



**Birla Sun Life**  
*Mutual Fund*

# Key Information Memorandum & Common Application Form

Continuous Offer of Open Ended Scheme at NAV Based Prices

## Solutions for your varied financial needs



Savings Solutions



Tax Savings Solutions



Regular Income Solutions



Wealth Creation Solutions

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**SPONSORS:** Aditya Birla Financial Services Private Limited, Indian Rayon Compound, Veraval, Gujarat- 362 266. Sun Life (India) AMC Investments Inc., 150 King Street West, Toronto, ON Canada M5H 1J9. **INVESTMENT MANAGER:** 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. **REGISTRAR & TRANSFER AGENTS:** Computer Age Management Services Pvt. Ltd. (CAMS), Unit: Birla Sun Life Mutual Fund, New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034. This Common 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](http://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 Common KIM. This Common KIM is dated May 25, 2012.**

# Key Information Memorandum & Common Application Form

Continuous Offer of Open ended Scheme at NAV Based Prices

## GROWTH SCHEMES

### **Birla Sun Life Advantage Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Dividend Yield Plus**

An Open Ended Growth Scheme

### **Birla Sun Life Midcap Fund**

An Open Ended Growth Scheme

### **Birla Sun Life MNC Fund**

An Open Ended Growth Scheme

### **Birla Sun Life India Opportunities Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Infrastructure Fund**

An Open Ended Growth Scheme

### **Birla Sun Life India GenNext Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Index Fund**

An Open Ended Index-Linked Growth Scheme

### **Birla Sun Life Top 100 Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Equity Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Frontline Equity Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Buy India Fund**

An Open Ended Growth Scheme

### **Birla Sun Life New Millennium Fund**

An Open Ended Growth Scheme

### **Birla Sun Life International Equity Fund**

An Open Ended Diversified Equity Scheme

### **Birla Sun Life Special Situations Fund**

An Open Ended Diversified Equity Scheme

### **Birla Sun Life Commodity Equities Fund**

An Open Ended Growth Scheme

### **Birla Sun Life Enhanced Arbitrage Fund**

An Open Ended Equity Scheme

### **Birla Sun Life Tax Plan**

An Open Ended Equity Linked Savings Scheme (ELSS)

(All Investments in the Scheme are subject to a lock-in period of 3 years from the date of allotment)

### **Birla Sun Life Tax Relief '96**

An Open Ended Equity Linked Savings Scheme (ELSS)

(All Investments in the Scheme are subject to a lock-in period of 3 years from the date of allotment)

### **Birla Sun Life Small & Midcap Fund**

An Open ended Small and Mid Cap Equity Scheme (erstwhile Birla Sun Life Long Term Advantage Fund-Series 1)

### **Birla Sun Life Pure Value Fund**

An Open ended Diversified Equity Scheme

### **Birla Sun Life India Reforms Fund**

An Open ended Equity Scheme

### **Birla Sun Life Long Term Advantage Fund**

An Open ended Diversified Equity Scheme

## BALANCED SCHEMES

### **Birla Sun Life '95 Fund**

An Open Ended Balanced Scheme

## FUND OF FUNDS SCHEME

### **Birla Sun Life Asset Allocation Fund**

An Open Ended Fund of Funds Scheme

### **Birla Sun Life Gold Fund**

An Open Ended Fund of Fund Scheme

## INCOME SCHEMES

### **Birla Sun Life MIP**

An Open Ended Income Scheme

(Monthly Income is not assured and is subject to availability of distributable surplus)

### **Birla Sun Life MIP II**

An Open Ended Income Scheme

(Monthly Income is not assured and is subject to availability of distributable surplus)

### **Birla Sun Life Monthly Income**

An Open Ended Income Scheme

(Monthly Income is not assured and is subject to availability of distributable surplus)

### **Birla Sun Life Income Plus**

An Open Ended Income Scheme

### **Birla Sun Life Short Term Fund**

An Open Ended Income Scheme (erstwhile Birla Sun Life Income Fund)

### **Birla Sun Life Gilt Plus**

An Open Ended Government Securities Scheme

### **Birla Sun Life Government Securities Fund**

An Open Ended Gilt Scheme

### **Birla Sun Life Dynamic Bond Fund**

An Open Ended Income Scheme

### **Birla Sun Life Short Term Opportunities Fund**

An Open Ended Income Scheme

### **Birla Sun Life Savings Fund**

An Open Ended Short Term Income Scheme

### **Birla Sun Life Ultra Short Term Fund**

An Open Ended Short Term Income Scheme

### **Birla Sun Life Medium Term Plan**

An Open Ended Income Scheme

### **Birla Sun Life Floating Rate Fund**

An Open Ended Income Scheme

### **Birla Sun Life Cash Manager**

An Open Ended Income Scheme

### **Birla Sun Life Cash Plus**

An Open Ended Liquid Scheme

# COMMON APPLICATION FORM

For Resident Indians and NRIs/Flis



**Birla Sun Life**  
Mutual Fund

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Application No.

Dis: <b>ARN-78722</b> No.	Sub Broker Name / No.	Collection Centre
---------------------------	-----------------------	-------------------

**CPOF00000164**

Ref. Instruction No. 9

ARN Declaration - Upfront commission 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.

### 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 and then proceed to Section 5 (Applicable details and Mode of holding will be as per the existing Folio No.)

## 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 10) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Mobile No.	Existing Folio No.
Email Id	
NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.	
NAME OF THE SECOND APPLICANT Mr. Ms. M/s.	
NAME OF THE THIRD APPLICANT Mr. Ms. M/s.	

Applicant	PAN (Mandatory)	KYC Complied	Date of Birth**							
Sole / First Applicant		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
Second Applicant		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
Third Applicant		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
Guardian/POA Holder		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y

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

### 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 Instruction No. 2(ii))

ISD CODE TEL: OFF. S T D TEL: RESI S T D

### STATUS (Please tick (✓))

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

Trust  NRI - NRE  Bank & FI  Sole Proprietor  Partnership Firm  Others (Please Specify)

### OCCUPATION (Please tick (✓))

Professional  Housewife  Business  Service  Retired  Student  Others (Please Specify)

### 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.) (Indian Address in case of NRIs/Flis)

CITY			STATE			PIN CODE		
------	--	--	-------	--	--	----------	--	--

Overseas Address (For NRIs/Flis) (For NRI / Fl application in addition to mailing address above)

STATE			COUNTRY			CITY			PIN CODE		
-------	--	--	---------	--	--	------	--	--	----------	--	--

## 2. COMMUNICATION (Please tick (✓)) (Refer Instruction No. 10)

I/We wish to receive the following document(s) via E-mail instead of Physical mode  Account Statement  Annual Report  Other Statutory Information

ONLINE ACCESS\*\* (this enables you to access your investment portfolio through our website - www.birlasunlife.com)  Yes  No (Please tick (✓))

## 3. Documents Submitted (Please tick (✓)) (Refer Instruction No. 2 (iv))

Board / Committee Resolution / Authority Letter  Memorandum & Articles of Association  Trust Deed  Partnership Deed  Bye-laws  Overseas Auditor's certificate  
 List of Authorised Signatories with names, designations & specimen signature  Third Party Declaration (Refer Instruction no. 5)

### ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

### COMMON APPLICATION FORM



## Birla Sun Life Asset Management Company Limited

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

Toll Free : 1-800-270-7000 / 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.

**CPOF00000164**

Collection Centre /  
BSLAMC Stamp & Signature

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

(Please tick (✓)) ENCLOSED  PAN Proof  KYC Complied  NECS Form  Yes  No

**4. 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)

First Account Holders Name (as appearing in Bank Records) \_\_\_\_\_

Name of the Bank \_\_\_\_\_

Branch Address \_\_\_\_\_

Pin Code \_\_\_\_\_ City \_\_\_\_\_

Account Type (Please tick (✓) )  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS (please specify) \_\_\_\_\_

Account No. \_\_\_\_\_ MICR CODE \_\_\_\_\_

IFSC CODE \_\_\_\_\_ (This is an 11 Digit no. available in Cheque copy) This is a 9 digit number next to your Cheque Number. Please attach an extra blank cancelled cheque or a clear photocopy of a cheque

**5. INVESTMENT DETAILS** (Please tick (✓) ) (Refer Instruction No. 5 & 14)

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. 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	Sweep to (applicable only for Dividend option)	Amount Invested (₹)	^DD Charges	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
1.	BSL		Scheme Name Plan / Option					
2.	BSL		Scheme Name Plan / Option					
3.	BSL		Scheme Name Plan / Option					

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

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

**NSDL:** Depository Participant Name: \_\_\_\_\_ DPID No.: I N \_\_\_\_\_ Beneficiary A/c No. \_\_\_\_\_

**CDSL:** Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. \_\_\_\_\_

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

Electronic Payment  Cheque Payment

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

If MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.

**8. NOMINATION DETAILS** (Refer Instruction No. 7) In case of multiple nominees - more than 1 up to 3 - fill a separate nomination form available in this booklet or on our website (www.birlasunlife.com)

- I/We do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.
- I/We hereby DO NOT wish to nominate (ONLY sign in the box alongside, if you do not wish to nominate)

➔ \_\_\_\_\_  
Signature of First / Sole Applicant

Nominee Name : \_\_\_\_\_ Address : \_\_\_\_\_

Relationship : \_\_\_\_\_ Date of Birth(In Case of Minor) \_\_\_\_/\_\_\_\_/\_\_\_\_

Guardian/parent Name (in case of minor): \_\_\_\_\_ Witness Name: \_\_\_\_\_

\_\_\_\_\_  
Signature of Nominee or Parent / Guardian

\_\_\_\_\_  
Signature of the Witness

Address \_\_\_\_\_

I have attached the nomination details separately with this application form (Please tick if applicable)

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

To,  
The Trustee,  
Birla Sun Life Mutual Fund

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

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

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

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

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

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

Date: DD MM YY YY

\_\_\_\_\_  
First Applicant / Authorised Signatory

\_\_\_\_\_  
Second Applicant

\_\_\_\_\_  
Third Applicant

S. No.	Scheme Name	Plan / Option	Sweep to (applicable only for Dividend option)	Net Amount Paid (₹)	Payment Details	
					Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	BSL		Scheme Name Plan / Option			
2.	BSL		Scheme Name Plan / Option			
3.	BSL		Scheme Name Plan / Option			

# COMMON APPLICATION FORM

For Resident Indians and NRIs/FIIs



**Birla Sun Life**  
Mutual Fund

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Application No.

ARN-78722 No.	Sub Broker Name / No.	Collection Centre
---------------	-----------------------	-------------------

**CPOF00000164**

Ref. Instruction No. 9

ARN Declaration - Upfront commission 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.

### 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 and then proceed to Section 5 (Applicable details and Mode of holding will be as per the existing Folio No.)

## 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 10) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Mobile No.	Existing Folio No.
Email Id	
NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.	
NAME OF THE SECOND APPLICANT Mr. Ms. M/s.	
NAME OF THE THIRD APPLICANT Mr. Ms. M/s.	

Applicant	PAN (Mandatory)	KYC Complied	Date of Birth**							
Sole / First Applicant		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
Second Applicant		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
Third Applicant		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
Guardian/POA Holder		<input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y

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

### 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 Instruction No. 2(ii))

ISD CODE TEL: OFF. S T D TEL: RESI S T D

### STATUS (Please tick (✓))

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

Trust  NRI - NRE  Bank & FI  Sole Proprietor  Partnership Firm  Others (Please Specify)

### OCCUPATION (Please tick (✓))

Professional  Housewife  Business  Service  Retired  Student  Others (Please Specify)

### 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.) (Indian Address in case of NRIs/FIIs)

CITY			STATE			PIN CODE		
------	--	--	-------	--	--	----------	--	--

Overseas Address (For NRIs/FIIs) (For NRI / FII application in addition to mailing address above)

STATE			COUNTRY			CITY			PIN CODE		
-------	--	--	---------	--	--	------	--	--	----------	--	--

## 2. COMMUNICATION (Please tick (✓)) (Refer Instruction No. 10)

I/We wish to receive the following document(s) via E-mail instead of Physical mode  Account Statement  Annual Report  Other Statutory Information

ONLINE ACCESS\*\* (this enables you to access your investment portfolio through our website - www.birlasunlife.com)  Yes  No (Please tick (✓))

## 3. Documents Submitted (Please tick (✓)) (Refer Instruction No. 2 (iv))

Board / Committee Resolution / Authority Letter  Memorandum & Articles of Association  Trust Deed  Partnership Deed  Bye-laws  Overseas Auditor's certificate  
 List of Authorised Signatories with names, designations & specimen signature  Third Party Declaration (Refer Instruction no. 5)

### ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

### COMMON APPLICATION FORM



## Birla Sun Life Asset Management Company Limited

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

Toll Free : 1-800-270-7000 / 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.

**CPOF00000164**

Collection Centre /  
BSLAMC Stamp & Signature

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

(Please tick (✓)) ENCLOSED  PAN Proof  KYC Complied  NECS Form  Yes  No

**4. 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)

First Account Holders Name (as appearing in Bank Records) \_\_\_\_\_

Name of the Bank \_\_\_\_\_

Branch Address \_\_\_\_\_

Pin Code \_\_\_\_\_ City \_\_\_\_\_

Account Type (Please tick (✓) )  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS (please specify) \_\_\_\_\_

Account No. \_\_\_\_\_ MICR CODE \_\_\_\_\_

IFSC CODE \_\_\_\_\_ (This is an 11 Digit no. available in Cheque copy) This is a 9 digit number next to your Cheque Number. Please attach an extra blank cancelled cheque or a clear photocopy of a cheque

**5. INVESTMENT DETAILS** (Please tick (✓) ) (Refer Instruction No. 5 & 14)

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. 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	Sweep to (applicable only for Dividend option)	Amount Invested (₹)	^DD Charges	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
1.	BSL		Scheme Name Plan / Option					
2.	BSL		Scheme Name Plan / Option					
3.	BSL		Scheme Name Plan / Option					

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

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

**NSDL:** Depository Participant Name: \_\_\_\_\_ DPID No.: I N \_\_\_\_\_ Beneficiary A/c No. \_\_\_\_\_

**CDSL:** Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. \_\_\_\_\_

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

Electronic Payment  Cheque Payment

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

If MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.

