^ 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme: (i) Load Structure	**Entry Load:** Nil **Exit Load:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 75 for further details	**Entry Load:** Nil **Exit Load:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 75 for further details
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year ended March 31, 2017: 1.92% (Reg) 1.46% (Dir) Refer page 75 for further details	Actual (unaudited) expenses for the financial year ended March 31, 2017: 1.45% (Reg) 0.92% (Dir) Refer page 75 for further details
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 75 for further details	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan	Aditya Birla Sun Life Financial Planning FoF - Conservative Plan
Type of Scheme	An Open Ended Fund of Funds Scheme	An Open Ended Fund of Funds Scheme
Investment Objective	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying Scheme selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.
Inception Date	May 09, 2011	May 09, 2011
No. of Folios & AUM (As on June 30, 2017)	Folios: 11322 AUM in Crs: ₹ 125.54	Folios: 524 AUM in Crs: ₹ 4.74
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation is as follows:	Under normal circumstances, the asset allocation is as follows:

Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
Equity Funds	77	63	High
Liquid funds, Money Market funds	23.75	13.50	Low
Debt Funds other than Liquid Funds, Money Market Funds	19.25	9	Low to Medium
Gold Exchange Traded Funds	14.50	4.25	High
Money Market Securities	10.25	0	Low

Plan under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.

Aditya Birla Sun Life Financial Planning FoF - Conservative Plan

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	
Equity Funds	28	15	High
Liquid Funds, Money Market Funds	53	40	Low
Debt Funds other than Liquid Funds, Money Market Funds	35	22	Low to Medium
Gold Exchange Traded Funds	23	10	High
Money Market Securities	13	0	Low

Plan under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.

Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 79.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 75.	
Plans/Options	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option *****Direct Plan 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. For further details on Direct Plan, please refer page 73.***	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option *****Direct Plan 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. For further details on Direct Plan, please refer page 73.***
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	**Default Option/ Sub-Option:** Dividend Option / Reinvestment Facility. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly. For details on Default Plan please refer Page No. 79.	**Default Option/ Sub-Option:** Dividend Option / Reinvestment Facility. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly. For details on Default Plan please refer Page No. 79.
Minimum Application Amount/ Number of Units	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.	**Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Additional Purchase (Incl. Switch-in) -** Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter **Repurchase -** In Multiples of ₹ 1/- or 0.001 units.
Despatch 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	**70% Nifty 50+ 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index +5% INR price of Gold** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.	**20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold** The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	

Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Fund Manager	Managing Since	Tenure
Shravan Sreenivasula	December 15, 2014	2.54 years

Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited

Name(s) of the Scheme(s)	Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan	Aditya Birla Sun Life Financial Planning FoF - Conservative Plan

Performance of the Scheme (s)

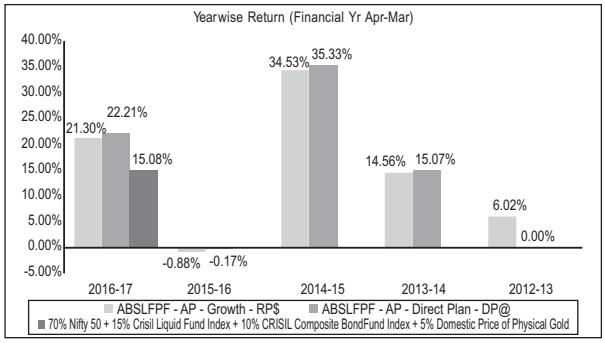
I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan (Inception - May 09, 2011)	17.31	13.31	15.36	12.38
Customised Index ^	12.11	7.73	10.93	8.83
Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan (Inception - January 01, 2013)	18.19	14.11	-	14.31
Customised Index ^	12.11	7.73	-	9.84

^ 70% Nifty 50+ 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index +5% INR price of Gold

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

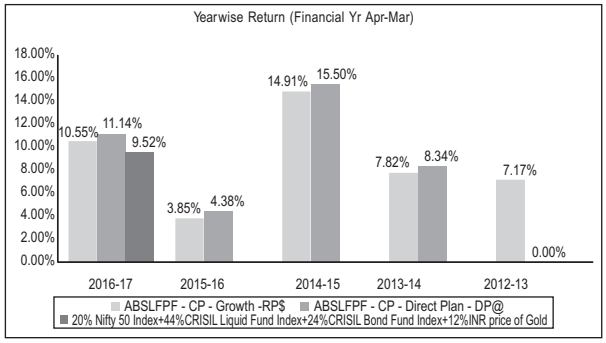
I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2017.

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan (Inception - May 09, 2011)	8.78	8.57	8.89	8.67
Customised Index ^	7.60	7.72	8.38	8.29
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan - Direct Plan (Inception - January 01, 2013)	9.36	9.14	-	8.79
Customised Index ^	7.60	7.72	-	7.98

^ 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold

Note: Past performance may or may not be sustained in future.
*Absolute Returns
For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any

II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)



Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.

Expenses of the Scheme:
(i) Load Structure

Entry Load: Nil

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.

For redemption/switch out of units after 365 days from the date of allotment: Nil

Refer page 75 for further details

Entry Load: Nil

Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.

For redemption/switch out of units after 365 days from the date of allotment: Nil

Refer page 75 for further details

(ii) Recurring expenses [% of daily Net assets]

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.36% (Reg)
0.60% (Dir)
Refer page 75 for further details

Actual (unaudited) expenses for the financial year ended March 31, 2017:
1.34% (Reg)
0.81% (Dir)
Refer page 75 for further details

Scheme Portfolio Holdings & Portfolio Turnover Ratio

Refer page 75 for further details

Prudential limits on portfolio concentration risk in debt-oriented schemes

Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, The schemes shall not have exposure in fixed income securities in excess of 25% of net assets in any sector as per sectoral classification as prescribed by AMFI. P rovided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 25% of the net assets of the scheme.

Further provided that the above sectoral limit is not applicable for:

i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
ii. CBLOs.
iii. Bank Certificate of Deposits.
iv. Government of India securities.
v. Treasury Bills
vi. Short term deposits of scheduled commercial banks.

Applicable NAV

In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular 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:

FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:

I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Schemes i.e. Aditya Birla Sun Life Cash Plus and Aditya Birla Sun Life Floating Rate Fund-Short Term Plan:

- where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application;
- where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and
- irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:

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

II. Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes offered through this Common KIM (for applications for an amount of less than ₹ 2 lacs under):

- 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.

III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes offered through this Common KIM (for an amount of ₹ 2 lacs and above):

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

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

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

FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:

I. Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes i.e. Aditya Birla Sun Life Cash Plus and Aditya Birla Sun Life Floating Rate Fund-Short Term Plan:

- In respect of valid applications received upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day;
- In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.

II. Applicable NAV for Redemptions including switch-out of Units for other schemes offered through this Common KIM:

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

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

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

(a) All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued thereunder from time to time).
(b) Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM.
(c) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.
(d) 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.
(e) 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
(f) 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.
(g) 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).
(h) 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.

Direct Plan

In accordance with Para D titled "Separate Option for direct investments" under SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") ("Direct Plan") is being offered under all schemes with effect from January 1, 2013:

(a) **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.** Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.
(b) **Eligible investors:** All categories of investors (whether existing or new Unitholders) as permitted under the SID are eligible to subscribe under Direct Plan.
(c) **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].
(d) **How to apply:**
i. 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.
ii. Investors should also indicate "Direct" in the ARN column of the application form.
(e) **Scheme characteristics:** Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (a) Switch of investments from Regular Plan (whether the investments were made before or after the January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa. (b) Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.
(f) **Investments through systematic routes:** (a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) etc. registered prior to the January 01, 2013 without any distributor code under the Regular Plan, installments falling on or after the January 01, 2013 will automatically be processed under the Direct Plan. (b) Investors who had registered for Systematic Investment Plan facility prior to the January 01, 2013 with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Mutual Fund in this behalf. The Fund will take at least 21 days to process such requests. Intervening installments will continue in the Regular Plan.
(g) **Redemption requests:** Where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Direct Plan

Default Plan:

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

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

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

Waiver of Load for Direct Applications

Not Applicable

Tax treatment for the Investors (Unitholders)

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

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published atleast in 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on **www.birlasunlife.com** and www.amfiindia.com Investors can also call up at our toll free number 1-800-22-7000.

For Investor Grievances please contact

Aditya Birla Sun Life Asset Management Company Limited

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

Tel.: 1800-270-7000 / 1800-22-7000, • E-mail: connect@birlasunlife.com

Registrar & Transfer Agents

Computer Age Management Services Pvt. Ltd, (CAMS) - Rayala Towers, 158, Anna Salai, Chennai - 600002.

Contact Details : 1800-425-2267, E-mail : birlasunlife@camsonline.com Website Address: www.camsonline.com

Unitholders' Information

For normal transactions during ongoing sales and repurchase:

APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:

For normal transactions during ongoing sales and repurchase:

- Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.
- An allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.

  Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

  **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.
- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.
- No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions

APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:

- On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) 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

Communication by Email

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.