**8. NOMINATION DETAILS** (Refer Instruction No. 7) In case of multiple nominees - more than 1 up to 3 - fill a separate nomination form available in this booklet or on our website (www.birlasunlife.com)

- I/We do hereby nominate the undermentioned Nominee to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.
- I/We hereby DO NOT wish to nominate (ONLY sign in the box alongside, if you do not wish to nominate)

➔ Signature of First / Sole Applicant

Nominee Name : \_\_\_\_\_ Address : \_\_\_\_\_

Relationship : \_\_\_\_\_ Date of Birth(In Case of Minor) \_\_\_\_/\_\_\_\_/\_\_\_\_

Guardian/parent Name (in case of minor): \_\_\_\_\_ Witness Name: \_\_\_\_\_

Signature of Nominee or Parent / Guardian

Signature of the Witness

Address \_\_\_\_\_

I have attached the nomination details separately with this application form (Please tick if applicable)

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

To, The Trustee, Birla Sun Life Mutual Fund

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

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

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

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

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

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

Date DD MM YY YY

First Applicant / Authorised Signatory

Second Applicant

Third Applicant

S. No.	Scheme Name	Plan / Option	Sweep to (applicable only for Dividend option)	Net Amount Paid (₹)	Payment Details	
					Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	BSL		Scheme Name Plan / Option			
2.	BSL		Scheme Name Plan / Option			
3.	BSL		Scheme Name Plan / Option			

## INSTRUCTIONS FOR FILLING APPLICATION FORM

### 1. GENERAL INSTRUCTIONS

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

### ii) 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 AMC's vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Birla Sun Life Asset Management Co. Ltd. / Birla Sun Life Mutual Fund shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.
- Please note that Transaction Charges shall not be deducted in the following cases:
- a. purchases / subscriptions for an amount less than ₹ 10,000/-;
  - b. Transaction other than purchases / subscriptions relating to new inflows such as Switches/ STPs / Dividend Sweep etc.
  - c. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
- 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 instalment x No. of instalments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 instalments.
- Investor should note that as per SEBI circular No. SEBI/MD/CIR No. 4/16823/09, 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/ FI/ 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 may be, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application.
- iv) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms/ FIs

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the BSLAMC/ MF will accept and act in good faith on uncertified / non-certified copies of the documents. Documents to be submitted with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted.

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

- v) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other requests / 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.

### 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 provide their application / redemption request to the bank and account number mentioned in their 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 details submission, however sufficient evidence shall have to be submitted to the authority. 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 in dematerialized (demat) form viz. open ended, close ended, Interval (except for exchange traded funds) in dematerialized (demat) form. Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Birla Sun Life Mutual Fund will be available for demat distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Investment Plan (SIP), 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 of the beneficiary account do not match with the Demat 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(s).

### 4. KNOW YOUR CUSTOMER (KYC)

- i) According to guidelines issued by SEBI under "The Prevention of Money Laundering Act, 2002", Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, www.amfiindia.com and www.csdindia.com to know detailed procedure for KYC compliance.
- ii) Effective January 01, 2011 it is mandatory for all categories of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.
- iii) To further clarify, the above category of investors shall include:
  - a. their constituted Power of Attorney (POA) holder, in case of investments through a POA
  - b. each of the applicants, in case of investments in joint names; and
  - c. Guardian in case of investments on behalf of minor.
- iv) Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.
- v) Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the BSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be

replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status / Signature, etc. should be given by Investor directly in the prescribed manner. Pursuant to SEBI Circular No. MIRDSD/Cir-26/2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRDSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

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

### 5. MODE OF PAYMENT

- i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Birla Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.
- ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house of 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 to Core Banking Solution (CBS) branches. Investors are requested to note that only cheques of value up to ₹ 1 lacs shall be accepted under this "Speed Clearing" facility. Further, the "Speed Clearing" enabled bank branches are hosted on the website of the RBI under the link [http://www.rbi.org.in/sectors/psbbs\\_viewer.asp?ID=2016](http://www.rbi.org.in/sectors/psbbs_viewer.asp?ID=2016).
- iii) Payment through Stock invest, outstation cheques, cash and third party payments will not be accepted.
- iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned.

### 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, Mutual Fund shall not accept applications for subscription of units through 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 the payment is made.
- c) BSLAMC shall not accept Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
  - i. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment) 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 role as guardian.
  - ii. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - iii. Custodian on behalf of an FI or a client.
- d) In case of "exceptional situations" mentioned above, investors are required to submit following documents/declarations along with the application form without which such applications will be rejected/not processed/returned:
  - 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 along with the application form.
  - ii. A separate, complete and valid "Third Party Payment Declaration Form", inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website [www.birlasunlife.com](http://www.birlasunlife.com) for the said Declaration Form.

BSLAMC shall not accept Third Party Payments unless 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).
  - ii. Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of BSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the BSLAMC/BSLMF. The original documents will be returned across the counter to the investor after due verification.

\*In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code and account 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 Pre-funded 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. The certificate must accompany the purchase application and account number mentioned on the transfer 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 issue of the DD, provided with bank account number and details provided in the application form and PAN as per bank record, if available.
- (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 e-mail 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 to be debited for the purchase application and the account number mentioned on the transfer instrument. A copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

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

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

### 6. NRI INVESTORS

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

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

### 7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholder 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 nominee shall not be made either a trust (other than a trust created by an individual) or held by more than one person or 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 made either a trust (other than a trust created by an individual), 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 nomination shall be accepted for the new folios/accounts opened by individuals with holding in joint mode. However, existing investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.**

**8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND**

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

**9. DIRECT APPLICATIONS:**

Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) 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. It should also be counter signed by the unit holder/ all joint holder(s).

Transactions slips/application forms where the column under 'ARN No or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications.

Investors can submit their applications for purchases /additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund ([www.birlasunlife.com](http://www.birlasunlife.com)).

**10. E-MAIL COMMUNICATION**

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

**11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS**

i) User of Customer Identification PIN (CIP) facility in the parlance of Birla Sun Life Asset Management Co Ltd (BSLAMC) means a Unitholder being issued by BSLAMC.

ii) A CIP will enable the user to view the Account Statement on the Birla Sun Life website ([www.birlasunlife.com](http://www.birlasunlife.com)) and other services mentioned herein after.

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

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

v) The User shall inform BSLAMC immediately in case the CIP becomes known to any other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as BSLAMC may deem fit.

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

vii) BSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that BSLAMC may require. BSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.

viii) The user shall be fully liable to BSLAMC for every transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.

ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. BSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep BSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that BSLAMC may suffer as a result of the user using any PC or internet device without the permission of the owner thereof and he/she shall be bound to compensate. BSLAMC shall not be liable for the non-suitability thereof or if any other data or software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.

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

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

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

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

xiv) BSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as

**14. SCHEMES ON OFFER**

Investors are required to indicate their choice of Plan and Option at the time of filling up the Common Application Form. Please note that if the same is not mentioned, BSLMF will allot you units under the Default Option of the scheme as stated below:

SCHEME	PLAN	OPTION	SUB OPTION / FACILITY	MINIMUM INVESTMENT AMOUNT (*)	DEFAULT OPTIONS
<b>EQUITY FUNDS</b>					
Birla Sun Life Advantage Fund Birla Sun Life India Opportunities Fund Birla Sun Life Index Fund Birla Sun Life MNC Fund Birla Sun Life India GenNext Fund Birla Sun Life Equity Fund Birla Sun Life New Millennium Fund Birla Sun Life Buy India Fund Birla Sun Life '95 Fund Birla Sun Life Top 100 Fund Birla Sun Life International Equity Fund Plan A Birla Sun Life International Equity Fund Plan B Birla Sun Life Frontline Equity Fund Birla Sun Life Infrastructure Fund Birla Sun Life Midcap Fund	Dividend Growth <sup>^</sup>	Payout / Reinvestment / Sweep		FP : ₹ 5,000/- AP : ₹ 1,000/-	Dividend Reinvestment
Birla Sun Life Special Situations Fund	Dividend Growth	Payout / Reinvestment / Sweep		FP : ₹ 5,000/- AP : ₹ 1,000/-	• Choice of Plan : Growth • Choice of Option : Reinvestment
Birla Sun Life Dividend Yield Plus	Dividend Growth PF	Payout / Reinvestment / Sweep Dividend Growth	Payout / Reinvestment / Sweep	FP : ₹ 5,000/- AP : ₹ 1,000/-	Dividend Reinvestment
Birla Sun Life Tax Relief '96 Birla Sun Life Tax Plan	Dividend Growth	Payout / Reinvestment / Sweep		FP : ₹ 500/- AP : ₹ 500/-	Dividend Payout
Birla Sun Life Commodity Equities Fund (Global Precious Metals Plan, Global Agri Plan & Global Multi-Commodity Plan)	Retail Plan Institutional Plan	Dividend Growth	Payout / Reinvestment / Sweep	FP : ₹ 5,000/- AP : ₹ 1,000/- FP : ₹ 5,00,00,000/- AP : ₹ 10,000/-	• Choice of Plan : Retail Plan • Choice of Option : Growth • Choice of Facility : Reinvestment
Birla Sun Life Enhanced Arbitrage Fund	Retail Plan Institutional Plan	Dividend Growth	Payout / Reinvestment / Sweep	FP : ₹ 5,000/- AP : ₹ 1,000/- FP : ₹ 5,00,00,000/- AP : ₹ 10,000/-	• Choice of Plan : Retail Plan • Choice of Option : Dividend • Choice of Facility : Reinvestment
Birla Sun Life India Reforms Fund Birla Sun Life Long Term Advantage Fund	Dividend Growth	Payout / Reinvestment		FP : ₹ 5000/- AP : ₹ 1000/-	Dividend Reinvestment
Birla Sun Life Pure Value Fund	Dividend Growth	Payout / Reinvestment		FP : ₹ 5000/- AP : ₹ 1000/-	• Choice of Plan : Growth • Choice of Option : Reinvestment
Birla Sun Life Small & Midcap Fund	Dividend Growth	Payout / Reinvestment		FP : ₹ 5000/- AP : ₹ 1000/-	Dividend Payout
<b>FUND OF FUNDS</b>					
Birla Sun Life Asset Allocation Fund	Aggressive Moderate Conservative	Dividend Growth Dividend Growth Dividend Growth	Payout / Reinvestment	FP : ₹ 5,000/- AP : ₹ 1,000/-	Dividend Reinvestment
Birla Sun Life Gold Fund	Dividend Growth	Payout / Reinvestment		FP : ₹ 5,000/- AP : ₹ 1,000/-	Growth/ Dividend Reinvestment
<b>DEBT FUNDS</b>					
Birla Sun Life Savings Fund <sup>^</sup>	Institutional Plan Retail Plan	Daily Dividend Weekly Dividend Growth	Reinvestment Payout / Reinvestment	FP : ₹ 1,00,00,000/- AP : ₹ 1,00,000/- FP : ₹ 10,000/- AP : ₹ 1,000/-	Application for Plan Option / Facility Default Option / Facility Weekly Dividend Reinvstmnt Daily Dividend Reinvstmnt
Birla Sun Life Short Term Opportunities Fund	Retail Plan Institutional Plan	Weekly Dividend Dividend Growth Weekly Dividend Dividend Growth	Reinvestment Payout / Reinvestment	FP : ₹ 10,000/- AP : ₹ 1,000/- FP : ₹ 2,00,00,000/- AP : ₹ 10,000/-	Growth

(\*)FP : Fresh Purchase; AP : Additional Purchase

<sup>^</sup>Please refer next page.

<sup>S</sup> Currently Trigger Facility is available under Birla Sun Life Frontline Equity Fund (Growth option) for electronic mode only.

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.

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

- Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to BSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
- Internet Frauds: The internet service is susceptible to a number of frauds, misuse, hacking and other actions, which could affect instructions to BSLAMC. Whilst BSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such internet frauds, hacking and other actions, which could affect instructions to BSLAMC. The user shall separately evaluate all risks arising out of the same.
- The technology for enabling the services offered by BSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that BSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by BSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that BSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that BSLAMC shall disclaim all liability in respect of the said risks.
- The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding BSLAMC's liability.
- The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- The user hereby indemnifies and agrees to keep BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of: a) illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access BSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC's website.
- The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

**12. DIVIDEND SWEEP FACILITY**

i) Under this Facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Scheme into any other Open-ended Equity Scheme or into the Retail Plan (wherever available) of any of the following Open ended schemes of Birla Sun Life Mutual Fund viz. Birla Sun Life Savings Fund, Birla Sun Life Ultra Short Term Fund, Birla Sun Life Short Term Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Manager, Birla Sun Life Gift Plus, Birla Sun Life Government Securities Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Medium Term Plan, Birla Sun Life Monthly Income, Birla Sun Life MIP, Birla Sun Life MIP II or Birla Sun Life Short Term Opportunities Fund. In case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be swept, Growth option under the respective Scheme/Plan shall be default option and the application form shall be processed accordingly.

ii) For debt Schemes: Under Dividend Sweep Facility the unitholders can opt for switching the dividend earned under open ended debt schemes into any other equity or balanced scheme of Birla Sun Life Mutual Fund. For schemes providing sweep facility please refer the table below. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of ₹ 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is swept in; whichever is higher, at applicable NAV based prices plus applicable load, (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).

**13. RTGS/NEFT**

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

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

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

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

- Incorrect and insufficient details are provided.
- If there is dislocation of work due to circumstances beyond the control of Remitting/Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot, etc or Network or internet problem or other causes beyond the control of the Branch/ bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/NEFT whether directly or/and indirectly.



SCHEME	PLAN	OPTION	SUB OPTION / FACILITY	MINIMUM INVESTMENT AMOUNT (*)	DEFAULT OPTIONS														
<b>DEBT FUNDS</b>																			
<b>Birla Sun Life Monthly Income</b>	Monthly Dividend Quarterly Dividend	Payout / Reinvestment / Sweep Payout / Reinvestment / Sweep		FP : ₹ 25,000/- AP : ₹ 5,000/-	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Quarterly Dividend : Dividend Reinvestment</li> </ul>														
	Growth			FP : ₹ 5,000/- AP : ₹ 1,000/-															
<b>Birla Sun Life Ultra Short Term Fund<sup>^</sup></b>	Institutional Plan	Daily Dividend Fortnightly Dividend Weekly Dividend Growth	Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : ₹ 2,00,00,000/- AP : ₹ 10,000/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; ₹ 2 Crs</td> <td>Retail</td> <td>Fortnightly Dividend Reinvestmt</td> </tr> <tr> <td>≥ ₹ 2 Crs</td> <td>Institutional</td> <td>Fortnightly Dividend Reinvestmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< ₹ 2 Crs	Retail	Fortnightly Dividend Reinvestmt	≥ ₹ 2 Crs	Institutional	Fortnightly Dividend Reinvestmt			
	Application for	Default																	
Plan		Option /Facility																	
< ₹ 2 Crs	Retail	Fortnightly Dividend Reinvestmt																	
≥ ₹ 2 Crs	Institutional	Fortnightly Dividend Reinvestmt																	
Retail Plan	Daily Dividend Fortnightly Dividend Growth	Reinvestment Payout / Reinvestment	FP : ₹ 10,000/- AP : ₹ 1,000/-																
<b>DEBT FUNDS</b>																			
<b>Birla Sun Life Medium Term Plan</b>	Institutional Plan	Weekly Dividend Fortnightly Dividend Monthly Dividend Growth	Reinvestment Payout / Reinvestment Payout / Reinvestment / Sweep	FP : ₹ 1,00,00,000/- AP : ₹ 10,000/-	<ul style="list-style-type: none"> <li>Choice of Plan : Retail</li> <li>Choice of Option : Growth</li> <li>Choice of Facility : Fortnightly Dividend Reinvestment</li> </ul>														
	Retail Plan			FP : ₹ 5,000/- AP : ₹ 1,000/-															
<b>Birla Sun Life Cash Plus<sup>^</sup></b>	Retail Dividend Retail Growth	Daily Dividend	Reinvestment	FP : ₹ 10,000/- AP : ₹ 1,000/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; ₹ 1 Cr</td> <td>Retail</td> <td>Dividend Reinvestmt</td> </tr> <tr> <td>≥ ₹ 1 Cr but &lt; ₹ 5 Crs</td> <td>Institutional</td> <td>Daily Dividend Reinvestmt</td> </tr> <tr> <td>≥ ₹ 5 Crs</td> <td>Institutional Premium</td> <td>Daily Dividend Reinvestmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< ₹ 1 Cr	Retail	Dividend Reinvestmt	≥ ₹ 1 Cr but < ₹ 5 Crs	Institutional	Daily Dividend Reinvestmt	≥ ₹ 5 Crs	Institutional Premium	Daily Dividend Reinvestmt
	Application for	Default																	
		Plan	Option /Facility																
	< ₹ 1 Cr	Retail	Dividend Reinvestmt																
≥ ₹ 1 Cr but < ₹ 5 Crs	Institutional	Daily Dividend Reinvestmt																	
≥ ₹ 5 Crs	Institutional Premium	Daily Dividend Reinvestmt																	
Institutional Dividend	Daily Dividend Weekly Dividend	Reinvestment Payout / Reinvestment	FP : ₹ 1,00,00,000/- AP : ₹ 1,00,000/-																
Institutional Growth																			
Institutional Premium - Dividend Institutional Premium - Growth	Daily Dividend Weekly Dividend Dividend	Payout / Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : ₹ 5,00,00,000/- AP : ₹ 1,00,000/-																
<b>Birla Sun Life Dynamic Bond Fund</b>	Retail Plan	Monthly Dividend Sweep <sup>‡</sup> Monthly Dividend Quarterly Dividend Growth	Payout / Reinvestment / Sweep Payout / Reinvestment / Sweep	FP : ₹ 5,00,000/- AP : ₹ 1,000/- FP : ₹ 5,000/- AP : ₹ 1,000/- FP : ₹ 5,000/- AP : ₹ 1,000/- FP : ₹ 5,000/- AP : ₹ 1,000/-	<ul style="list-style-type: none"> <li>Choice of Option : Quarterly Dividend</li> <li>Choice of Sub-Option : Dividend Reinvestment</li> </ul>														
<b>Birla Sun Life Short Term Fund</b>	Growth Monthly Dividend	Payout / Reinvestment		FP : ₹ 5,000/- AP : ₹ 1,000/-	Dividend Reinvestment														
<b>Birla Sun Life Cash Manager<sup>^</sup></b>	Growth			FP : ₹ 10,000/- AP : ₹ 1,000/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; ₹ 1 Cr</td> <td>Dividend</td> <td>Weekly Dividend Reinvestmt</td> </tr> <tr> <td>≥ ₹ 1 Cr</td> <td>Institutional</td> <td>Daily Dividend Reinvestmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< ₹ 1 Cr	Dividend	Weekly Dividend Reinvestmt	≥ ₹ 1 Cr	Institutional	Daily Dividend Reinvestmt			
	Application for	Default																	
		Plan	Option /Facility																
< ₹ 1 Cr	Dividend	Weekly Dividend Reinvestmt																	
≥ ₹ 1 Cr	Institutional	Daily Dividend Reinvestmt																	
Dividend	Daily Dividend Weekly Dividend	Reinvestment Reinvestment																	
Institutional	Growth Weekly Dividend Daily Dividend	Reinvestment Reinvestment	FP : ₹ 1,00,00,000/- AP : ₹ 1,00,000/-																
<b>Birla Sun Life Government Securities Fund</b>	Long Term	Growth Dividend	Payout / Reinvestment	FP : ₹ 5,000/- AP : ₹ 1,000/-	Growth														
	Short Term (Retail) Plan	Daily Dividend Growth	Reinvestment																
	Short Term (Institutional) Plan	Daily Dividend Weekly Dividend Dividend Growth	Reinvestment Reinvestment Payout / Reinvestment	FP : ₹ 5,00,00,000/- AP : ₹ 1,00,000/-															
<b>Birla Sun Life Floating Rate Fund</b>	Short Term Plan <sup>^</sup>	Institutional	Daily Dividend Reinvestment Weekly Dividend Reinvestment Growth	FP : ₹ 1,00,00,000/- AP : ₹ 1/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; ₹ 1 Cr</td> <td>Daily Dividend</td> <td>Reinvestmt</td> </tr> <tr> <td>≥ ₹ 1 Cr</td> <td>Institutional</td> <td>Daily Dividend Reinvestmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< ₹ 1 Cr	Daily Dividend	Reinvestmt	≥ ₹ 1 Cr	Institutional	Daily Dividend Reinvestmt			
		Application for	Default																
	Plan		Option /Facility																
	< ₹ 1 Cr	Daily Dividend	Reinvestmt																
≥ ₹ 1 Cr	Institutional	Daily Dividend Reinvestmt																	
Daily Dividend Weekly Dividend Growth	Reinvestment Reinvestment	FP : ₹ 5,000/- AP : ₹ 1,000/-																	
Long Term Plan <sup>^</sup>	Retail Plan	Weekly Dividend Reinvestment Growth	FP : ₹ 5,000/- AP : ₹ 1,000/-																
	Institutional Plan	Daily Dividend Reinvestment Weekly Dividend Reinvestment Growth	FP : ₹ 2,00,00,000/- AP : ₹ 1,00,000/-																
<b>Birla Sun Life Gilt Plus</b>	Regular Plan	Quarterly Dividend Growth	Payout / Reinvestment / Sweep	FP : ₹ 5,000/- AP : ₹ 1,000/-	Growth														
	Liquid Plan	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment / Sweep Payout / Reinvestment / Sweep																
	PF Plan	Quarterly Dividend Growth	Payout / Reinvestment / Sweep Quarterly Gain / Annual Gain																
<b>Birla Sun Life Income Plus</b>	Dividend Growth	Payout / Reinvestment		FP : ₹ 5,000/- AP : ₹ 1,000/-	Dividend Reinvestment														
<b>Birla Sun Life MIP</b>	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment / Sweep Instant / Deferred		FP : Dividend & Payment Option ₹ 25,000/- Growth ₹ 5,000/- AP : ₹ 1,000/-	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Option within Monthly Payment Plan : Instant</li> </ul>														
<b>Birla Sun Life MIP II</b>	Savings 5 Plan	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment / Sweep	FP : Dividend & Payment Option ₹ 25,000/- Growth ₹ 5,000/- AP : ₹ 1,000/-	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>														
	Wealth 25 Plan	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment / Sweep																

(\*)FP : Fresh Purchase; AP : Additional Purchase      ‡ Dividend earned under the Scheme may be switched into any other Open-ended Equity Scheme or Balanced Scheme as opted by the Unitholder.

<sup>^</sup>The Face Value per unit of all the plans/ options under the schemes has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011.

# REQUEST FOR ONLINE ACCOUNT ACCESS

(For Existing Investors)



**Birla Sun Life**  
Mutual Fund

To

**Birla Sun Life Asset Management Company Limited (BSLAMC)**

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	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>

I/We authorize BSLAMC 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 (Refer Instruction No. 2 (v) on page No. 7)

# FORM FOR NOMINATION / CANCELLATION OF NOMINATION

(to be filled by individual(s) applying singly or jointly)



**Birla Sun Life**  
Mutual Fund

To,

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 Birla Sun Life Asset Management Co. Ltd. (AMC) / Birla Sun Life Mutual Fund (Mutual Fund) to update the Nomination in the folio as per details mentioned below.

**Folio Number**  **Application Number**  **CPOF00000164**

**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")

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

Name	Signature	Name & Address	Signature
1.		1.	
2.		2.	
3.		3.	

### TERMS & CONDITIONS

- 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.
- 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.
- 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.
- 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".
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust (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.
- Nomination shall not be allowed in a folio/account held on behalf of a minor.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- 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.

# SPECIAL PRODUCTS APPLICATION FORM

(STP / SWP)

STP

SWP



**Birla Sun Life**  
Mutual Fund

Investment **ARN-78722** & ARN

Sub-Broker's Name & ARN

Stamp & Sign  
Official Acceptance Point

Ref. Instruction No. B-7

ARN Declaration - Upfront commission 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.

Request for  
 Fresh Registration  
 Renewal

Application / Folio No. **CPOF00000164**

Date

## 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.

Applicant	PAN* (Mandatory)	KYC Complied	Date of birth**
Sole / First Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Second Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Third Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Guardian	<input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

\*Ref. Instruction No. B-6

\*\*Mandatory in case the First / Sole applicant is a Minor

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.10)

## 2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME PLAN OPTION

Withdrawal Option  Please tick (✓)  FIXED or  APPRECIATION WITHDRAWAL (Only on the 1st of every month) Amount (₹) (in figures)

Total Amount of SWP (₹) (in figures)  Fixed Withdrawal Frequency  Please tick (✓)  MONTHLY (minimum 6 months) or  QUARTERLY (minimum 4 quarters)

Dates (Only one date)  1st  7th  10th  14th  20th  21st  28th Withdrawal Period From           To

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

FROM SCHEME (SOURCE) PLAN OPTION

TO SCHEME (TARGET) PLAN OPTION

For Daily STP Target Schemes, investors may choose only 'Growth Option' under Birla Sun Life Frontline Equity Fund, Birla Sun Life Dividend Yield Plus, Birla Sun Life Top 100 Fund, Birla Sun Life Infrastructure Fund or Birla Sun Life '95 Fund

Amount per Transfer (₹)  Frequency  Please tick (✓)  DAILY  WEEKLY  MONTHLY (max 4 STP dates in a months)  QUARTERLY (Only one date)

Dates  Please tick (✓)  1st  7th  10th  14th  20th  21st  28th Transfer Period From           To

In case of Daily STP minimum No. of transfers is 20

Total Amount of Transfer (₹)  No. of Transfers  For Daily STP refer instruction D-9 iii

## 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 Birla Sun Life Mutual Fund for units of scheme(s) of 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/FLs 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 Holder / Third Applicant

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL PRODUCTS APPLICATION FORM



**Birla Sun Life Asset Management Company Limited**

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

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.

**CPOF00000164**

Collection Centre /  
BSLAMC Stamp & Signature

Received from Mr. / Ms.