Monthly Portfolio Disclosures

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

Half yearly Disclosures:

The Mutual Fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. These shall also be displayed on www.birlasunlife.com

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

Annual Report:

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

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

(i) By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;

(ii) In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same.

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

Unitholders' Information

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

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) offered under this Common Scheme Information Document 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. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP on or after January 01, 2012. Under this option, units will be allotted based on the applicable NAV as per provisions of respective Scheme Information Document(s) and will be credited to demat account of the investors on weekly basis (upon realisation of funds). Also, various Special Products/ Facilities such as RSP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by BSLAMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.

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.

Transaction Charges

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

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

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

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

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

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

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

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

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

INFORMATION COMMON TO ALL SCHEMES

Recurring Expenses of the Schemes:

Expenses of the Scheme

i. Load Structure:

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. The Upfront commission, if any, shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme. No exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. Switch of investments from Regular Plan (whether the investments were made before or after January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa.

Exit load/ CDSC (if any) up to 1% of the redemption value charged prior to October 01, 2012 to the unitholder by the Fund on redemption/switch-out of units shall be retained by the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unitholder as exit load/ CDSC was credited to the respective scheme immediately.

Further, pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, with effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective Scheme immediately, net of service tax, if any.

The investor is requested to check the prevailing load structure of the Scheme before investing.

ii. Recurring expenses [% of daily Net Assets]:

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

1. **For all Equity /Growth Schemes,** the limit on total expenses including Investment Management and Advisory fees, shall be as follows:
   i. On the First ₹ 100 crores of the daily net assets: 2.50%;
   ii. On the Next ₹ 300 crores of the daily net assets: 2.25%;
   iii. On the Next ₹ 300 crores of the daily net assets: 2.00%;
   iv. On the balance of the assets: 1.75%.
2. **For Aditya Birla Sun Life Index Fund,** the total expenses of the scheme including the investment and advisory fees shall not exceed 1.50% of the daily net assets of the respective Scheme.
3. Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.

I. **Additonal Expenses in terms of newly inserted Regulation 52(6A) in addition to Maximum Total Expense Ratio on daily net assets of the Scheme(s) as permissble under Regulation 52(6) of SEBI (MF) Regulations:**

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

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

**Top 15 cities shall mean top 15 cities based on Association of Mutual F unds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.*

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

(c) Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.20 per cent of daily net assets of the scheme.

Further 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.
- AMC may charge service tax on following Fees and expenses as below:
  a. **Investment Management and Advisory Fees:** AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
  b. **Other than Invesment Management and Advisory Fees:** AMC may charge service tax on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

(d) **Fungibility of Maximum Permissible expense:** The said maximum TER shall either be apportioned under various expense heads, without any sub limit or allocated to any of the per missible expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as permissible under SEBI (MF) Regulations.

The total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" of the respective Scheme Information Document.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

Aditya Birla Sun Life Long Term Accrual Fund, Aditya Birla Sun Life Low Duration Fund, Aditya Birla Sun Life Credit Opportunities Fund & Aditya Birla Sun Life MIP II - Wealth 25 Plan

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investments in Equity and Equity related instruments, Foreign Securities, Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in unrated securities, investments in Derivatives, including Interest rate swaps, (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with investments in repo transactions in corporate bond. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

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

Aditya Birla Sun Life Income Plus, Aditya Birla Sun Life Gilt Plus - PF Plan, Aditya Birla Sun Life Government Securities Fund - Long Term Plan, Aditya Birla Sun Life Dynamic Bond Fund, Aditya Birla Sun Life Medium Term Plan, Aditya Birla Sun Life Savings Fund, Aditya Birla Sun Life Short Term Opportunities Fund, Aditya Birla Sun Life Treasury Optimizer Plan, Aditya Birla Sun Life Corporate Bond Fund, Aditya Birla Sun Life Short Term Fund, Aditya Birla Sun Life Cash Manager, Aditya Birla Sun Life Floating Rate Fund - Long Term Plan, Aditya Birla Sun Life Floating Rate Fund - Short Term Plan & Aditya Birla Sun Life Cash Plus

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in unrated securities, investments in Derivatives, including Interest rate swaps, (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with investments in repo transactions in corporate bond. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

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

Aditya Birla Sun Life Gold Fund

- This being a Fund of Funds scheme, investors shall have to bear the expense ratio of the underlying scheme in addition to the expense ratio of the scheme.
- The Scheme's performance may depend upon the performance of the underlying scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Fund.
- Liquidity Risk factors
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying ETF where the Scheme has invested and will not include the investments made by the underlying ETF.
- The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to gold returns profile.
- Tracking Error Risk

Aditya Birla Sun Life Global Real Estate Fund

- The Scheme intends to predominantly invest in ING (L) Global Real Estate Fund. Investors should note that investments in the Sub-Fund are exposed to the financial and market risks that accompany investments in equities
- The Investors shall bear the recurring expenses of the Scheme in addition to those expenses (recurring expenses and load) of the underlying scheme. The load and the recurring expenses charged by the underlying scheme may change from time to time. Therefore, the returns that they may receive may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the underlying scheme could obtain.
- The disclosures of portfolio for the Scheme will be limited to the particulars of the underlying scheme and money market instruments/ liquid funds / money market mutual funds where the Scheme has invested. Investors may, therefore, not be able to obtain specific details of the investments of the underlying scheme.
- Any change in the investment policies or fundamental attributes of any underlying scheme is likely to affect the performance of the Scheme.
- Currency Risk
- Country Risk
- Credit Risk
- Liquidity Risk

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

- Market volatility;
- Risk associated with liquidity of the underlying scheme;
- Risk associated with the performance of underlying Schemes;
- Credit and Market Risk associated with money market;
- Trade execution risk;
- Risk associated with composition of investment advisors;
- Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes
- including performance of underlying stocks, derivative investments,
- Off shore investments, security lending etc.;
- The NAV of the plan to the extent invested in Money market securities, gover nment securities, corporate bond and
- other debt securities are likely to be affected by changes in the
- Prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the
- Scheme's Units.

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

- Market volatility;
- Risk associated with liquidity of the underlying scheme;
- Risk associated with the performance of underlying Schemes;
- Credit and Market Risk associated with money market;
- Trade execution risk;
- Risk associated with composition of investment advisors;
- Interest rate risk;
- The NAV of the plan to the extent invested in Money market securities, gover nment securities, corporate bond andother debt securities are likely to be affected by changes in the Prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value ofthe Scheme's Units.

Aditya Birla Sun Life Global Commodities Fund

- Risk associated with volatility of the overseas commodity markets;
- Risk associated with the underlying schemes;
- Commodity specific risks;
- Risk associated with composition of investment advisors;
- Interest rate risk;
- Currency risk / foreign exchange fluctuation risk/ country risk/ political risk;
- Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments;
- Off shore investments, security lending etc.;
- Exposure to Settlement risk.

Aditya Birla Sun Life Financial Planning FoF - Prudent Plan/Aggressive Plan/Conservative Plan

- The Scheme returns can be impacted by issues per taining to the NAV's of underlying Scheme of mutual funds where the Scheme has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.
- Each plan has an allocation range within each asset class. The fund manager of the scheme has the discretion of active allocation to the asset class within the per mitted range. This flexibility at times could impact the performance of each plan if the decision to allocate higher or lower percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a rising market, 50% allocation and in falling market, 60% allocation to equities would result in lower returns.

Aditya Birla Sun Life Long Term Accrual Fund

Stock Selection Strategy

The scheme would adopt a bottom-up approach to investing. The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long term fundamentally driven values. The fixed income investment strategy would emphasise investment in instruments that generate consistently superior yields at low levels of risk.

Portfolio Turnover

The scheme is open ended. It is expected that there would be a number of subscriptions and repurchase on a daily basis, Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. However, a high turnover would not significantly affect the brokerage and transaction costs. This will exclude the turnover caused on account of:

- investing the initial subscription,
- subscriptions and redemptions undertaken by the unit holders

Aditya Birla Sun Life Low Duration Fund

The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify business with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The fund would follow blend of bottoms up approach (for stock selection) and top down approach (for sector allocation). The fund would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market. The decision to sell would be based on price reaching its fair value or availability of alternative investment opportunity offering higher risk adjusted returns or anticipated price appreciation no longer possible due to change in business fundamental.

Aditya Birla Sun Life Credit Opportunities Fund and Aditya Birla Sun Life MIP II - Wealth 25 Plan

The Scheme invests in Debt and Money Market Instruments and would seek to generate regular returns. The scheme also invests a portion of its assets in equity and equity related instruments to seek capital appreciation. The Scheme does not assure any returns

As per the asset allocation pattern indicated above, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in is carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.

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. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

A top down and bottom up approach is being used to invest in equity and equity related instruments. Investments are pursued in select sectors based on the Investment Team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips focuses on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.

The Scheme may invest in other Scheme(s) managed by the AMC or in the schemes of any other Mutual Fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments. 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.

Portfolio Turnover

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. The Scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Active asset allocation between equity and fixed income securities would impact portfolio turnover.

Aditya Birla Sun Life Income Plus

As the Scheme is an income scheme, the investment strategy will reflect the relatively conservative character of the portfolio. The fixed income investment strategy would emphasize investment in instr uments that generate consistently superior yields at low levels of risk. Rigorous indepth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out by BSLAMC's research team. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered. Essentially, the focus would be on long term fundamentally driven values. However, short term opportunities would also be seized, provided they are supported by underlying values.

Aditya Birla Sun Life Gilt Plus - PF Plan

Portfolio Turnover

Portfolio turnover will depend upon the circumstances prevalent at any time. Under nor mal circumstances the portfolio turnover is not likely to exceed 200%. This will exclude the turnover caused on account of:

- investing the initial subscription,
- subscriptions and redemptions undertaken by the unit holders.

Purchase and sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges, etc. The above limit of portfolio turnover is essential to regularly explore trading opportunities to optimise returns for the Scheme and enable portfolio restructuring when required.

- **Liquidity Support from RBI**

  Being a scheme dedicated exclusively to investments in Gover nment Securities, Aditya Birla Sun Life Gilt Plus will be eligible to avail, on any day, from RBI, liquidity support upto 20% of the outstanding value of its investments in government securities (as at the close of the business on the previous business day), under its guidelines issued vide circular IDMC 2741/03.01.00/95-96, dated April 20, 1996. Liquidity support under these guidelines is available to reverse repurchase agreements in eligible Central/State government dated securities and Treasury Bills for all maturities.
- **Repos / Reverse Repos**

  The Scheme may undertake Repos / Reverse Repos as per the guidelines released by SEBI / RBI and subsequent modifications thereto.

Aditya Birla Sun Life Government Securities Fund - Long Term Plan

A portfolio invested in GSecs or state government securities is normally associated with an investment strategy in the debt markets that is free of credit risk (i.e. the risk of default by the issuer). Investments may also be made in the call market or in an alternative investment to the call market as may be directed by the RBI. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.

The portfolios of the plans may differ in the portfolio allocation to a particular asset class and the issue held as well as in the duration of each portfolio. Long Term Plan will be managed to maximum rupee weighted duration of seven years. The investment plan will, under normal market conditions, invest its net assets as per the asset allocation hereunder. The Fund Manager will review the portfolio for adherence with the above rupee weighted duration norms and rebalance the same within 30 days to conform to the above limits.

It is the intention of the Scheme to avail itself of the liquidity support from the RBI extended to mutual funds dedicated to investments in government securities via circular IDMC.No.2741/03.01.00/95-96 dated April 20, 1996 as amended from time to time. Further, non-Government Provident Funds, Superannuation Funds, Gratuity Funds and Pension Funds through its investments in government securities may invest in the Scheme.

Aditya Birla Sun Life Dynamic Bond Fund

The investment objective of this Scheme is to optimise returns for the investors by designing a portfolio, which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. The investment strategy would revolve around structuring the portfolio so as to capture positive price movements and minimise the impact of adverse price movements.

Since active debt management strategies require an in depth knowledge of and ability to accurately track interest rate movements taking into account various micro and macro factors, it is difficult for an individual investor to adopt such a strategy. Whereas, the investment team of Aditya Birla Sun Life Mutual Fund, through its research and process driven investment strategy, would endeavour to capitalise on the available opportunities in a timely manner. The fund would seek to fulfill the needs of a large number of individual, HNIs as well as large institutional investors who are susceptible to interest rate risks.

In order to maximise returns the fund managers may look at cur ve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s.

Aditya Birla Sun Life Constant 10 Year Maturity Fund

The fund focuses on enhancing the portfolio returns by identifying mispriced credit opportunities in the market and selectively investing in them. To enhance the por tfolio returns, the Fund would invest in instr uments that offer superior yield at acceptable levels of risk. To manage the credit risk, the Fund would invest predominantly in short and medium term securities. Moreover, the Fund has put in place a strong rigorous process to evaluate credit risk and monitor the same on a continuous basis. The Fund will also emphasise collaterals/covenants where it believes it is required. If and when the Mutual Funds are allowed to invest in credit derivatives, the Fund will also invest in such securities, in line with extent of the regulations.

The potential universe of the scheme for investment includes (but is not limited to) securities issued by NBFCs, ABS, Corporate Debt, Financial Institutions and Banking Sector Bonds & Treasury Bills, Govt. Of India Securities, State Government Bonds, Government Guaranteed Bonds, PSU Bonds, money market securities, Call Money, Commercial Paper, Certificate of Deposit & Discounted trade Bills.

Aditya Birla Sun Life Medium Term Plan

The Fund intends to optimise returns by keeping its portfolio duration between 1 year to 5 years. Depending upon prevailing market conditions & interest rate scenario the duration may be brought down below 1 year. In case of a rising interest rate environment the duration of the fund may be reduced and holding in money market securities could go up to 100% whereas in a falling interest rate scenario the holding in medium / long dated securities may be maximized.

Aditya Birla Sun Life Savings Fund

Stock Selection Strategy

The investment emphasis of the scheme will be in identif ying companies with a strong competitive position in good businesses, and having quality managements. The investment strategy would emphasis investment in instruments that generate consistently superior yields at low levels of risk.

Investment Securities

To achieve the scheme objective, the scheme will invest in a wide range of instruments including:

- Government of India Securities:
- Obligations of Public Sector Undertakings (PSUs) including bonds, debentures and certificates of deposit.
- Obligations of domestic public and private sector banks, and development financial institutions including bonds, debentures and certificates of deposit.
- Obligations of domestic corporations, including bonds, debentures, non-convertible portion of convertible debentures, securitized debt and promissory notes, pass- through obligations, commercial paper and structured obligations.
- Call money, fixed deposits of domestic banks or corporations, and other money market instruments, as permitted by SEBI.
- Other domestic instruments, listed or unlisted, as may be offered in the domestic market and permitted by SEBI.
- Derivatives and other investments permitted by regulations from time to time.

  Within the defined asset allocation parameters, there are many ways in which a portfolio can be constructed. Any specific asset allocation will be made keeping in mind the contemporary realities in the economy, financial system, investment as well as investor outlook. Given below is specific representative instance.

Asset Class	Percentage Allocation (%)
Corporate Debt	35
PSU Bonds	15
GOI Securities	30
Money Market Instruments	10
Call Money	10
Total	**100**

Given the nature of the scheme, liquidity would be a key driver in the construction of the portfolio. The scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. From time to time, it is possible that the portfolio may hold cash. However, at all times the portfolio will adhere to the overall investment allocation pattern as specified earlier.

Aditya Birla Sun Life Short Term Opportunities Fund

The fund focuses on enhancing the portfolio returns by identifying mispriced credit opportunities in the market and selectively investing in them. To enhance the por tfolio returns, the Fund would invest in instr uments that offer superior yield at acceptable levels of risk. To manage the credit risk, the Fund would invest predominantly in short and medium term securities. Moreover, the Fund has put in place a strong rigorous process to evaluate credit risk and monitor the same on a continuous basis. The Fund will also emphasise collaterals/covenants where it believes it is required. If and when the Mutual Funds are allowed to invest in credit derivatives, the Fund will also invest in such securities, in line with extent of the regulations.

The potential universe of the scheme for investment includes (but is not limited to) securities issued by NBFCs, ABS, Corporate Debt, Financial Institutions and Banking Sector Bonds & Treasury Bills, Govt. Of India Securities, State Government Bonds, Gover nment Guaranteed Bonds, PSU Bonds, money market securities, Call Money , Commercial Paper, Certificate of Deposit & Discounted trade Bills.

Aditya Birla Sun Life Treasury Optimizer Plan

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.

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. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio

Aditya Birla Sun Life Corporate Bond Fund

The Scheme endeavors to generate returns by predominantly investing in corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The scheme will be managed so that the maximum duration of the portfolio is capped at 4 years.

The Scheme would seek opportunities across the credit curve and would endeavour to take benefit from mispriced credit opportunities. The fund will avoid active duration management. In fact, the fund manager within the maximum permissible mandate would endeavour to match the maturity of the underlying portfolio with proposed investment horizon

The scheme shall not invest in government securities and State Developmental Loans but may invest in money market instruments including T-Bills, Repo and Reverse Repos & CBLO within the limits mentioned in asset allocation patter n. Rigorous in-depth credit evaluation and analysis aimed at ascer taining both the shor t term financial health and long term solvency of the debt issuers will be carried out before investing. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past per formance will be considered.

Aditya Birla Sun Life Short Term Fund

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators

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. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio.

Aditya Birla Sun Life Cash Manager

The aim of the investment strategy is to provide stable returns by minimizing the interest rate risk in the short as well as long term. The Scheme aims to identify securities, which offer superior levels of yield at lower levels of risks. Liquidity will also be an important criterion and a reasonable proportion of the investment will be made in relatively liquid investments. In addition, the Fund Management team will study the macro economic conditions affecting liquidity and interest rates. The F und Manager would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Aditya Birla Sun Life Floating Rate Fund - Long Term Plan

Floating rate debt issuance is a relatively new concept in India and has grown rapidly with the introduction and wide acceptance of benchmarks such as NSE MIBOR / Reuters MIBOR etc. The Government of India has also started issuing floating rate sovereign debt which is expected to give a major impetus to the pace of development of floating rate market in India. The scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns by minimizing the interest rate risk in the short as well as long term.