Date :  /  /

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

<b>SWP</b>	All the Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan, Birla Sun Life Index Fund, Birla Sun Life Asset Allocation Fund, Birla Sun Life Pure Value Fund, Birla Sun Life Small & Midcap Fund and Birla Sun Life India Reforms Fund).
<b>STP</b>	Can transfer "OUT" investment from any of the Open-ended Scheme(s) offered under this common KIM of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan, Birla Sun Life Index Fund and Birla Sun Life Asset Allocation Fund) and transfer "IN" to any of the Open-ended Scheme(s) offered under this common KIM (except Birla Sun Life Index Fund and Birla Sun Life Asset Allocation Fund) of Birla Sun Life Mutual Fund. <b>For Daily STP:</b> Target Schemes, investors may choose only 'Growth Option' under Birla Sun Life Frontline Equity Fund, Birla Sun Life Dividend Yield Plus, Birla Sun Life Top 100 Fund, Birla Sun Life Infrastructure Fund or Birla Sun Life '95 Fund. Please note that daily STP is not available under Birla Sun Life Gold Fund.

## B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
  - For multiple transactions under more than 1 scheme, separate forms need to be utilised.
  - This form should be submitted at least 15 days before the commencement date.
  - The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 15 days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP / STP will be terminated.
  - Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter.  
The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only
  - It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
  - DIRECT APPLICATIONS :** Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Transfer Plans (STP) 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. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No' or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases/additional purchases/switches/fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund ([www.birlasunlife.com](http://www.birlasunlife.com)).
  - KNOW YOUR CLIENT (KYC)**  
According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of BSLAMC or may visit [www.birlasunlife.com](http://www.birlasunlife.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.  
**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**  
To further clarify, the above category of investors shall include:
    - their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
    - each of the applicants, in case of investments in joint names; and
    - Guardian in case of investments on behalf of minor.
- Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the BSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status / Signature, etc. should be given by Investor directly in the prescribed manner.
- Pursuant to SEBI Circular No. MIRS/D/ Cir-26/2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRS/D/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:
- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.birlasunlife.com](http://www.birlasunlife.com).
  - The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA), Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
  - Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
  - It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012.  
The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. BSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
  - Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
  - "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
  - STP / SWP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.**

## C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Options available and Minimum Amount :
  - Fixed withdrawal** : Investors can withdraw fixed amount of ₹ 1,000/- each and above at regular intervals.
  - Appreciation withdrawal** : Investors can withdraw appreciation of ₹ 1,000/- and above at regular intervals. If the appreciation amount is less than ₹ 1,000/- 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 ₹ 1,000/- or the specified amount.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- BSLAMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). BSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. **The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.**
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment.
- Withdrawal Dates: **Fixed 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. **Appreciation withdrawal:** Investors can withdraw appreciation on the 1 of each month/quarter for minimum 6 months/ 4 quarter.
- Default Dates: In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7 of each month in case of Fixed withdrawal facility.

## D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount :
  - Daily Plan** : Minimum 20 Transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter.
  - Weekly Plan** : Minimum 5 Transfers of ₹ 1,000/- each and above.
  - Monthly Plan** : Minimum 6 transfers of ₹ 1,000/- each and above.
  - Quarterly Plan** : Minimum 4 transfers of ₹ 2,000/- each and above.
- Minimum balance in the Scheme at the time of enrollment for STP Facility: Daily STP ₹ 10,000/-, Weekly STP ₹ 6,000/-, Monthly STP ₹ 6,000/-, Quarterly STP ₹ 8,000/-
- Investors have the option to STP investment to a sub-account under the same Folio by quoting the 10 digit FOLIO Number.
- STP is not available for investments under lock-in period.
- In case of insufficient balance, the transfer will not be effected.
- Transfer Dates : **Weekly Systematic Transfer Plan:** Transfers shall be on 1st, 7th, 14th, 21st & 28th of each month. **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.
- 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.
- Default Dates: 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.
- Daily STP:**
  - Minimum Balance in the "Out" scheme at the time of enrollment for Daily STP:** ₹ 10,000/-
- Minimum Transfer Amount:** Investors are required to instruct for minimum of 20 transfers of ₹ 500/- and in multiples of ₹ 100 thereafter.  
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 for a maximum of 365 installments or until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount, whichever is earlier. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.
- Transfer dates:** In case of Daily STP, the commencement date for transfers shall be the 15th 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 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 installments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP installments shall be triggered.
- Discontinuation of Daily STP** may happen in either of the following cases occurring first:
  - Daily STP will be automatically discontinued/terminated if all units are redeemed or transferred from the "Out" Scheme. Further, if the outstanding balance in "Out" Scheme does not cover the Daily STP transfer amount, no transfer shall be effected and Daily STP shall be terminated.
  - Unitholders will have the right to discontinue the Daily STP facility at any time by sending a written request to the AMC/Mutual Fund. Termination of Daily STP shall be effected from 15th Business day falling from the date of receipt of such request.
- Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Birla Sun Life Century SIP.
- 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 Option", any subsequent request for the same combination of Schemes shall override the existing Daily STP instructions.

## E. LOAD STRUCTURE

<b>SWP</b>	As applicable to respective schemes at the date of withdrawal.
<b>STP</b>	Exit Load at time of transfer <b>OUT:</b> Exit Load as applicable to respective schemes. Entry Load at time of transfer <b>IN:</b> Nil Exit Load at time of redemption: Exit Load as applicable to respective schemes.

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

# SYSTEMATIC INVESTMENT APPLICATION FORM

SIP (WITH MICRO SIP) / CENTURY SIP



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

Investor <b>ARN-78722</b> & ARN	Sub-Broker's Name & ARN	Stamp & Sign Official Acceptance Point	Date <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				

Ref. Instruction No. G-3  
ARN Declaration - Upfront commission 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.

**TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY** (Refer Instruction G (9))

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

**Request for**

Registration of SIP/CSIP

Renewal of SIP

Change in Bank Details

Additional Micro SIP in same folio

Existing Investor Folio No. \_\_\_\_\_ Application No. **CPOF00000164** (New Folio will be Generated for CSIP)

**1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)**

Mobile No. \_\_\_\_\_ Email Id \_\_\_\_\_

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. \_\_\_\_\_

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

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

Applicant	PAN* (Mandatory)	KYC Complied	Date of birth**	Document Type* (Photo Id/ Address Proof)	Document No.* (Mandatory for Micro SIP, not for additional Micro SIP in same folio)								
Sole / First Applicant		<input type="checkbox"/>	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						
Second Applicant		<input type="checkbox"/>	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						
Third Applicant		<input type="checkbox"/>	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						
Guardian/POA Holder		<input type="checkbox"/>	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						

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

**NAME OF THE GUARDIAN (In case of minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)**

Mr. Ms. M/s. \_\_\_\_\_

**RELATIONSHIP OF GUARDIAN** (Refer to Instruction No. E.24) \_\_\_\_\_

**2. INVESTMENT DETAILS (PLEASE REFER INSTRUCTIONS D & F-1 FOR INFORMATION ON ELIGIBLE SCHEMES. ONLY ONE SCHEME PER APPLICATION FORM)**

<input type="checkbox"/> Birla Sun Life Frontline Equity Fund	PLAN	OPTION
<input type="checkbox"/> Birla Sun Life Dividend Yield Plus	PLAN	OPTION
<input type="checkbox"/> Birla Sun Life '95 Fund	PLAN	OPTION
<input type="checkbox"/> Any Other Scheme BSL	PLAN	OPTION
<b>SWEEP TO Refer G-4</b>	<b>SCHEME</b>	<b>PLAN/OPTION</b>

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

Each Installment Amount (₹) ₹ 20,000/-  ₹ 10,000/-  ₹ 6,000/-  ₹ 3,000/-  Amount \_\_\_\_\_

Investment Start Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Frequency MONTHLY (max 4 debit dates) (Only one date for CSIP and Step Up SIP)

Investment Dates 1st  7th  10th  14th  20th  21st  28th

**STEP-UP SIP (OPTIONAL - and available only for SIP/CSIP Investments through NECS)** (Refer Instruction E-25)

Amount (Default of ₹ 500/-) ₹ 500/-  ₹ 1,000/-  Amount (In multiples of ₹ 500/-) \_\_\_\_\_ **STEP-UP SIP Frequency** (Default Yearly) Half Yearly  Yearly

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

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

Till you instruct Birla Sun Life Mutual Fund to discontinue your SIP  OR Enter SIP End Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

CSIP Tenure (Insurance cover would be as per 1st installment): 55 years - Your Current Age \_\_\_\_\_ years = \_\_\_\_\_ years Frequency: Monthly Only.

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

**First Installment through Cheque / DD.** (MANDATORY FOR CSIP) 1st Cheque / DD No. \_\_\_\_\_ 1st Cheque Dated 

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Drawn on Bank \_\_\_\_\_ Amount (₹) (in figures) \_\_\_\_\_

Branch \_\_\_\_\_ City \_\_\_\_\_

**3. BANK DETAILS (PLEASE FILL ONLY EITHER A OR B. IN CASE INVESTOR FILLS BOTH, THE FORM IS LIABLE TO BE REJECTED. IN CASE OF THIRD PARTY PAYMENTS REFER INSTRUCTION NO. (G, 7(ii))**

**A. ECS/ NECS/ RECS/ AUTO DEBIT ACCOUNT DETAILS (TO BE FILLED BY INVESTORS WHO WISH TO INVEST THROUGH ECS/ NECS/ RECS/ AUTO DEBIT/ PDC)**

Bank Account No. \_\_\_\_\_ Bank Name \_\_\_\_\_

Branch \_\_\_\_\_ City \_\_\_\_\_ PIN \_\_\_\_\_

MICR Code \_\_\_\_\_ Account Type Savings  Current  Others \_\_\_\_\_ (Please Specify)

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

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

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

**Birla Sun Life Asset Management Company Limited**  
One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013  
Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No. **CPOF00000164**

Collection Centre / BSLAMC Stamp & Signature

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

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

Cheque Dates From	D D M M Y Y Y Y	To	D D M M Y Y Y Y	Cheque Nos. From		To	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> OTHERS	(please specify)					
Drawn on Bank							
Branch				Bank A/C No			

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

**Mandatory**

**DECLARATION OF GOOD HEALTH** (All the fields are mandatory) [Please tick (✓)] **Yes or No – Otherwise The Application Will Be Invalid** (Ref. Instruction No. F-17)

1. Have you ever been treated for symptoms of high blood pressure, diabetes, heart attack or heart disease, stroke, chest pain, kidney disease, AIDS or AIDS related complex, cancer or tumor, asthma or respiratory disease, mental or nervous disease, liver disease, blood disease, digestive and bowel disorder, disorder of the bones, spine or muscle?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Have you within the last 2 years taken any form of medication for more than 14 consecutive days to treat an illness or disease?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Have you within the last 2 years consulted any medical practitioner for any condition other than minor impairment such as cold or flu?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I understand and agree that the answers to the questions in this Declaration of Good Health are true and complete to the best of my knowledge and belief. I authorize any medical practitioner, hospital, employer, institution or any other person, to disclose to Birla Sun Life Insurance Company Limited any information relating to my health or employment now or at any time in the future. I understand and agree that failure to answer any question in this Declaration truthfully will render the insurance cover invalid and void.

Date of Birth	D D M M Y Y Y Y	Signature of the Life Assured	Date	D D M M Y Y
GENDER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		Place	

**NOMINATION DETAILS** (Refer Instruction No. F-14)

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

Nominee Name : \_\_\_\_\_ Date Of Birth (in case of minor): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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

Address : \_\_\_\_\_

Witness Name: \_\_\_\_\_ Address : \_\_\_\_\_

Signature of Nominee or Parent / Guardian

Signature of the Witness

**5. DEMAT ACCOUNT DETAILS (OPTIONAL)** (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. E (27)

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

**6. DECLARATION(S) & SIGNATURE(S)**

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

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

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

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

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

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

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

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

**CHECKLIST**

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

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

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

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Sweep To:- Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Amount (₹) \_\_\_\_\_

**Request for**

Renewal of SIP

Registration of SIP/CSIP

Change in Bank Details

Additional Micro SIP in same folio

# SYSTEMATIC INVESTMENT APPLICATION FORM

SIP (WITH MICRO SIP) / CENTURY SIP



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

Investor <b>ARN-78722</b> & ARN	Sub-Broker's Name & ARN	Stamp & Sign Official Acceptance Point	Date <table border="1"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				

Ref. Instruction No. G-3  
ARN Declaration - Upfront commission 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.

**TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY** (Refer Instruction G (9))

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

**Request for**

Registration of SIP/CSIP

Renewal of SIP

Change in Bank Details

Additional Micro SIP in same folio

Existing Investor Folio No. \_\_\_\_\_ Application No. **CPOF00000164** (New Folio will be Generated for CSIP)

**1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)**

Mobile No. \_\_\_\_\_ Email Id \_\_\_\_\_

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. \_\_\_\_\_

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

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

Applicant	PAN* (Mandatory)	KYC Complied	Date of birth**	Document Type* (Photo Id/ Address Proof)	Document No.* (Mandatory for Micro SIP, not for additional Micro SIP in same folio)								
Sole / First Applicant		<input type="checkbox"/>	<table border="1"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						
Second Applicant		<input type="checkbox"/>	<table border="1"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						
Third Applicant		<input type="checkbox"/>	<table border="1"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						
Guardian/POA Holder		<input type="checkbox"/>	<table border="1"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y						

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

NAME OF THE GUARDIAN (In case of minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)  
Mr. Ms. M/s. \_\_\_\_\_

RELATIONSHIP OF GUARDIAN (Refer to Instruction No. E.24) \_\_\_\_\_

**2. INVESTMENT DETAILS (PLEASE REFER INSTRUCTIONS D & F-1 FOR INFORMATION ON ELIGIBLE SCHEMES. ONLY ONE SCHEME PER APPLICATION FORM)**

<input type="checkbox"/> Birla Sun Life Frontline Equity Fund	PLAN	OPTION
<input type="checkbox"/> Birla Sun Life Dividend Yield Plus	PLAN	OPTION
<input type="checkbox"/> Birla Sun Life '95 Fund	PLAN	OPTION
<input type="checkbox"/> Any Other Scheme BSL	PLAN	OPTION

SWEEP TO Refer G-4 \_\_\_\_\_ SCHEME \_\_\_\_\_ PLAN/OPTION \_\_\_\_\_

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

Each Installment Amount (₹) ₹ 20,000/-  ₹ 10,000/-  ₹ 6,000/-  ₹ 3,000/-  Amount \_\_\_\_\_

Investment Start Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Frequency MONTHLY (max 4 debit dates) (Only one date for CSIP and Step Up SIP)

Investment Dates 1st  7th  10th  14th  20th  21st  28th

STEP-UP SIP (OPTIONAL - and available only for SIP/CSIP Investments through NECS) (Refer Instruction E-25)

Amount (Default of ₹ 500/-) ₹ 500/-  ₹ 1,000/-  Amount (In multiples of ₹ 500/-) \_\_\_\_\_ STEP-UP SIP Frequency (Default Yearly) Half Yearly  Yearly

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

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

Till you instruct Birla Sun Life Mutual Fund to discontinue your SIP  OR Enter SIP End Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

CSIP Tenure (Insurance cover would be as per 1st installment): 55 years - Your Current Age \_\_\_\_\_ years = \_\_\_\_\_ years Frequency: Monthly Only.

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

First Installment through Cheque / DD. (MANDATORY FOR CSIP) 1st Cheque / DD No. \_\_\_\_\_ 1st Cheque Dated 

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Drawn on Bank \_\_\_\_\_ Amount (₹) (in figures) \_\_\_\_\_

Branch \_\_\_\_\_ City \_\_\_\_\_

**3. BANK DETAILS (PLEASE FILL ONLY EITHER A OR B. IN CASE INVESTOR FILLS BOTH, THE FORM IS LIABLE TO BE REJECTED. IN CASE OF THIRD PARTY PAYMENTS REFER INSTRUCTION NO. (G, 7(ii))**

**A. ECS/ NECS/ RECS/ AUTO DEBIT ACCOUNT DETAILS (TO BE FILLED BY INVESTORS WHO WISH TO INVEST THROUGH ECS/ NECS/ RECS/ AUTO DEBIT/ PDC)**

Bank Account No. \_\_\_\_\_ Bank Name \_\_\_\_\_

Branch \_\_\_\_\_ City \_\_\_\_\_ PIN \_\_\_\_\_

MICR Code \_\_\_\_\_ Account Type Savings  Current  Others \_\_\_\_\_ (Please Specify)

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

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

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

**Birla Sun Life Asset Management Company Limited**

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

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No. **CPOF00000164**

Collection Centre / BSLAMC Stamp & Signature

Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

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

Cheque Dates From	D D M M Y Y Y Y	To	D D M M Y Y Y Y	Cheque Nos. From		To	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> OTHERS	(please specify)					
Drawn on Bank							
Branch				Bank A/C No			

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

**Mandatory**

**DECLARATION OF GOOD HEALTH** (All the fields are mandatory) [Please tick (✓)] **Yes or No – Otherwise The Application Will Be Invalid** (Ref. Instruction No. F-17)

1. Have you ever been treated for symptoms of high blood pressure, diabetes, heart attack or heart disease, stroke, chest pain, kidney disease, AIDS or AIDS related complex, cancer or tumor, asthma or respiratory disease, mental or nervous disease, liver disease, blood disease, digestive and bowel disorder, disorder of the bones, spine or muscle?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Have you within the last 2 years taken any form of medication for more than 14 consecutive days to treat an illness or disease?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Have you within the last 2 years consulted any medical practitioner for any condition other than minor impairment such as cold or flu?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I understand and agree that the answers to the questions in this Declaration of Good Health are true and complete to the best of my knowledge and belief. I authorize any medical practitioner, hospital, employer, institution or any other person, to disclose to Birla Sun Life Insurance Company Limited any information relating to my health or employment now or at any time in the future. I understand and agree that failure to answer any question in this Declaration truthfully will render the insurance cover invalid and void.

Date of Birth	D D M M Y Y Y Y	Signature of the Life Assured	Date	D D M M Y Y
GENDER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		Place	

**NOMINATION DETAILS** (Refer Instruction No. F-14)

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

Nominee Name : \_\_\_\_\_ Date Of Birth (in case of minor): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

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

Address : \_\_\_\_\_

Witness Name: \_\_\_\_\_ Address : \_\_\_\_\_

Signature of Nominee or Parent / Guardian

Signature of the Witness

**5. DEMAT ACCOUNT DETAILS (OPTIONAL)** (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. E (27)

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

**6. DECLARATION(S) & SIGNATURE(S)**

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

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

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

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

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

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

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

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

**CHECKLIST**

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

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

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

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Sweep To:- Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Amount (₹) \_\_\_\_\_

**Request for**

Renewal of SIP

Registration of SIP/CSIP

Change in Bank Details

Additional Micro SIP in same folio



## TERMS & CONDITIONS

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

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

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

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

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

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

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

## C. PDC LOCATIONS

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

## D. SCHEMES AVAILABLE UNDER SIP

Birla Sun Life Advantage Fund / Birla Sun Life Dividend Yield Plus / Birla Sun Life Tax Plan\* / Birla Sun Life India Opportunities Fund / Birla Sun Life MNC Fund / Birla Sun Life Midcap Fund / Birla Sun Life India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Frontline Equity Fund / Birla Sun Life Tax Relief '96\* / Birla Sun Life Commodity Equities Fund / Birla Sun Life '95 Fund / Birla Sun Life Top 100 Fund / Birla Sun Life Infrastructure Fund / Birla Sun Life India Reforms Fund / Birla Sun Life Small & Midcap Fund / Birla Sun Life International Equity Fund / Birla Sun Life Index Fund / Birla Sun Life Special Situations Fund / Birla Sun Life Pure Value Fund / Birla Sun Life Asset Allocation Fund / Birla Sun Life Savings Fund / Birla Sun Life Short Term Opportunities Fund / Birla Sun Life Dynamic Bond Fund / Birla Sun Life Floating Rate Fund - Long Term Plan / Birla Sun Life Gilt Plus / Birla Sun Life Income Plus / Birla Sun Life Government Securities Fund / Birla Sun Life MIP# / Birla Sun Life MIP II# / Birla Sun Life Monthly Income# / Birla Sun Life Ultra Short Term Fund / Birla Sun Life Short Term Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Gold Fund / Birla Sun Life Long Term Advantage Fund.

## E. GENERAL INSTRUCTIONS FOR SIP

### General Instructions

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

### Mandatory Details

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

### Default Details

- Default Dates: In case of any ambiguity in selection of investment frequency, the SIP date will be 7 of each month. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month
- For Regular SIP - "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default". For CSIP - refer instruction F5.
- Minimum Amount:
  - For Monthly SIP: (i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 6 cheques/ Installments of ₹ 500/- each and above.  
(ii) Other Schemes: Minimum 6 Cheques/ Installments of ₹ 1,000/- each and above.
- All post-dated cheques have to be issued favouring the individual scheme.
- The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also conforms to the minimum SIP amount criteria of the respective scheme.
- Investment Dates: Monthly Systematic Investment Plan: Cheques should be of the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
- Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
- Cheques should be drawn payable at locations of Birla Sun Life Asset Management Company Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Allotment of Units  
Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only.
- Change of Amount  
Investors can change the SIP amount by submitting the following documents 21 days before the next NECS debit date:
  - A new 'SIP through NECS Facility' Form with revised SIP amount details.
  - Letter to discontinue the existing SIP
- Change of Bank  
In order to change the existing bank account for NECS/SIP Auto Debit investors need to submit following documents 21 calendar days before the next SIP debit:
  - A new 'SIP through NECS Facility' Form with Change of bank details and cancelled cheque of new bank.
  - Letter to discontinue the existing SIP
- Discontinue/ Cancellation of SIP  
The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 21 calendar days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated. Further, Birla Sun Life Mutual Fund shall have the right to discontinue the SIP in case of 3 consecutive failures.
- Conversion of PDC facility in to NECS/ Auto debit Facility  
Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 21 days before the next NECS Debit date:
  - SIP through NECS Facility Form along with one cancelled cheque.
  - Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.
- MICRO SIP :-**
  - Micro SIP: In accordance with AMFI notification and Guidelines issued on July 14, 2009, Systematic Investment Plans (SIPs) by investor where aggregate of installments 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.

- Please note that for availing Micro SIP investor have to submit KYC/ KRA acknowledgement / confirmation. Please refer instruction (G-5) for further details.
  - 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.
- Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investors can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
  - In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
  - In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
24. **"On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
25. **STEP-UP SIP**
- Frequency for Step-Up SIP:**
    - Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
    - Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
  - Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
  - Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
  - Step-Up SIP shall also be available to investors availing Birla Sun Life Century SIP (Century SIP) under designated schemes, subject to eligible insurance cover calculated on the basis of amount of First (1st) installment under Century SIP.
  - Maximum Tenure for Step-Up SIP:** 10 years. (i.e. Investors may chose / have tenure of more than 10 years under SIP / Century SIP however, in such cases, feature of Step-Up SIP shall be considered and processed for a maximum of 10 years only.)
  - Step-Up SIP shall be available for SIP / Century SIP Investments through NECS Facility only.** Step-Up SIP shall not be available under Fast Forward SIP facility.
26. SIP / Century SIP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.
27. **DEMAT ACCOUNT DETAILS:** Option to hold Units in dematerialized (demat) form
- Units will be allotted based on the applicable NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.
  - SIP Insurance related products; unit allotment will not be done in Demat account.
  - Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, Investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form. Consequently, the Unitholders under the Scheme(s)/ Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Investment Plan (SIP), 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 revisions 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.

# An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.

\* An open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment.)

# F. TERMS & CONDITIONS CENTURY SIP

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

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

Birla Sun Life Infrastructure Fund	Birla Sun Life Small & Midcap Fund	Birla Sun Life Midcap Fund
Birla Sun Life MNC Fund	Birla Sun Life 95 Fund	Birla Sun Life New Millennium
Birla Sun Life India Opportunities Fund	Birla Sun Life Advantage Fund	Birla Sun Life Frontline Equity Fund
Birla Sun Life India GenNext Fund	Birla Sun Life International Equity Fund	Birla Sun Life Tax Relief 96*
Birla Sun Life Dividend Yield Plus	Birla Sun Life Special Situations Fund	Birla Sun Life Top 100 Fund
Birla Sun Life Commodity Equities Fund	Birla Sun Life Tax Plan*	Birla Sun Life Buy India Fund
Birla Sun Life India Reforms Fund	Birla Sun Life Equity Fund	Birla Sun Life Monthly Income
	Birla Sun Life Index Fund	

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

## 2. ELIGIBILITY CRITERIONS

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

## 3. INVESTMENT AMOUNT IN CENTURY SIP

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

## 4. MODE OF PAYMENT

- Payment of Century SIP can be through Direct Debit/NECS or post Dated Cheques(PDCs)
- Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Birla Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.
- The cheque should be drawn on any bank which is situated at and is a member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.

## 5. TENURE OF CENTURY SIP

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

## 6. DISCONTINUATION OF CENTURY SIP

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

## 7. LOAD STRUCTURE

Load Structure under Century SIP would be:

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

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

## 8. GROUP LIFE INSURANCE

### Amount of Life Insurance Cover:

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

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

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

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

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

## 9. COMMENCEMENT OF INSURANCE COVER

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

## 10. CESSATION OF INSURANCE COVER

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

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

## 11. REVIVAL OF INSURANCE COVER

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

## 12. EXCLUSIONS FOR INSURANCE COVER

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

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

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

- The CSIP facility can also be availed by the NRI/PIO provided they reside in one of the following countries: Australia, Austria, Bahamas, Bahrain, Belgium, Brunei, Bulgaria, Canada, 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
- NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSIP Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy.
- All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

## 14. NOMINATION

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

## 15. CSIP INVESTMENT AND PAYMENT DETAILS

- Applicants should indicate the Option (Dividend / Growth / Sweep) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Application Form.
- In case Applicants wish to opt for both the Options, separate CSIP Application Forms will have to be filled.
- The first CSIP installment can carry any date and must be a cheque/DD payment. The second instalment in case of monthly CSIP will be processed on the available CSIP dates (currently 1st, 7th, 10th, 14th, 20th, 21st or 28th of every month) indicated by the investor, but immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of CSIP will be processed on the earliest CSIP date (1st, 7th, 10th, 14th, 20th, 21st or 28th) immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP installment.
- All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque must accompany each application / each Scheme.
- Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
- Century SIP will continue till you turn 55 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 21 Calendar Days prior to next CSIP date.

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

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

## 17. GOOD HEALTH DECLARATION

Good Health declaration section 4 in application form is mandatory & needs to be filled up completely else the Century SIP Application form will be treated as Normal/ Regular SIP.

## 18. OTHER TERMS AND CONDITIONS

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

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

## G. COMMON INSTRUCTIONS FOR SIP/ CENTURY SIP

### 1. DISCLAIMER

- (i) Investors will not hold Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NECS.
  - (ii) 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) 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 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 (E-23) in SIP Application Form.

3. **DIRECT APPLICATIONS :** Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) 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. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/ application forms where the column under 'ARN No or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases/ additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund ([www.birlasunlife.com](http://www.birlasunlife.com)).