The domestic debt markets are maturing rapidly with improvement in liquidity in various debt segments as a result of introduction of new instruments and investors. The development of derivatives markets particularly swaps and Forward Rate Agreements (FRA) have made the environment more dynamic and has provided opportunity to manage interest rate more actively.

The aim of the investment manager will be to allocate the assets of the scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The portfolio of the Long Term Plan will be normally skewed towards longer term maturities.

The scheme will endeavour to minimise interest rate risk. Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in case of floating rate securities is reset in regular time intervals based on certain benchmark or a reference rate (eg. NSE Mibor, T Bill Yield, Reuters MIBOR, etc.). Hence the prices of these securities are less sensitive to interest rate fluctuation leading to minimal interest rate risk in case of floating interest rate securities.

Floating interest rate securities market in India is in a developing phase. Government of India has started issuing Government securities carrying floating rate coupon payments. This will help the floating rate market to develop rapidly. A large number of corporates borrow their short term requirements and funds through floating rate instruments. However, as the markets develop corporates would start accessing the market for their long term requirement of funds at a floating rate.

In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 2 years in India. The scheme intends to use derivatives as per mitted by RBI/SEBI for hedging interest rate risk.

The actual percentage of investments in various floating and fixed interest rate securities and position of derivatives will be decided after considering the prevailing political conditions, economic environment (including interes rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

Aditya Birla Sun Life Floating Rate Fund - Short Term Plan

Floating rate debt issuance is a relatively new concept in India and has grown rapidly with the introduction and wide acceptance of benchmarks such as NSE MIBOR / Reuters MIBOR etc. The Government of India has also started issuing floating rate sovereign debt which is expected to give a major impetus to the pace of development of floating rate market in India. The scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns by minimizing the interest rate risk in the short as well as long term.

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Aditya Birla Sun Life Cash Plus

Portfolio Turnover

Portfolio turnover will depend upon the circumstances prevalent at any time. Under nor mal circumstances the portfolio turnover is not likely to exceed 200%. This will exclude the turnover caused on account of:

- investing the initial subscription,
- subscriptions and redemptions undertaken by the unit holders.

Purchase and sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges, etc. The above limit of portfolio turnover is essential to regularly explore trading opportunities to optimise returns for the scheme and enable portfolio restructuring when required.

Aditya Birla Sun Life Gold Fund

The investment objective of the scheme is to provide return s that tracks returns provided by ABSLGold ETF. To achieve the investment objective, the scheme will predominantly invest in units of Aditya Birla Sun Life Gold ETF. Accordingly, the Scheme may buy/sell the units of ABSL Gold ETF either directly with the F und or through the secondary market on the Stock Exchange(s). The scheme would also invest in debt & money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions.

The AMC shall endeavor that the returns of ABSL Gold Fund will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recur ring expenses in the Scheme. However, this may vary due to reasons beyond the control of the Fund Manager.

The deviation from the underlying ABSL Gold ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of money considered from period of inception of ABSL Gold ETF till March 31, 2017.

% difference in NAV between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
Average	0.06	0.08	0.11	0.14	0.17	0.20
Max	9.36	8.66	8.66	11.10	12.26	12.30
Min	-10.72	-11.25	-11.25	-11.28	-12.64	-13.16

The above table is only for illustration purposes based on underlying assumption that deployment of entire corpus is delayed by no. of days mentioned above. However, in reality, as the deployment of subscriptions on an ongoing basis may not be significant in proportion to corpus of fund, the impact may not be material. Further, the deviations may normally be expected to average out over a longer time horizon.

The fund would endeavor to maintain the indicated asset allocation as mentioned above. However, there could be a variance in the asset allocation on account of receipt of cash flows, considering the existing operational procedure as explained hereafter

Aditya Birla Sun Life Global Real Estate Fund

The Scheme intends to predominantly invest in ING (L) Invest Global Real Estate Fund, Under normal market conditions, ING (L) Invest Global Real Estate Fund invests in a diversified portfolio of equities and/or other transferable securities (warrants on transferable securities – up to a maximum of 10% of the Sub-Fund's net assets – and convertible bonds) issued by companies established, listed or traded in any country worldwide and operating in the real estate sector. The Investment Manager will select companies whose main revenue or activity is linked to property, real estate management and/or development.

The Sub-Fund may also invest, on an ancillary basis, in other transferable securities (including warrants on transferable securities up to 10% of the Sub-Fund's net assets), money market instruments, units of UCITS and other UCIs and deposits as described in Part III of the prospectus. However, Investments in UCITS and UCIs may not exceed a total of 10% of the net assets. Where the Sub-Fund invests in warrants on transferable securities, note that the Net Asset Value may fluctuate more than if the Sub-Fund were invested in the underlying assets. All risks associated with such scheme, including performance of their underlying equity portfolio, derivative instruments, off-shore investments etc., will therefore be applicable in the case of the Scheme. In selecting investments, the Manager uses a rigorous portfolio construction process divided into two stages:

(1) Firstly, the Manager selects the sectors and regions in which to invest and determines the degree of representation of these sectors and regions by systematically assessing trends and conditions in the public and private real estate markets.

(2) Secondly, the Manager uses an assessment process developed by ING to identify investments which currently generate higher income and have higher growth potential than their peers. This assessment process examines various factors:
   a. value and property;
   b. capital structure and
   c. management and strategy

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

The scheme allocates investments dynamically between equity and debt/liquid/money market funds. The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements.

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

The Allocation of funds between the different debt funds specified in the asset allocation pattern depends primarily on the interest rate outlook. When interest rates are expected to harden, the ideal combination of funds include those that have relatively low interest rate risk. Hence the portfolios have a higher weightage to the Liquid funds, Floating Rate Funds and Fixed-Maturity-Plans and other Debt Funds with average maturity less than 1-year.

Conversely, when interest rates are expected to ease, the fund seeks to generate higher returns by higher weightage to Debt funds which have average maturity more than 1 year.

The direction of the interest rates are determined through consideration of the following factors:

- RBI stance of Monetary Policy
- Inflation rate and expectations of movement in the Inflation rate
- Economic growth
- Banks commercial credit demand growth versus banks' deposit growth
- Movement in interest rates among Other major economies

Based on the above factors and the relative strength of each of the factors, the Multi Manager investment team assesses the level of interest rate exposure which the portfolio should bear and accordingly calibrate the allocation to the funds in line with the allocation range specified above.

Aditya Birla Sun Life Global Commodities Fund

The corpus of the Scheme will be invested into in units of global mutual funds which invest in commodity related securities. Whilst our overall intention is to create a FoF Scheme which seeks to out perform the customized benchmark for the Scheme i.e. 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms, over rolling 12 months periods, the individual funds selected may not have the same benchmark as our product. An example of this is possible selection of a Global Mining or Global Resources Fund which also invests purely in commodities related securities, but which may have a more restricted benchmark. This may be appropriate from time to time to our overall strategy to create a FoF Scheme which is able to fulfill its objective.

Fund Selection Strategy

The Scheme will invest in units of global mutual funds which invest in commodity related securities. These funds will be selected with a view of outperforming the investment objective of the fund (benchmark). The fund selection process reflects the Aditya Birla Sun Life AMC investment process, which seeks to look at combining/blending funds together to create a risk-adjusted solution which is optimal for investors in this asset class. The key determinants in fund selection are;

- Track record of the fund relative to its benchmark;
- Appropriateness of the fund relative to Aditya Birla Sun Life Global Commodity Fund's objective;
- Quality of the fund management team; and
- Reputation of the AMC which has launched the scheme.

The Aditya Birla Sun Life AMC Investment process has a history of being able to identify appropriate mutual funds for investment and construct portfolio with the aim of providing a sound risk-adjusted solution in comparison to the outperformance objective.

Aditya Birla Sun Life Financial Planning FoF - Prudent Plan/Aggressive Plan/Conservative Plan

Target allocation across plans for each asset class:

Instruments	Conservative Plan	Prudent Plan	Aggressive Plan
Equity funds	20.00%	40.00%	70.00%
Liquid Funds, Money Market Funds	44.00%	30.00%	15.00%
Debt Funds other than Liquid Funds, Money Market Funds	24.00%	20.00%	10.00%
Gold ETFs	12.00%	10.00%	5.00%

BSLAMC typically selects underlying Scheme and allocate to them as per the defined investment process across each asset class.

Then as per the asset allocation in each plan of the product, the portfolio is replicated.

e.g. For Conservative Plan, 20% of the plan will be allocated to a portfolio of equity Scheme, 44% of the plan will be allocated to a portfolio of liquid funds / money market funds, 24% of the plan will be allocated to debt funds and 12% to gold ETFs.

An investor, depending on his risk profile, could choose a plan.

The investment team would rebalance the plans at periodic intervals. The rebalancing period would be determined by the permitted allocation range, market conditions, inflows / outflows from the plan.