4. **DIVIDEND SWEEP FACILITY:** (i) Under this Facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Scheme into any other Open-ended Equity Scheme or into the Retail Plan (wherever available) of any of the following Open ended schemes of Birla Sun Life Mutual Fund viz., Birla Sun Life Savings Fund, Birla Sun Life Ultra Short Term Fund, Birla Sun Life Short Term Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Manager, Birla Sun Life Gilt Plus, Birla Sun Life Government Securities Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Medium Term Plan, Birla Sun Life Monthly Income, Birla Sun Life MIP I or Birla Sun Life MIP II or Birla Sun Life Short Term Opportunities Fund. In case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be swept, Growth option under the respective Scheme/Plan shall be default option and the application form shall be processed accordingly.

ii) For debt Schemes: Under Dividend Sweep Facility the unitholders can opt for switching the dividend earned under open ended debt schemes into any other equity or balanced scheme of Birla Sun Life Mutual Fund. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of ₹ 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is swept in; whichever is higher, at applicable NAV based prices plus applicable load, (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).

5. **KNOW YOUR CLIENT (KYC):** According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of BSLAMC or may visit [www.birlasunlife.com](http://www.birlasunlife.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdsindia.com](http://www.cdsindia.com) to know detailed procedure for KYC compliance.

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

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

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

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

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

Pursuant to SEBI Circular No. MIRS/DF/13/2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRS/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](http://www.birlasunlife.com).
2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012.  
The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. BSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

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

7. **RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:**

- (i) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under

Prevention of Money Laundering Act, 2002 (PMLA), **Birla Sun Life Asset Management Company Limited (BSLAMC)/ Birla Sun Life Mutual Fund (BSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments**, except in the cases as enumerated below in para (iii).

- (ii) **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- (iii) BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (iv) below:
  - a. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
  - b. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - c. Custodian on behalf of an FII or a client.
- (iv) 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:
  - a. 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.
  - b. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website [www.birlasunlife.com](http://www.birlasunlife.com) for the said Declaration Form.  
BSLAMC/BSLMF shall verify the source of funds to ensure that funds have come from the drawers' account only
- (v) Investors are requested to note that, in case of:
  - a. **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:
    - (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
    - (ii) a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

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

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

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

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

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

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

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

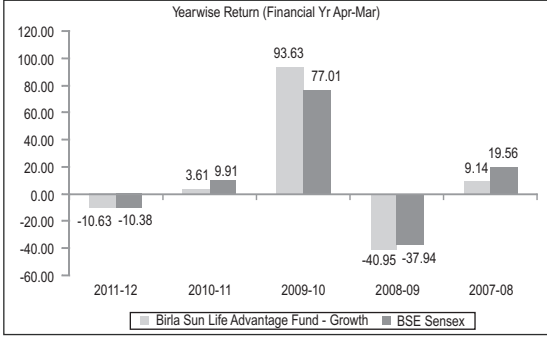
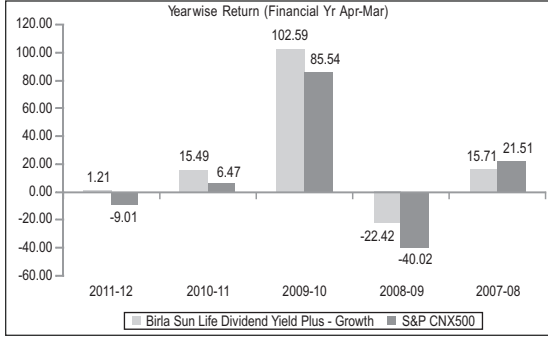
8. **Email communication**  
Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / e-mail. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform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

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

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

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

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

Name(s) of the Scheme(s)	Birla Sun Life Advantage Fund	Birla Sun Life Dividend Yield Plus																														
Type of Scheme	An Open ended Growth Scheme	An Open ended Growth scheme																														
Investment Objective	The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment approach.	The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.																														
Asset Allocation Pattern of the scheme	<b>Types of Instruments</b>	<b>Types of Instruments</b>																														
	Equity and Equity Related Instruments Debt and money market instruments.	Equity and Equity Related Instruments Cash and Money market instruments																														
	<b>Normal Allocation (% of Net Assets)</b>	<b>Normal Allocation (% of Net Assets)</b>																														
	At least 70% Upto 30%	Upto 100% Upto 10%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of Additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of Additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																														
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																														
No. of Folios & AUM (As on April 30, 2012)	Folios: 39,487 AUM in Crs: ₹ 299.70	Folio: 159,543 AUM in Crs: ₹ 1,245.68																														
Plans and Options	Dividend (Payout & Reinvestment & Sweep option) & Growth	Plans : Dividend (Payout, Reinvestment and Sweep option) & Growth Plan and PF Plan: Dividend (Payout & Reinvestment & Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- 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 Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	BSE Sensex	S & P CNX 500																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Satyabrata Mohanty	Mr. Nishit Dholakia																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme	Compounded annualised returns (%) of Growth option as at April 30, 2012.	Compounded annualised returns (%) of Growth option as at April 30, 2012.																														
Compounded annualised returns	<p><b>Birla Sun Life Advantage Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLAF Gr</td> <td>-10.69</td> <td>16.02</td> <td>2.37</td> <td>17.91</td> </tr> <tr> <td>BSE Sensex</td> <td>-9.50</td> <td>14.92</td> <td>4.53</td> <td>9.83</td> </tr> </tbody> </table> <p>Inception - February 24, 1995  <b>Note:</b> Past performance may or may not be sustained in future.  *Absolute Returns</p> 	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLAF Gr	-10.69	16.02	2.37	17.91	BSE Sensex	-9.50	14.92	4.53	9.83	<p><b>Birla Sun Life Dividend Yield Plus - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLDYP Gr</td> <td>-1.93</td> <td>28.97</td> <td>14.68</td> <td>26.23</td> </tr> <tr> <td>CNX500</td> <td>-9.47</td> <td>16.17</td> <td>4.33</td> <td>20.52</td> </tr> </tbody> </table> <p>Inception - February 26, 2003  <b>Note:</b> Past performance may or may not be sustained in future.  *Absolute Returns</p> 	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLDYP Gr	-1.93	28.97	14.68	26.23	CNX500	-9.47	16.17	4.33	20.52
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLAF Gr	-10.69	16.02	2.37	17.91																												
BSE Sensex	-9.50	14.92	4.53	9.83																												
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLDYP Gr	-1.93	28.97	14.68	26.23																												
CNX500	-9.47	16.17	4.33	20.52																												
Expenses of the Scheme	<b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): For redemption/switch-out of units within 7 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 7 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	<b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): 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. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																														
(i) Load Structure																																
(ii) Recurring expenses [% of Net Assets]	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.32%	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.04%																														

Name(s) of the Scheme(s)	Birla Sun Life Midcap Fund	Birla Sun Life MNC Fund																														
<b>Type of Scheme</b>	An Open ended Growth scheme	An Open ended Growth Scheme																														
<b>Investment Objective</b>	The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.	The objective of the scheme is to achieve long term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach																														
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related instruments of Midcap companies</td> <td>65% - 100%</td> </tr> <tr> <td>Equity &amp; Equity Related instruments of companies other than Midcap Companies</td> <td>0% - 35%</td> </tr> <tr> <td>Cash, Deposits &amp; Money market instruments including Mibor linked short term papers</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity & Equity Related instruments of Midcap companies	65% - 100%	Equity & Equity Related instruments of companies other than Midcap Companies	0% - 35%	Cash, Deposits & Money market instruments including Mibor linked short term papers	0% - 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Instruments</td> <td>Upto 100%</td> </tr> <tr> <td>Debt &amp; Money market instruments</td> <td>Upto 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity Related Instruments	Upto 100%	Debt & Money market instruments	Upto 20%																
Types of Instruments	Normal Allocation (% of Net Assets)																															
Equity & Equity Related instruments of Midcap companies	65% - 100%																															
Equity & Equity Related instruments of companies other than Midcap Companies	0% - 35%																															
Cash, Deposits & Money market instruments including Mibor linked short term papers	0% - 20%																															
Types of Instruments	Normal Allocation (% of Net Assets)																															
Equity and Equity Related Instruments	Upto 100%																															
Debt & Money market instruments	Upto 20%																															
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																														
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																														
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 173,043 AUM in Crs: ₹ 1,287.62	Folios: 47,436 AUM in Crs: ₹ 290.46																														
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep facility) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	CNX Midcap	CNX MNC																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Sanjay Chawla	Mr. Ajay Garg																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Midcap Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMCF - Gr</td> <td>-6.14</td> <td>25.68</td> <td>9.22</td> <td>27.36</td> </tr> <tr> <td>CNX Midcap</td> <td>-8.90</td> <td>24.56</td> <td>7.32</td> <td>-</td> </tr> </tbody> </table> <p>Inception - October 03, 2002</p> <p><b>Note :</b> Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLMCF - Gr	-6.14	25.68	9.22	27.36	CNX Midcap	-8.90	24.56	7.32	-	<p>Compounded annualised returns (%) as at April 30, 2012.</p> <p><b>Birla Sun Life MNC Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMNCF Gr</td> <td>6.96</td> <td>33.94</td> <td>13.43</td> <td>16.20</td> </tr> <tr> <td>CNX MNC</td> <td>5.93</td> <td>24.40</td> <td>8.61</td> <td>9.26</td> </tr> </tbody> </table> <p>Inception - December 27, 1999</p> <p><b>Note :</b> Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLMNCF Gr	6.96	33.94	13.43	16.20	CNX MNC	5.93	24.40	8.61	9.26
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLMCF - Gr	-6.14	25.68	9.22	27.36																												
CNX Midcap	-8.90	24.56	7.32	-																												
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLMNCF Gr	6.96	33.94	13.43	16.20																												
CNX MNC	5.93	24.40	8.61	9.26																												
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP Transaction): Nil.</p> <p><b>Exit Load:</b> (Including for SIP Transaction): 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.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p><b>Entry Load:</b> (Including for SIP Transaction): Nil.</p> <p><b>Exit Load:</b> (Including for SIP Transaction): 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.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First ₹ 100 crores : 2.50%</p> <p>Next ₹ 300 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.95%</p>	<p>First ₹ 100 crores : 2.50%</p> <p>Next ₹ 300 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.34%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life India Opportunities Fund		Birla Sun Life Infrastructure Fund																																
Type of Scheme	An Open ended Growth Scheme		An Open Ended Growth Scheme																																
Investment Objective	<p>The objective of the scheme is to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following:</p> <ol style="list-style-type: none"> <li>Leverage India's intellectual capital for providing services, research and creative inputs.</li> <li>Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services.</li> <li>Leverage India's lower labour costs for providing services and manufactured goods.</li> <li>Leverage India's large population of English speaking people for providing services.</li> </ol>		<p>The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.</p>																																
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Asset)	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																														
	Equity and Equity Related Instruments Cash, Money market instruments & short term debt instruments	70%- 100% 0%- 30%	Equity and Equity Related Instruments Money market instruments	80% to 100% 0% to 20%	90% 10%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.		Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																																
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.		For details on Investment Strategy & Risk Control measure please refer Page No. 50.																																
No. of Folios & AUM (As on April 30, 2012)	Folios: 16,847 AUM in Crs: ₹ 43.34		Folios: 108,008 AUM in Crs: ₹ 402.75																																
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth		Dividend (Payout, Reinvestment and Sweep facility) & Growth																																
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹1/- or 0.001 units		Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- 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 Birla Sun Life Mutual Fund.		Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																
Benchmark Index	CNX 500		S&P CNX Nifty																																
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.		The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																																
Name of the Fund Manager	Mr. Atul Penkar		Mr. Mahesh Patil and Mr. Naysar Shah																																
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		Birla Sun Life Trustee Company Private Limited																																
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life India Opportunities Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIOF Gr</td> <td>-7.74</td> <td>22.35</td> <td>-1.15</td> <td>15.52</td> </tr> <tr> <td>CNX 500</td> <td>-9.47</td> <td>16.17</td> <td>4.33</td> <td>17.62</td> </tr> </tbody> </table> <p>Inception - December 27, 1999  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p>		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLIOF Gr	-7.74	22.35	-1.15	15.52	CNX 500	-9.47	16.17	4.33	17.62	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Infrastructure Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIF - Gr</td> <td>-14.22</td> <td>14.50</td> <td>2.92</td> <td>5.87</td> </tr> <tr> <td>S&amp;P Nifty</td> <td>-8.72</td> <td>14.71</td> <td>5.12</td> <td>8.22</td> </tr> </tbody> </table> <p>Inception - March 17, 2006  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p>			Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLIF - Gr	-14.22	14.50	2.92	5.87	S&P Nifty	-8.72	14.71	5.12	8.22
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																															
BSLIOF Gr	-7.74	22.35	-1.15	15.52																															
CNX 500	-9.47	16.17	4.33	17.62																															
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																															
BSLIF - Gr	-14.22	14.50	2.92	5.87																															
S&P Nifty	-8.72	14.71	5.12	8.22																															
Expenses of the Scheme (i) Load Structure	<p><b>Entry Load:</b> (Including for SIP Transaction): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): For redemption/switch-out of units within 7 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 7 days from the date of allotment: Nil.  - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>		<p><b>Entry Load</b> (Including SIP): Nil.  <b>Exit Load</b> (Including SIP): 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.  - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																
(ii) Recurring expenses [% of Net Assets]	<p>First ₹ 100 crores : 2.50%  Next ₹ 300 crores : 2.25%  Next ₹ 300 crores : 2.00%  Balance : 1.75%  Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.49%</p>		<p>First ₹ 100 crores : 2.50%  Next ₹ 300 crores : 2.25%  Next ₹ 300 crores : 2.00%  Balance : 1.75%  Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.30%</p>																																