Aditya Birla Sun Life Long Term Accrual Fund, Aditya Birla Sun Life Low Duration Fund, Aditya Birla Sun Life Credit Opportunities Fund, Aditya Birla Sun Life MIP II - Wealth 25 Plan, Aditya Birla Sun Life Income Plus, Aditya Birla Sun Life Government Securities Fund - Long Term Plan, Aditya Birla Sun Life Constant 10 Year Maturity Fund, Aditya Birla Sun Life Short Term Opportunities Fund, Aditya Birla Sun Life Treasury Optimizer Plan, Aditya Birla Sun Life Short Term Fund, Aditya Birla Sun Life Cash Manager, Aditya Birla Sun Life Floating Rate Fund - Long Term Plan, Aditya Birla Sun Life Floating Rate Fund - Short Term Plan & Aditya Birla Sun Life Cash Plus

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place.

Concentration risk is mitigated by defining issuer level limits. The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

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.

Aditya Birla Sun Life Gilt Plus - PF Plan, Aditya Birla Sun Life Dynamic Bond Fund, Aditya Birla Sun Life Medium Term Plan & Aditya Birla Sun Life Corporate Bond Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance. Unitholders' interest.

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund.

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.

Aditya Birla Sun Life Savings Fund

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Fixed income security specific risk will also be managed through broad diversification of the por tfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Investment in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned at least investment grade ratings by leading credit rating companies such as The Credit Rating Information Services of India Ltd. (CRISIL), Investment Infor mation and Credit Rating Agency (ICRA) or Credit Analysis and Research (CARE) or any other approved agency. When any existing fixed-income investment is downgraded, efforts will be made towards quickly selling it off.

Investments in debt instruments shall have a relatively low risk, and those in money market instruments shall have even lower risk profile. Liquidity will be a very important consideration for investment decisions, due to the potential of large redemption inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid investments.

BSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interest of the unit holders and if market conditions so warrant. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI.

Aditya Birla Sun Life Gold Fund

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 AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

Aditya Risk Mitigation measures for Portfolio Volatility: Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme where the fund intends to invest follow the underlying price of gold which is valued as per SEBI norms and therefore the level of portfolio volatility would be same as that of the underlying gold price. There may not be additional volatility on account of fund manager decision. The Fund Manager would also endeavour minimal cash levels to keep performance deviation from the underlying ETF to minimal.

Risk mitigation measures for Managing Liquidity: Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets Association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Risk Mitigation Measures for Tracking Error:

Sources of Tracking Error	Mitigation Measures
The trade execution prices may be different from Closing NAV of underlying scheme (BSL Gold ETF).	The execution price of BSL Gold ETF will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error
Delay in the purchase or sale due to market Illiquidity	The AMC appoints leaders in bullion business as Authorized Participants/Market Makers to enhance liquidity on the stock exchange and reduce the impact cost and that will help the fund to minimize tracking error
Funds flows in BSL Gold Fund of value lesser than Creation lot size of underlying scheme.	For small amounts of inflows/outflows which are less than the creation size of BSL Gold ETF, the BSL Gold Fund will buy/sell units of underlying scheme directly on the stock exchange without waiting for additional subscription / redemption to minimize tracking error.
Availability of Gold bars for creation of BSL Gold ETF.	The AMC makes arrangements with leading bullion banks/dealers to make gold bars available for creation of underlying scheme (BSL Gold ETF) and that in turn will help minimize tracking error.
Delay in realization of unit holder's funds	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by the fund. The subscription/redemption request will also be reported and used as a basis for planning investments in BSL Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
Holding of cash equivalents to meet redemptions, recurring expenses etc.	The Fund will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redeeming the balance amount from BSL Gold ETF to minimize the tracking error in best interest of investors.
Transaction cost (including taxes and insurance premium) and recurring expenses	The Fund seeks to keep it to the minimal to reduce the impact of the tracking error.
Execution of large buy / sell orders	These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.
The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.	Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the fund deals with multiple reputed banks/ authorized participants where the probability of default in trades is remote.

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.

Aditya Birla Sun Life Global Real Estate Fund

- Track and monitor deviations from benchmark
- Exercise caps on deviations from benchmark
- Caps on sector exposures
- Liquidity filters when including stocks in the investment universe
- Mandated Tracking Error Range
- Checks on Concentrations
- Checks on Maturity Trends
- Checks on Ratings of portfolio components
- Regular market valuations for illiquid assets
- Investor Concentrations

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

Aditya Birla Sun Life Global Commodities Fund

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

Aditya Birla Sun Life Financial Planning FoF - Prudent Plan/Aggressive Plan/Conservative Plan

- Investment in funds selected as per BSLAMC process;
- Regular monitoring of the investments internally to reduce risk;
- Diversification achieved through investment in more than one fund at any point of time;
- Tracking and monitoring deviation from the benchmark;
- Tracking Investor concentrations;
- Regularly tracking the liquidity of the portfolio of the underlying funds;
- Regularly checking and tracking credit quality of the portfolio of the underlying funds;
- Favoring funds with strong parent backing.

Aditya Birla Sun Life Long Term Accrual Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	30.04%
SP Imperial Star Private Limited	11.03%
Wadhawan Global Capital Pvt Ltd	10.36%
RKN RETAIL PVT. LTD	10.18%
IL&FS Tamil Nadu Power Company Limited	10.05%
Jharkand Road Projects Implementation Company Limited	10.05%
S.D. Corporation Pvt. Ltd	8.95%
Sterlite Power Grid Ventures Ltd	4.94%
Clearing Corporation of India Ltd	3.03%
Power Finance Corporation Limited	0.52%

b) Sector-wise Allocation

Sectors	% Exposure
Miscellaneous	56.61%
Government of India	30.04%
Construction	8.95%
Others	3.03%
Cash & Cash Equivalent:	0.85%
Financial Services	0.52%
Energy	0.01%
Grand Total	**100.00%**

Portfolio Turnover Ratio: 0.03%

Aditya Birla Sun Life Low Duration Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Jharkand Road Projects Implementation Company Limited	10.10%
Clearing Corporation of India Ltd	10.02%
Wadhawan Global Capital Pvt Ltd	9.76%
RKN RETAIL PVT. LTD	9.66%
JSW Energy Limited	9.38%
L & T Infrastructure Finance Co Ltd	9.19%
LIC Housing Finance Limited	8.25%
Vedanta Limited	7.51%
High Point Properties Private Limited	7.16%
SP Imperial Star Private Limited	6.28%

b) Sector-wise Allocation

Sectors	% Exposure
Miscellaneous	48.51%
Financial Services	17.72%
Energy	10.32%
Others	10.02%
Metals	7.51%
Construction	4.15%
Cash & Cash Equivalent:	1.77%
Grand Total	**100.00%**

Portfolio Turnover Ratio: 0.05%

Aditya Birla Sun Life Credit Opportunities Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
SP Imperial Star Private Limited	9.43%
RKN RETAIL PVT. LTD	8.71%
IL&FS Tamil Nadu Power Company Limited	8.59%
Wadhawan Global Capital Pvt Ltd	7.09%
Sterlite Power Grid Ventures Ltd	6.76%
Piramal Finance Private Limited	5.21%
Adani Power Limited	5.20%
S.D. Corporation Pvt. Ltd	5.10%
Tanglin Development Limited	4.86%
IL & FS Education and Technology Services Ltd	4.82%

b) Sector-wise Allocation

Sectors	% Exposure
Miscellaneous	76.20%
Financial Services	11.02%
Energy	5.20%
Construction	5.10%
Others	1.57%
Cash & Cash Equivalent:	0.90%
Grand Total	**100.00%**

Portfolio Turnover Ratio: 0.05%

Aditya Birla Sun Life MIP II - Wealth 25 Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	34.98%
State Government Securities	12.11%
Tata Capital Financial Services Ltd	5.81%
ONGC Petro Additions Ltd	2.53%
Idea Cellular Limited	2.49%
Yes Bank Limited	2.35%
ICICI Bank Limited	2.01%
Eicher Motors Limited	1.92%
Natco Pharma Limited	1.84%
Hindustan Petroleum Corporation Limited	1.54%

b) Sector-wise Allocation

Sectors	% Exposure
Government of India	47.09%
Financial Services	21.01%
Cash & Cash Equivalent:	6.24%
Miscellaneous	4.16%
Automobile	3.93%
Energy	2.82%
Telecom	2.49%
Consumer Goods	2.14%
Pharma	1.84%
Metals	1.82%
Cement & Cement Products	1.52%
Industrial Manufacturing	1.42%
Services	0.77%
Textiles	0.65%
Others	0.61%
Construction	0.59%
Fertilisers & Pesticides	0.55%
Healthcare Services	0.19%
Chemicals	0.16%
Grand Total	**100.00%**

Portfolio Turnover Ratio: 0.06%

Aditya Birla Sun Life Income Plus

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	47.66%
State Government Securities	13.18%
Clearing Corporation of India Ltd	11.06%
National Bank For Agriculture and Rural Development	9.61%
Reliance Ports and Terminals Ltd	5.17%
Export Import Bank of India	3.74%
NTPC Limited	2.70%
Indian Railway Finance Corp Ltd	2.47%
ICICI Bank Limited	1.23%
Power Grid Corporation of India Limited	1.22%

b) Sector-wise Allocation

Sectors	% Exposure
Government of India	60.85%
Financial Services	17.54%
Others	11.17%
Construction	5.17%
Energy	3.93%
Cash & Cash Equivalent:	1.34%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Short Term Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
State Government Securities	13.18%
Government of India	12.36%
Housing Development Finance Corporation Limited	12.28%
Power Finance Corporation Limited	5.59%
Reliance Jio Infocomm Limited	5.53%
Bajaj Finance Limited	3.68%
Indiabulls Housing Finance Limited	3.50%
ONGC Petro Additions Ltd	3.35%
Tata Capital Financial Services Ltd	3.15%
LIC Housing Finance Limited	3.14%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	55.08%
Government of India	25.54%
Telecom	9.43%
Miscellaneous	5.17%
Energy	1.63%
Construction	1.57%
Automobile	0.56%
Cash & Cash Equivalent:	0.47%
Cement & Cement Products	0.47%
Others	0.08%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Gilt Plus - PF Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	61.17%
State Government Securities	30.85%
Clearing Corporation of India Ltd	6.81%

b) Sector-wise Allocation

Sectors	% Exposure
Government of India	92.03%
Others	6.81%
Cash & Cash Equivalent:	1.16%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Constant 10 Year Maturity Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	95.49%
Clearing Corporation of India Ltd	3.70%

b) Sector-wise Allocation

Sectors	% Exposure
Government of India	95.49%
Others	3.70%
Cash & Cash Equivalent:	0.81%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Government Securities Fund - Long Term Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	96.46%
State Government Securities	1.74%
Clearing Corporation of India Ltd	0.34%

b) Sector-wise Allocation

Sectors	% Exposure
Government of India	98.19%
Cash & Cash Equivalent:	1.46%
Others	0.34%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Dynamic Bond Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	63.27%
Indiabulls Housing Finance Limited	4.01%
Piramal Finance Private Limited	3.72%
Clearing Corporation of India Ltd	3.63%
Tata Motors Finance Limited	2.97%
Adani Power Limited	2.55%
Shriram Transport Finance Company Limited	2.47%
Edelweiss Commodities Services Ltd	2.39%
Tata Power Company Limited	1.68%
JM Financial Credit Solution Limited	1.33%

b) Sector-wise Allocation

Sectors	% Exposure
Government of India	63.96%
Financial Services	19.28%
Energy	4.27%
Miscellaneous	3.75%
Others	3.68%
Services	2.39%
Cash & Cash Equivalent:	1.18%
Telecom	0.92%
Cement & Cement Products	0.57%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Medium Term Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	8.48%
Wadhawan Global Capital Pvt Ltd	7.42%
Jharkand Road Projects Implementation Company Limited	7.34%
RKN RETAIL PVT. LTD	5.89%
Piramal Finance Private Limited	5.04%
Clearing Corporation of India Ltd	4.68%
SP Imperial Star Private Limited	3.90%
Adani Power Limited	3.88%
Sansar Trust	3.53%
Indiabulls Housing Finance Limited	3.45%

b) Sector-wise Allocation

Sectors	% Exposure
Miscellaneous	46.82%
Financial Services	26.57%
Government of India	8.78%
Energy	7.97%
Others	4.68%
Construction	3.57%
Consumer Goods	0.91%
Media & Entertainment	0.38%
Telecom	0.24%
Metals	0.09%
Cash & Cash Equivalent:	-0.01%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Savings Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Power Finance Corporation Limited	7.36%
State Government Securities	7.29%
Shriram Transport Finance Company Limited	5.67%
National Bank For Agriculture and Rural Development	5.54%
Indiabulls Housing Finance Limited	5.11%
Reliance Jio Infocomm Limited	4.99%
Tata Power Company Limited	4.92%
Vodafone Mobile Services Ltd	4.38%
Housing Development Finance Corporation Limited	3.75%
Dewan Housing Finance Corporation Limited	3.60%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	57.94%
Government of India	10.12%
Telecom	9.88%
Miscellaneous	8.18%
Energy	7.06%
Automobile	3.65%
Construction	2.93%
Chemicals	1.37%
Services	1.22%
Metals	0.91%
Others	0.70%
Cash & Cash Equivalent:	-3.96%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Short Term Opportunities Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	7.21%
Dewan Housing Finance Corporation Limited	7.20%
Cholamandalam Investment and Finance Company Limited	6.37%
State Government Securities	5.82%
Idea Cellular Limited	5.23%
Wadhawan Global Capital Pvt Ltd	4.99%
ONGC Petro Additions Ltd	4.42%
Indiabulls Housing Finance Limited	4.19%
National Bank For Agriculture and Rural Development	3.96%
Reliance Ports and Terminals Ltd	3.79%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	40.93%
Miscellaneous	14.64%
Government of India	13.02%
Telecom	7.65%
Construction	6.91%
Energy	6.54%
Metals	3.22%
Cash & Cash Equivalent:	3.21%
Automobile	2.36%
Cement & Cement Products	1.33%
Others	0.19%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Treasury Optimizer Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	13.98%
State Government Securities	10.10%
Housing Development Finance Corporation Limited	7.21%
LIC Housing Finance Limited	5.95%
Reliance Jio Infocomm Limited	5.66%
ONGC Petro Additions Ltd	4.15%
Clearing Corporation of India Ltd	4.10%
Indiabulls Housing Finance Limited	3.86%
Power Finance Corporation Limited	3.44%
Tata Capital Financial Services Ltd	2.93%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	46.33%
Government of India	24.08%
Miscellaneous	8.19%
Telecom	6.69%
Others	4.18%
Energy	4.14%
Construction	3.27%
Cash & Cash Equivalent:	2.99%
Automobile	0.14%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Corporate Bond Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Housing Development Finance Corporation Limited	7.29%
SP Imperial Star Private Limited	7.29%
Wadhawan Global Capital Pvt Ltd	7.16%
Clearing Corporation of India Ltd	6.50%
IL&FS Tamil Nadu Power Company Limited	6.48%
Power Finance Corporation Limited	6.44%
Jharkand Road Projects Implementation Company Limited	4.62%
RKN RETAIL PVT. LTD	3.82%
National Bank For Agriculture and Rural Development	3.72%
Adani Transmission Limited	2.97%

b) Sector-wise Allocation

Sectors	% Exposure
Miscellaneous	44.84%
Financial Services	36.30%
Energy	7.07%
Others	6.54%
Construction	3.00%
Cash & Cash Equivalent:	1.30%
Consumer Goods	0.95%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Cash Manager

a) Top 10 holdings

Issuer Name	% to Net Assets
Tata Power Company Limited	9.37%
Housing Development Finance Corporation Limited	8.53%
ONGC Petro Additions Ltd	6.60%
National Bank For Agriculture and Rural Development	6.37%
Reliance Jio Infocomm Limited	6.30%
Tata Capital Financial Services Ltd	5.67%
Small Industries Dev Bank of India	5.40%
Indiabulls Housing Finance Limited	5.24%
State Government Securities	5.06%
Power Finance Corporation Limited	4.52%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	62.66%
Miscellaneous	13.94%
Energy	11.99%
Telecom	6.30%
Government of India	5.06%
Construction	2.59%
Others	1.53%
Services	1.22%
Chemicals	1.01%
Cash & Cash Equivalent:	-6.31%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Floating Rate Fund - Long Term Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
National Bank For Agriculture and Rural Development	13.23%
Power Finance Corporation Limited	10.93%
Shriram Transport Finance Company Limited	8.71%
Housing Development Finance Corporation Limited	7.18%
Rural Electrification Corporation Limited	6.31%
Vodafone Mobile Services Ltd	5.81%
LIC Housing Finance Limited	5.37%
Novo Ahan 2017 Trust	5.18%
State Government Securities	4.26%
Cholamandalam Investment and Finance Company Limited	3.63%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	80.36%
Telecom	7.83%
Miscellaneous	5.93%
Government of India	4.26%
Energy	1.96%
Automobile	1.13%
Others	0.89%
Chemicals	0.79%
Cash & Cash Equivalent:	-3.16%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Floating Rate Fund - Short Term Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	24.82%
IDFC Bank Limited	13.52%
IL&FS Transportation Networks Limited	6.60%
JSW Steel Limited	5.96%
Kotak Mahindra Prime Ltd	5.52%
Indiabulls Real Estate Limited	5.30%
Power Finance Corporation Limited	5.12%
Godrej Properties Limited	4.86%
IIFL Wealth Finance Limited	4.69%
Gruh Finance Limited	4.58%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	62.48%
Government of India	24.82%
Construction	16.76%
Metals	7.28%
Energy	4.20%
Miscellaneous	2.67%
Services	1.33%
Others	1.16%
Cash & Cash Equivalent:	-20.71%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Cash Plus

a) Top 10 holdings

Issuer Name	% to Net Assets
Government of India	21.15%
Vedanta Limited	12.96%
Clearing Corporation of India Ltd	8.76%
The South Indian Bank Limited	4.59%
JSW Steel Limited	4.27%
Citicorp Finance India Ltd	3.58%
ICICI Bank Limited	3.48%
National Bank For Agriculture and Rural Development	3.36%
Piramal Finance Private Limited	2.78%
Steel Authority of India Limited	2.78%