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life India GenNext Fund</b>																																			
<b>Type of Scheme</b>	An Open ended Growth Scheme																																			
<b>Investment Objective</b>	<p>The objective of the scheme is to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics :</p> <ul style="list-style-type: none"> <li>• Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services.</li> <li>• They should be engaged in manufacturing of products or rendering of services that go directly to the consumer.</li> <li>• The products and services should have distinct brand identity, thereby enabling choice.</li> </ul>																																			
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Range</b>	<b>Normal Allocation</b>																																	
	Equity and Equity related Securities	80% - 100%	90%																																	
	Fixed Income Securities (including Money Market Instruments)	0% - 20%	10%																																	
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																																			
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																																			
<b>No. of Folios &amp; AUM</b> (As on April 30, 2012)	Folios: 19,149 AUM in Crs: ₹ 95.63																																			
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth																																			
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																			
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																			
<b>Benchmark Index</b>	S&P CNX NIFTY																																			
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																			
<b>Name of the Fund Manager</b>	Mr. Sanjay Chawla																																			
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																																			
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life India GenNext Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIGF - Gr</td> <td>4.57</td> <td>24.89</td> <td>9.44</td> <td>15.00</td> </tr> <tr> <td>S&amp;P CNX Nifty</td> <td>-8.72</td> <td>14.71</td> <td>5.12</td> <td>12.58</td> </tr> </tbody> </table> <p>Inception- August 5, 2005</p> <p><b>Note :</b> Past performance may as may not sustained in future.</p> <p>*Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Financial Year</th> <th>Birla Sun Life India GenNext Fund - Growth</th> <th>S&amp;P Nifty</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>5.42</td> <td>-9.11</td> </tr> <tr> <td>2010-11</td> <td>14.27</td> <td>10.27</td> </tr> <tr> <td>2009-10</td> <td>71.92</td> <td>71.52</td> </tr> <tr> <td>2008-09</td> <td>-31.50</td> <td>-36.19</td> </tr> <tr> <td>2007-08</td> <td>12.09</td> <td>23.74</td> </tr> </tbody> </table>			Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLIGF - Gr	4.57	24.89	9.44	15.00	S&P CNX Nifty	-8.72	14.71	5.12	12.58	Financial Year	Birla Sun Life India GenNext Fund - Growth	S&P Nifty	2011-12	5.42	-9.11	2010-11	14.27	10.27	2009-10	71.92	71.52	2008-09	-31.50	-36.19	2007-08	12.09	23.74
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																																
BSLIGF - Gr	4.57	24.89	9.44	15.00																																
S&P CNX Nifty	-8.72	14.71	5.12	12.58																																
Financial Year	Birla Sun Life India GenNext Fund - Growth	S&P Nifty																																		
2011-12	5.42	-9.11																																		
2010-11	14.27	10.27																																		
2009-10	71.92	71.52																																		
2008-09	-31.50	-36.19																																		
2007-08	12.09	23.74																																		
<b>Expenses of the Scheme</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil.</p> <p><b>Exit Load:</b> (Including for SIP Transaction): 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.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																			
<b>(i) Load Structure</b>																																				
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First ₹ 100 crores : 2.50%</p> <p>Next ₹ 300 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.49%</p>																																			

Name(s) of the Scheme(s)	Birla Sun Life Index Fund	Birla Sun Life Top 100 Fund																														
<b>Type of Scheme</b>	An Open ended Index-Linked Growth Scheme	An Open Ended Growth Scheme																														
<b>Investment Objective</b>	The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.	The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.																														
<b>Asset Allocation Pattern</b>	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Securities covered by Nifty including derivatives (upto 50%)</td> <td>Upto 100%</td> </tr> <tr> <td>Cash &amp; Money market instruments including Mibor linked instruments</td> <td>Upto 10%</td> </tr> </tbody> </table>	Type of Instrument	Normal Allocation (% of Net Assets)	Securities covered by Nifty including derivatives (upto 50%)	Upto 100%	Cash & Money market instruments including Mibor linked instruments	Upto 10%	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related Securities out of which</td> <td>80% - 100%</td> <td>90%</td> </tr> <tr> <td>Top 100 Market Cap Companies</td> <td>65% - 100%</td> <td>70%</td> </tr> <tr> <td>Other Companies</td> <td>0% - 35%</td> <td>20%</td> </tr> <tr> <td>Money Market instruments</td> <td>0% - 20%</td> <td>10%</td> </tr> </tbody> </table>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Equity & Equity Related Securities out of which	80% - 100%	90%	Top 100 Market Cap Companies	65% - 100%	70%	Other Companies	0% - 35%	20%	Money Market instruments	0% - 20%	10%									
Type of Instrument	Normal Allocation (% of Net Assets)																															
Securities covered by Nifty including derivatives (upto 50%)	Upto 100%																															
Cash & Money market instruments including Mibor linked instruments	Upto 10%																															
Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																														
Equity & Equity Related Securities out of which	80% - 100%	90%																														
Top 100 Market Cap Companies	65% - 100%	70%																														
Other Companies	0% - 35%	20%																														
Money Market instruments	0% - 20%	10%																														
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																														
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																														
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 2,863 AUM in Crs: ₹ 23.33	Folios: 76,478 AUM in Crs: ₹ 293.95																														
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	S & P CNX Nifty	S&P CNX Nifty																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Ajay Garg	Mr. Mahesh Patil																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Index Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIF Gr</td> <td>-9.42</td> <td>13.78</td> <td>4.62</td> <td>18.53</td> </tr> <tr> <td>S&amp;P Nifty</td> <td>-8.72</td> <td>14.71</td> <td>5.12</td> <td>19.01</td> </tr> </tbody> </table> <p>Inception - September 18, 2002  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLIF Gr	-9.42	13.78	4.62	18.53	S&P Nifty	-8.72	14.71	5.12	19.01	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Top 100 Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Sun Life Top 100 Fund - Gr</td> <td>-4.75</td> <td>18.93</td> <td>6.78</td> <td>12.88</td> </tr> <tr> <td>S&amp;P Nifty</td> <td>-8.72</td> <td>14.71</td> <td>5.12</td> <td>12.79</td> </tr> </tbody> </table> <p>Inception - October 24, 2005  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	Birla Sun Life Top 100 Fund - Gr	-4.75	18.93	6.78	12.88	S&P Nifty	-8.72	14.71	5.12	12.79
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLIF Gr	-9.42	13.78	4.62	18.53																												
S&P Nifty	-8.72	14.71	5.12	19.01																												
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
Birla Sun Life Top 100 Fund - Gr	-4.75	18.93	6.78	12.88																												
S&P Nifty	-8.72	14.71	5.12	12.79																												
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil  <b>Exit Load:</b> (Including for SIP Transaction): For redemption/switch-out of units within 7 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 7 days from the date of allotment: Nil.  · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): 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.  · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First ₹ 100 crores : 2.50%  Next ₹ 300 crores : 2.25%  Next ₹ 300 crores : 2.00%  Balance : 1.75%  Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.50%</p>	<p>First ₹ 100 Crores : 2.50%  Next ₹ 300 Crores : 2.25%  Next ₹ 300 Crores : 2.00%  Balance : 1.75%  Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.33%</p>																														



Name(s) of the Scheme(s)	Birla Sun Life Equity Fund			Birla Sun Life Frontline Equity Fund																				
<b>Type of Scheme</b>	An Open ended Growth Scheme			An Open ended Growth Scheme																				
<b>Investment Objective</b>	An open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.			An open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, BSE 200. The secondary objective is income generation and distribution of dividend.																				
<b>Asset Allocation Pattern of the scheme</b>	<b>Type of Instruments</b>	<b>Target Allocation</b>	<b>Allocation Range</b>	<b>Types of Instruments</b>	<b>Target Allocation</b>	<b>Allocation Range</b>																		
	Equity & Equity Related Instruments	90%	80% - 100%	Equity & Equity Related instruments	100%	75% - 100%																		
	Debt & Money Markets Instruments	10%	0% - 20%	Debt & Money Markets instruments	0%	0% - 25%																		
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.			Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																				
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.			For details on Investment Strategy & Risk Control measure please refer Page No. 50.																				
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 92,424 AUM in Crs: ₹ 739.66			Folios: 379,859 AUM in Crs: ₹ 2,830.34																				
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth			Dividend (Payout, Reinvestment and Sweep facility) & Growth with or without Trigger Facility. (Trigger facility is available for transactions made through electronic mode only.)																				
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units			Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																				
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.			Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																				
<b>Benchmark Index</b>	BSE 200			BSE 200																				
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.			The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																				
<b>Name of the Fund Manager</b>	Mr. Mahesh Patil			Mr Mahesh Patil																				
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited			Birla Sun Life Trustee Company Private Limited																				
<b>Performance of the scheme</b>	Compounded annualised returns (%) of Growth option as at April 30, 2012.			Compounded annualised returns (%) of Growth option as at April 30, 2012.																				
<b>Compounded annualised returns</b>	<b>Birla Sun Life Equity Fund - Growth</b>			<b>Birla Sun Life Frontline Equity Fund - Growth</b>																				
	<b>Returns</b>	<b>Last 1 year*</b>	<b>Last 3 years</b>	<b>Last 5 years</b>	<b>Since Inception</b>																			
	BSLEF Gr	-10.21	17.23	4.71	25.93																			
	BSE200	-9.60	16.81	5.10	15.13																			
	Inception - August 27, 1998																							
	<b>Note :</b> Past performance may or may not be sustained in future.																							
	<b>*Absolute Returns</b>																							
	<table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Financial Year</th> <th>Birla Sun Life Equity Fund - Growth</th> <th>BSE200</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>-9.26</td> <td>-9.52</td> </tr> <tr> <td>2010-11</td> <td>1.93</td> <td>7.27</td> </tr> <tr> <td>2009-10</td> <td>99.03</td> <td>89.60</td> </tr> <tr> <td>2008-09</td> <td>-41.38</td> <td>-40.98</td> </tr> <tr> <td>2007-08</td> <td>22.40</td> <td>23.99</td> </tr> </tbody> </table>						Financial Year	Birla Sun Life Equity Fund - Growth	BSE200	2011-12	-9.26	-9.52	2010-11	1.93	7.27	2009-10	99.03	89.60	2008-09	-41.38	-40.98	2007-08	22.40	23.99
Financial Year	Birla Sun Life Equity Fund - Growth	BSE200																						
2011-12	-9.26	-9.52																						
2010-11	1.93	7.27																						
2009-10	99.03	89.60																						
2008-09	-41.38	-40.98																						
2007-08	22.40	23.99																						
	<table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Financial Year</th> <th>Birla Sun Life Frontline Equity Fund - Growth</th> <th>BSE200</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>-7.54</td> <td>-9.52</td> </tr> <tr> <td>2010-11</td> <td>10.31</td> <td>7.27</td> </tr> <tr> <td>2009-10</td> <td>92.38</td> <td>89.60</td> </tr> <tr> <td>2008-09</td> <td>-32.81</td> <td>-40.98</td> </tr> <tr> <td>2007-08</td> <td>24.54</td> <td>23.99</td> </tr> </tbody> </table>						Financial Year	Birla Sun Life Frontline Equity Fund - Growth	BSE200	2011-12	-7.54	-9.52	2010-11	10.31	7.27	2009-10	92.38	89.60	2008-09	-32.81	-40.98	2007-08	24.54	23.99
Financial Year	Birla Sun Life Frontline Equity Fund - Growth	BSE200																						
2011-12	-7.54	-9.52																						
2010-11	10.31	7.27																						
2009-10	92.38	89.60																						
2008-09	-32.81	-40.98																						
2007-08	24.54	23.99																						
	Inception - August 30, 2002																							
	<b>Note :</b> Past performance may or may not be sustained in future.																							
	<b>*Absolute Returns</b>																							
<b>Expenses of the Scheme</b>	<b>Entry Load:</b> (Including for SIP transactions): Nil.			<b>Entry Load for both plans:</b> (Including for SIP Transactions): Nil.																				
<b>(i) Load Structure</b>	<b>Exit Load:</b> (Including for SIP Transaction): 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.			<b>Exit Load:</b> (Including for SIP Transaction): 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.																				
	· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.			· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.																				
	· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.			· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																				
<b>(ii) Recurring expenses [% of Net Assets]</b>	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.11%			First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.85%																				