b) Sector-wise Allocation

Sectors	% Exposure
Financial Services	54.58%
Government of India	21.35%
Metals	20.01%
Others	8.76%
Energy	4.71%
Construction	3.73%
Miscellaneous	3.66%
Chemicals	0.80%
Automobile	0.79%
Services	0.79%
Media & Entertainment	0.54%
Cash & Cash Equivalent:	-19.71%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Gold Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Aditya Birla Sun Life Mutual Fund	98.69%
Clearing Corporation of India Ltd	1.52%

b) Sector-wise Allocation

Sectors	% Exposure
Others	100.21%
Cash & Cash Equivalent:	-0.21%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

a) Top 10 holdings

Issuer Name	% to Net Assets
Motilal Oswal Mutual Fund	16.32%
Clearing Corporation of India Ltd	9.92%
Aditya Birla Sun Life Mutual Fund	9.77%
SBI Mutual Fund	7.47%
Mirae Asset Mutual Fund	5.81%

b) Sector-wise Allocation

Sectors	% Exposure
Cash & Cash Equivalent:	50.71%
Others	49.29%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

a) Top 10 holdings

Issuer Name	% to Net Assets
Aditya Birla Sun Life Mutual Fund	51.47%
IDFC Mutual Fund	32.65%
SBI Mutual Fund	15.29%
Clearing Corporation of India Ltd	0.13%

b) Sector-wise Allocation

Sectors	% Exposure
Others	99.54%
Cash & Cash Equivalent:	0.46%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Global Commodities Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
Legg Manson Martin Currie Global Resources Fund	46.51%
First State Global Umbrella - I	44.82%
Clearing Corporation of India Ltd	11.14%

b) Sector-wise Allocation

Sectors	% Exposure
Others	102.47%
Cash & Cash Equivalent:	-2.47%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Global Real Estate Fund

a) Top 10 holdings

Issuer Name	% to Net Assets
ING (L) Invest Global Real Estate - I Cap USD	97.91%
Clearing Corporation of India Ltd	0.52%

b) Sector-wise Allocation

Sectors	% Exposure
Others	98.43%
Cash & Cash Equivalent:	1.57%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Financial Planning FoF - Prudent Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Aditya Birla Sun Life Mutual Fund	63.01%
Motilal Oswal Mutual Fund	8.79%
Mirae Asset Mutual Fund	7.33%
SBI Mutual Fund	6.55%
IDFC Mutual Fund	4.71%
Reliance Mutual Fund	4.46%
Kotak Mutual Fund	4.13%
Clearing Corporation of India Ltd	1.56%

b) Sector-wise Allocation

Sectors	% Exposure
Others	100.54%
Cash & Cash Equivalent:	-0.54%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Financial Planning FoF - Aggressive Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Aditya Birla Sun Life Mutual Fund	51.74%
Motilal Oswal Mutual Fund	15.64%
Mirae Asset Mutual Fund	13.47%
SBI Mutual Fund	11.34%
Reliance Mutual Fund	2.77%
IDFC Mutual Fund	2.58%
Kotak Mutual Fund	1.52%
Clearing Corporation of India Ltd	0.95%

b) Sector-wise Allocation

Sectors	% Exposure
Others	100.02%
Cash & Cash Equivalent:	-0.02%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

Aditya Birla Sun Life Financial Planning FoF - Conservative Plan

a) Top 10 holdings

Issuer Name	% to Net Assets
Aditya Birla Sun Life Mutual Fund	69.13%
IDFC Mutual Fund	7.31%
Kotak Mutual Fund	6.72%
Reliance Mutual Fund	6.05%
Motilal Oswal Mutual Fund	4.69%
Clearing Corporation of India Ltd	2.53%
SBI Mutual Fund	2.17%
Mirae Asset Mutual Fund	1.84%

b) Sector-wise Allocation

Sectors	% Exposure
Others	100.44%
Cash & Cash Equivalent:	-0.44%
Grand Total	**100.00%**

Portfolio Turnover Ratio: N.A.

THE REGISTRAR

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

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

ADITYA BIRLA SUN LIFE AMC LIMITED (Branches)

Agra: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 **Ahmedabad:** 1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC bank house, Navrangpura, Ahmedabad-380009. **Ajmer:** Shop No.5,6, Ist Floor, India Square Building, Kutchery Road, Ajmer - 305001 **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk,Opp. Khandelwal Lab, Akola, Maharashtra-444001 **Allahabad:** Upper ground floor,45/1(202),MG Marg,Civil Lines, Allahabad-211001 **Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001 **Amravati:** 1st Floor,Katri Mall, Morchi Road, Amravati - 444602 **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 **Anand:** 306-307 , Triveni Arcade , V V Nagar Road , Anand 388001 **Andheri:** Office No. 1, Ground floor, 349 Business Point, Western Express Highway, Andheri East, Mumbai 400069 **Asansol:** Shree Vishal Plaza, 1st. Floor, G T Road, Asansol 713303 **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 **Bangalore:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore – 560011.**Bangalore - Jaynagar:** 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 **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. **Bhagalpur:** 1st Floor, ANGAR Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur BIHAR- 812001**. Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 **Bhilai:** 81, Commercial Complex, Nehru Nagar(East), Bhillai - 490020, Chhattisgarh **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal- 462011 **Bhubaneswar:** 77,Janpath, Kharvelnagar Bhubaneshwar-751001 **Bhuj:** Ground Floor, Pooja Complex, A wing, Shop no 1, Near ICICI Bank, Station Road, Bhuj -Kutch, Gujarat- 370001**Calicut:** Door No-6/296 G1, Karuppali Square, 2nd Floor, YMCA Cross Road, Calicut-673001 **Chandigarh:** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh – 160022 **Chennai - Madhurai:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 **Chennai -** Arcade Centre, No: 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034 **Cochin:** Pynadath Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015 **Coimbatore:** 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road , Coimbatore - 641018 **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack, Odisha- 753001 **Dalhousie:** Room no 217, 2nd Floor,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 Shriram Plaza Bank More Dhanbad-826001 **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 **Gurgaon:** Unit no. 16, Ground floor, Vipul Agora, Sector 28, MG Road, Gurgaon – 122002 **Guwahati :** Pushpanjali Arcade, 3rd Floor, Near ABC Bus Stop, Opp. Dona Planet, G.S. Road, Guwahati - 781 005 **Gwalior:** Ground Floor, Orion Tower, City Center, Gwalior – 474011 **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. **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 **Jalgaon:** 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,1G, 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 Hdfc Bank Moti baug Junagadh – 362001 **Kanpur:** 114/113, Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 **Kestopur:** Shop No 7, Block 5 , Clubtown, VIP Road, Tegharia, Kolkata -700052. **Kolhapur:** First Floor, Jaduban Plaza F-3, Shahupuri,Bhaskarrao Jadhav chowk, Near panch Banglows, Kolhapur-416001 **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, Karangalpady, Mangalore, Karnataka - 575 003 **Margao:** Ground Floor, Shop No.7 & 8, Colaco Building Abade Faria Road,Margao- Goa,403601 **Meerut:** Unit 103,Om plaza, opposite Ganga Plazxa, Begum bridge road, Merrut - 25001 **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, Chandarvarkar Road, Borivali (West), Mumbai - 400092. **Mumbai- Ghatkopar:** Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai- 400077. **Mumbai (IH)**: Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 **Mumbai (IB):** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013. **Mumbai - Kalyan:** Shop no 5 & 6 Ground Floor, Vikas Heights, Next to NKGSB Bank, Santoshimata Road, Kalyan (W), Thane - 421301 **Mysore:** No. 442-443, Laxman Plaza, Chamraja Double Road, Near Ramaswamy Circle, Mysore -570024 **Nagpur:** 1st Floor, Kapish House Appartments,282, Mata Mandir Road, Near Khare Town, Dharampeth, Nagpur- 440 010. **Nasik:** Shop no 1, Samruddhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002. **Navsari:** 103, 1st floor, Swiss Cottage, Ashanagar Main Road,Navsari-396445. **Noida:** 409, 4th Floor, Chokani Square, Sector 18, Noida– 201301 **Panipat:** N.K Tower,Office no -1, Second Floor, G.T Road, Panipat- 132103 **Panjim:** 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Off. 18th June Road, Panaji, Goa- 403001 **Patiala**: 1-SCO 88, 1st Floor, 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 Jwellers, Pimpri, Pune- 411019. **Pitampura**: Shop No. 109A, First Floor, PP Towers, Netaji Subhash Place, Pitampura,New Delhi - 110034 **Pondicherry:** First Floor, No. 66, JSV Building, 100Feet Road, Ellapillaichavady, 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, Fafadih 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 **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Rourkela - 769012. **Saharanpur:** 1st Floor, Krishna Complex, Moh. Missoin Compound, Court Road, Saharanpur – 247001 **Salem:** NO 4,Anura complex,Omalur 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. **Shillong:** RPG Complex, Keating Road, 3rd Floor, Shillong, Meghalaya -793001. **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Solapur:** Mandarl Complex, 154, Gold finch peth, Behind Lokmangal Bank,Near Savarkar Ground Solapur-413007 **Surat:** M-8 & 9 Mezzanine Floor,Jolly Plaza, Athwa Gate,Surat - 395001 **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 **Tirupati:** D No:20-2- 704,Ist Floor, Near Balaji Hospital, Korlagunta, Tirupati-517501. **Trichy:** 1st Floor, Vignesh Aradhana,16, Shop 2 & 3, Sastri Road,Tiruchirapalli – 620017. **Trivandrum:** 3rd,Floor, Kailas Plaza,Pattom, Trivandrum- 695 004 **Udaipur:** 209-210 Daulat Chambers,4-D Sardarpura 2nd Floor, Udaipur-313001 (Raj.) **Valsad:** First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001. **Vapi:** 145-146 Tirupati Plaza Chala Road, VAPI 396191. **Varanasi:** Arihant Complex 3rd Floor, D-9/127 C-4 Sigra, Varanasi-221002 **Vasco:** First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco, Goa - 403802 **Vashi:** Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. **Vijayawada:** K.P.Towers, 40-1-52/6, Aditya Birla Sun Life Insurance, Acharya Ranga Nagar, Vijaywada - 520010 **Vishakapatnam:** Shop no-7, 1st Floor, the Land Mark Building, Opp HSBC Bank, Waltair Uplands, Visakhapatnam - 530 003. **Yamunanagar:** SCO-178, 1st Floor, Vijaya Bank Building,HUDA Complex, Near Usha Rathi 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 Bungalow Ellis Bridge Ahmedabad 380 006 **Agartala :** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala – 799001 **Ahmednagar :** B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. Maharashtra **Ajmer :** AMC No. 423/30, Near Church Brahampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001. **Akola :** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 **Aligarh :** City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 **Allahabad :** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. **Alwar :** 256A, Scheme No:1, Arya Nagar Alwar 301001 **Amaravati :** 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 **Ambala :** Opposite PEER, Bal Bhavan Road, Ambala - 134003 **Amreli:** B8,1st Floor, Mira Arcade, Library Road,Amreli-365 601. **Amritsar :** SCO - 18J, 'C' Block Ranjit Avenue, Amritsar 140001 **Anand :** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 **Ankleshwar :** Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 **Asansol :** Block – G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303 **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,Motiwala Trade Center, Nirala Bazar,New Samarth Nagar, Opp. HDFC Bank,Aurangabad – 431001 **Balasore :** B C Sen Road Balasore - 756001 **Bangalore :** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 **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, Kolkota, West Bengal. **Bareilly* :** F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001 **Bardoli:** F-10,First Wings,Desai Market,Gandhi Road,Bardoli - 394601 **Basti** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh **Belgaum :** Tanish Tower CTS No. 192/A, Guruwar Peth Tilakwadi Belgaum 590006 **Bellary:** # 60/5, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 **Berhampur :** 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 - 364002 **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 :** Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal – 425201 **Bhuj :** Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road Bhuj – Kutch - 370001 **Biharsharif:** R&C Palace,Amber Station Road,Opp.: Mamta Complex,Bihar Sharif (Nalanda) Pin - 803101 **Bikaner :** 1404,amar singh pura, Behind Rajasthan patrika, In front of Vijaya bank, Bikaner, Rajasthan - 334001 **Bilaspur :** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495001. **Bijapur:** No. 9, 1st floor Gajanan Complex, Azad Road Karnataka, Bijapur-586 101 **Bokaro :** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 **Borivali:** Hirji Heritage,4th Floor, Office no 402,Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West. Mumbai - 400 092. **Burdwan :** 1st Floor Above Exide Showroom,399 G T Road Burdwan-713101 **Calicut :** 29/97G 2nd 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 :** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 **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 - 312001 **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682 018 **Coimbatore :** No 1334, Thadagam Road, Thirumoorthy Layout, R.S. Puram,Behind Venkteswara Bakery, Coimbatore – 641002. **Cuttack :** Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001 **Davenegere :** 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Devengere 577002 **Dehradun :** 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 **Dharmapuri :** 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 701 **Darbhanga :**

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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 **Dhule :** House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road,Near Tower Garden, Dhule- 424001 **Durgapur :** Plot No 3601,Nazrul Sarani,City Centre,Durgapur : 713216 **Erode:** 197, Seshaiyer Complex Agraharam Street Erode 638001 **Faridhabad :** B-49, Ist 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.**Gaya :** C/o Mangalam Press, Near. R/O Dr.Binay Kumar Sinha, Bangla Asthan, Ramdhanpur, Bihar, Gaya -823 001. **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, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **Gondal:** A/177, Kailash Complex, Opp. Khedut Decor, Gondal – 360 311 **Gorakhpur :** Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001 **Gulbarga :** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Guntur :** Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 **Gurgoan :** SCO - 16, Sector 14, First Floor, Gurgoan 122001 **Guwahati :** Piyali Phukan Road, K. C. Path, House No - 1, Rehabari, Guwahati - 781008. **Gwalior :** 1 Floor, Singhal Bhavan 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 **Hazaribag :** Municipal Market, Annanda Chowk, Hazaribagh – 825301 **Howrah:** Gaganandal 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 :** 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 **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, Ist Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi – 284001. **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 **Jorhat :** Jail Road 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 Madicals, 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 Naresh & Assocoaites, College Road, Kangra, Himachgalpradesh Pin Code: 176001 **Karnal :** 29 Avtar Colony,Behind Vishal Mega Mart,Karnal - 132001 **Karimnagar :** H No.7-1-257, Upstairs S B H\ Mangammathota Karimnagar A.P. Karimnagar 505 001 **Karur :** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 **Katni:** 1st Floor, Gurunanak 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, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001. **Kharagpur :** "Silver Palace",OT Road, Inda- Kharagpur, G.P-Barakola,P.S- Kharagpur Local,Pin-721305,Dist-West Midnapore **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 **Korba:** 6 Sriram Commercial Complex, Infront of Hotel Blue Diamond, T P Nagar, Korba, Chattisgarh PIN 495677 **Kota* :** B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 **Kottayam :** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd 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 :** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda – 732101 **Mangalore :** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 **Manipal :** TradeCentre, 2nd Flr., Syndicate Circle, Starting Point, Manipal – 576104. **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 :** F4- 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, Ist 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:** F26/27-Kamadhenu Market Opp Lic Building Ansari Road, Muzaffarnagar - 251 001. **Muzzafarpur :** Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 **Mysore :** CH-16,Prashanth Plaza,Safe wheels building, Saraswathipuram,Mysore-570009, Karnataka **Nadiad:** F-134, First Floor,Ghantakarna Complex,Gunj Bazar,Nadiad - 387001 **Nagercoil :** IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 Tamil Nadu **Nagpur :** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 **Namakkal :** 156A /1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 **Nasik :** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Navsari :** 16, 1st Floor,\ Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. **Nanded:** Shop No. 303, 1st Floor, Rajmohd complex, Mani Road Sree nagar, Maharashtra, Nanded - 431 605 **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 Videocon Tower Jhandewalan Extension, New Delhi -110 055. **Noida :** C-81, 1st Floor, Sector-2, Noida - 201301 **Palakkad :** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad – 678001 **Palanpur* :** Tirupati Plaza, 3rd Floor, T – 11 Opp. Goverment Quarter, College Road, Palanpur- 385 001. **Panipat :** 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road Panipat 132103 **Patiala:** 35, New lal Bagh Colony Patiala 147001 **Patna :** G-3, Ground Floor, Om 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 **Pratapgarh :** Opposite Dutta Traders Near Durga Mandir Balipur, Pratapgarh - 230 001 **Pune :** Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehandale st Garage Road Erandawane Pune 411 004 **Raebarelly :** 17, Anand Nagar Complex, Raeberaily – 229001 **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 Krish Residency, Roorkee – 247 667 **Sagar :** Opp.Somani Automobiles Bhagwanganj Sagar Madhya Pradesh Sagar 470 002 **Salem :** No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 **Saharanpur :** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 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 Pankaj, 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:** C/o Usha Amiya Nibash, Shyamaprasad Road, Shillongpatty, Opp. Hindi School, 2nd Floor, Silchar, Dist. Cachar, Assam 788001 **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, Karnataka **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 **Solapur :** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 **Sriganganagar :** 18 L Block, Sri Ganganagar Sriganganagar – 335001 **Srikakulam :** Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001 **Srinagar:** Near New Era Public School,Rajbagh,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): 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. Maharashtra **Thiruppur :** 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689 101, Kerala. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 **Tirunelveli :** III Floor, Nellai Plaza 64-D, Madurai Road Tirunelveli 627001 **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, Kokkalai, 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. **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha – 384170 **Ujjain:** 123, First Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain - 456010. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 **Valsad :** Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad – 396001. **Vapi :** 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396 195. **Varanasi :** Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010. **Vellore :** No:54, Ist Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004. **Vijayawada :** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M. G Road, Labbipet Vijayawada 520 010 **Vishakhapatnam :** Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016. **Warangal :** F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 **Yamuna Nagar :** 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 **Yavatmal :** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001. *Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrar & Transfer Agents to 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). 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