Name(s) of the Scheme(s)	<b>Birla Sun Life Buy India Fund &amp; Birla Sun Life New Millennium Fund</b>																																
Type of Scheme	Open ended Growth Schemes																																
Investment Objective	<p><b>Birla Sun Life Buy India Fund</b> : A multi-sector open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the consumer and healthcare sectors. The secondary objective is income generation and distribution of dividend.</p> <p><b>Birla Sun Life New Millennium Fund</b> : A multi-sector open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.</p>																																
Asset Allocation Pattern of the scheme	<p><b>Type of Instruments</b></p> <p>Equity &amp; Equity Related Instruments</p> <p>Debt &amp; Money Market Instruments</p>	<p><b>Target Allocation</b></p> <p>100%</p> <p>0%</p>	<p><b>Allocation Range</b></p> <p>80% - 100%</p> <p>0% - 20%</p>																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																																
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																																
No. of Folios & AUM (As on April 30, 2012)	<p><b>Birla Sun Life Buy India Fund</b></p> <p>Folios: 8,575</p> <p>AUM in Crs: ₹ 35.19</p>	<p><b>Birla Sun Life New Millennium Fund</b></p> <p>Folios: 15,828</p> <p>AUM in Crs: ₹ 48.08</p>																															
Plans and Options	For Birla Sun Life Buy India Fund & Birla Sun Life New Millennium Fund : Dividend (Payout, Reinvestment and Sweep option) & Growth																																
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- 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 Birla Sun Life Mutual Fund.																																
Benchmark Index	Birla Sun Life Buy India Fund : BSE 200    Birla Sun Life New Millennium Fund : BSE Teck																																
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	Birla Sun Life Buy India Fund: Mr Ajay Garg Birla Sun Life New Millennium Fund : Mr. Atul Penkar																																
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																
Performance of the scheme	Compounded annualised returns (%) of Growth option as at April 30, 2012.																																
Compounded annualised returns	<p><b>Birla Sun Life Buy India Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLBIF Gr</td> <td>-5.88</td> <td>22.61</td> <td>7.36</td> <td>11.76</td> </tr> <tr> <td>BSE200</td> <td>-9.60</td> <td>16.81</td> <td>5.10</td> <td>10.66</td> </tr> </tbody> </table> <p>Inception - January 15, 2000</p> <p><b>Note</b> : Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLBIF Gr	-5.88	22.61	7.36	11.76	BSE200	-9.60	16.81	5.10	10.66	<p><b>Birla Sun Life New Millennium Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLNMF Gr</td> <td>-9.95</td> <td>16.99</td> <td>-3.63</td> <td>4.81</td> </tr> <tr> <td>BSE Teck</td> <td>-10.31</td> <td>15.39</td> <td>-2.24</td> <td>-</td> </tr> </tbody> </table> <p>Inception - January 15, 2000</p> <p><b>Note</b> : Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLNMF Gr	-9.95	16.99	-3.63	4.81	BSE Teck	-10.31	15.39	-2.24	-	
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																													
BSLBIF Gr	-5.88	22.61	7.36	11.76																													
BSE200	-9.60	16.81	5.10	10.66																													
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																													
BSLNMF Gr	-9.95	16.99	-3.63	4.81																													
BSE Teck	-10.31	15.39	-2.24	-																													
Expenses of the Scheme (i) Load Structure	<p><b>Entry Load:</b> (Including for SIP transactions): Nil</p> <p><b>Exit Load:</b> (Including for SIP Transaction): <b>For Birla Sun Life Buy India Fund:</b> For redemption/switch-out of units within 7 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 7 days from the date of allotment: Nil.</p> <p><b>For Birla Sun Life New Millennium Fund:</b> 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.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																
(ii) Recurring expenses [% of Net Assets]	<p>First ₹ 100 crores : 2.50%</p> <p>Next ₹ 300 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012:</p> <p>Birla Sun Life Buy India Fund: 2.49%</p> <p>Birla Sun Life New Millennium Fund: 2.49%</p>																																

Name(s) of the Scheme(s)	Birla Sun Life Tax Plan	Birla Sun Life Tax Relief '96																														
<b>Type of Scheme</b>	An Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)																														
<b>Investment Objective</b>	The objective of the scheme is to achieve long term growth of capital along with income tax relief for investment.	An open-end equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.																														
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Asset)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Linked Instruments</td> <td>At Least 80%</td> </tr> <tr> <td>Short term money market &amp; other liquid instrument.</td> <td>Upto 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Asset)	Equity and Equity Linked Instruments	At Least 80%	Short term money market & other liquid instrument.	Upto 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related</td> <td>80%</td> <td>80% - 100%</td> </tr> <tr> <td>Debt &amp; Money Markets</td> <td>20%</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Target Allocation	Allocation Range	Equity & Equity Related	80%	80% - 100%	Debt & Money Markets	20%	0% - 20%															
Types of Instruments	Normal Allocation (% of Net Asset)																															
Equity and Equity Linked Instruments	At Least 80%																															
Short term money market & other liquid instrument.	Upto 20%																															
Types of Instruments	Target Allocation	Allocation Range																														
Equity & Equity Related	80%	80% - 100%																														
Debt & Money Markets	20%	0% - 20%																														
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																														
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																														
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 49,259 AUM in Crs: ₹ 125.30	Folios: 561,630 AUM in Crs: ₹ 1,390.17																														
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
<b>Minimum Application Amount/ Number of Units</b>	Purchase (including switch-in) : ₹ 500/- Additional Purchase (including switch-in) : ₹ 500/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Purchase (including switch-in) : ₹ 500/- Additional Purchase (including switch-in) : ₹ 500/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	BSE Sensex	BSE 200																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Ajay Garg	Mr. Ajay Garg																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme</b>	Compounded annualised returns (%) as at April 30, 2012.	Compounded annualised returns (%) as at April 30, 2012.																														
<b>Compounded annualised returns</b>	<p><b>Birla Sun Life Tax Plan - Dividend</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLTP Div</td> <td>-7.15</td> <td>16.20</td> <td>3.45</td> <td>20.61</td> </tr> <tr> <td>BSE Sensex</td> <td>-9.50</td> <td>14.92</td> <td>4.53</td> <td>13.26</td> </tr> </tbody> </table> <p>Inception - February 16, 1999  <b>Note</b> : Past performance may or may not be sustained in future.  Returns assume reinvestment of tax free dividends declared</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLTP Div	-7.15	16.20	3.45	20.61	BSE Sensex	-9.50	14.92	4.53	13.26	<p><b>Birla Sun Life Tax Relief '96 - Dividend</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLTR' 96 Div</td> <td>-10.35</td> <td>18.26</td> <td>4.03</td> <td>27.21</td> </tr> <tr> <td>BSE200</td> <td>-9.60</td> <td>16.81</td> <td>5.10</td> <td>11.99</td> </tr> </tbody> </table> <p>Inception - March 29, 1996  <b>Note</b> : Past performance may or may not be sustained in future.  Returns assume reinvestment of tax free dividends declared</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLTR' 96 Div	-10.35	18.26	4.03	27.21	BSE200	-9.60	16.81	5.10	11.99
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLTP Div	-7.15	16.20	3.45	20.61																												
BSE Sensex	-9.50	14.92	4.53	13.26																												
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLTR' 96 Div	-10.35	18.26	4.03	27.21																												
BSE200	-9.60	16.81	5.10	11.99																												
<b>Expenses of the Scheme</b>	<b>Entry Load:</b> (Including for SIP transactions): Nil. <b>Exit Load:</b> (Including for SIP Transaction): Nil · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	<b>Entry Load:</b> (Including for SIP transactions): NIL <b>Exit Load:</b> (Including for SIP Transaction): NIL · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP & BSL Life Stage Plan applicable load structure, please refer to instructions on Century SIP & BSL Life Stage Plan. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																														
<b>(i) Load Structure</b>																																
<b>(ii) Recurring expenses [% of Net Assets]</b>	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.43%	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.96%																														

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life International Equity Fund</b>																										
<b>Type of Scheme</b>	An Open-ended Diversified Equity Scheme																										
<b>Investment Objective</b>	<p><b>Plan A:</b> Birla Sun Life International Equity Fund Plan A seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.</p> <p><b>Plan B:</b> Birla Sun Life International Equity Fund Plan B seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.</p>																										
<b>Asset Allocation Pattern of the scheme</b>	<b>Type of Investments</b>																										
	<b>PLAN A</b>	Equity and Equity related Instruments (Investment in foreign equity securities as permitted by SEBI/RBI).																									
		Fixed Income Securities (including Money Market Instruments).																									
	<b>PLAN B</b>	Equity and Equity related Instruments (Investment in Indian equity and equity related securities- 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI- 25%-35%)																									
Fixed Income Securities (including Money Market Instruments).																											
	<b>Normal Allocation</b>																										
		90% - 100%																									
		0% - 10%																									
		90% - 100%																									
		0% - 10%																									
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																										
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																										
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: Plan A: 25,250; Plan B: 89,493 AUM in Crs: Plan A: ₹ 69.11; Plan B: ₹ 240.35																										
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep facility.) & Growth																										
<b>Minimum Application Amount / Number of Units</b>	Purchase (Including Switch-in): ₹ 5,000/- Additional Purchase (Including Switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units																										
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																										
<b>Benchmark Index</b>	Plan A: S&P Global 1200 Plan B: A customized benchmark created using BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.																										
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																										
<b>Name of the Fund Manager</b>	<b>For Plan A:</b> Mr. Mahesh Patil and Mr. Vineet Maloo; <b>For Plan B:</b> Mr. Atul Penkar and Mr. Vineet Maloo																										
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																										
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life International Equity Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIEF - Plan A - Gr</td> <td>10.30</td> <td>15.67</td> <td>2.62</td> </tr> <tr> <td>S&amp;P Global 1200</td> <td>10.90</td> <td>15.47</td> <td>0.72</td> </tr> <tr> <td>BSLIEF - Plan B - Gr</td> <td>-6.65</td> <td>15.14</td> <td>-2.06</td> </tr> <tr> <td>Customised Index ^</td> <td>-2.24</td> <td>17.19</td> <td>-0.60</td> </tr> </tbody> </table> <p>^ A customized benchmark created using BSE 200 to the extent of 65% of portfolio and S&amp;P Global 1200 to the extent of 35% of portfolio. Inception - October 31, 2007 <b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns</p>		Returns	Last 1 year*	Last 3 years	Since Inception	BSLIEF - Plan A - Gr	10.30	15.67	2.62	S&P Global 1200	10.90	15.47	0.72	BSLIEF - Plan B - Gr	-6.65	15.14	-2.06	Customised Index ^	-2.24	17.19	-0.60					
Returns	Last 1 year*	Last 3 years	Since Inception																								
BSLIEF - Plan A - Gr	10.30	15.67	2.62																								
S&P Global 1200	10.90	15.47	0.72																								
BSLIEF - Plan B - Gr	-6.65	15.14	-2.06																								
Customised Index ^	-2.24	17.19	-0.60																								
	<p>Yearwise Return (Financial Yr Apr-Mar)</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Plan A - Growth</th> <th>S&amp;P Global Index</th> <th>Plan B - Growth</th> <th>Customised Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>10.09</td> <td>13.50</td> <td>-5.42</td> <td>-2.00</td> </tr> <tr> <td>2010-11</td> <td>13.31</td> <td>9.16</td> <td>7.98</td> <td>8.48</td> </tr> <tr> <td>2009-10</td> <td>22.50</td> <td>30.52</td> <td>65.07</td> <td>68.20</td> </tr> <tr> <td>2008-09</td> <td>-25.41</td> <td>-28.99</td> <td>-35.87</td> <td>-35.94</td> </tr> </tbody> </table>		Year	Plan A - Growth	S&P Global Index	Plan B - Growth	Customised Index	2011-12	10.09	13.50	-5.42	-2.00	2010-11	13.31	9.16	7.98	8.48	2009-10	22.50	30.52	65.07	68.20	2008-09	-25.41	-28.99	-35.87	-35.94
Year	Plan A - Growth	S&P Global Index	Plan B - Growth	Customised Index																							
2011-12	10.09	13.50	-5.42	-2.00																							
2010-11	13.31	9.16	7.98	8.48																							
2009-10	22.50	30.52	65.07	68.20																							
2008-09	-25.41	-28.99	-35.87	-35.94																							
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load</b> (including for SIP Transaction): <b>Plan A &amp; Plan B:</b> NIL</p> <p><b>Exit Load</b> (including for SIP Transaction):</p> <p><b>Plan A:</b> NIL</p> <p><b>Plan B:</b> For redemption/switch-out of units within 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.</p> <p>No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																										
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First ₹ 100 crores : 2.50%</p> <p>Next ₹ 300 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012:</p> <ul style="list-style-type: none"> <li>Plan A: 2.49%</li> <li>Plan B: 2.34%</li> </ul>																										

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Commodity Equities Fund</b>	
<b>Type of Scheme</b>	An Open ended Growth Scheme	
<b>Investment Objective</b>	An Open ended Growth Scheme with the objective to offer long term growth of capital, by investing in (1) stocks of commodity companies, i.e., companies engaged in or focusing on the specified commodity business and/or (2) overseas mutual fund scheme(s), that have similar investment objectives. These securities could be issued in India or overseas.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation</b>
	Equities & Equity Linked Instruments (Overseas securities - 65% - 100%) (Indian securities - 0% - 35%)	80% - 100%
	Overseas Equity Mutual Funds	0% - 35%
	Debt and Money market instruments	0% - 20%
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: Global Precious Metals Plan: 1,515; Global Agri Plan: 1,772; Global Multi Commodity Plan: 2,385 AUM in Crs: Global Precious Metals Plan: ₹ 4.98; Global Agri Plan: ₹ 13.84; Global Multi Commodity Plan: ₹ 12.86	
<b>Plans and Options</b>	<b>Global Precious Metals Plan • Global Agri Plan • Global Multi Commodity Plan</b> Retail Plan: Dividend (Payout, Reinvestment and Sweep) & Growth, Institutional Plan: Dividend (Payout, Reinvestment and Sweep) & Growth	
<b>Minimum Application Amount / Number of Units</b>	<b>Retail Plan:</b> Purchase (Including switch in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units <b>Institutional Plan:</b> Purchase (Including switch in): ₹ 5,00,00,000 Additional Purchase (including switch-in): ₹ 10,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units	
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Birla Sun Life Mutual Fund.	
<b>Benchmark Index</b>	Global Precious Metals Plan: Dow Jones Precious Metals Index Global Agri Plan: S&P Global Agribusiness Index Global Multi Commodity Plan: MSCI World Index	
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
<b>Name of the Fund Manager</b>	Mr. Atul Penkar and Mr. Vineet Maloo	
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	

**Performance of the scheme :  
Compounded annualised returns**

Compounded annualised returns(%) of Growth option as at April 30, 2012.

**Global Precious Metals Plan - Growth**

Returns	Last 1 year*	Last 3 years	Since Inception
GPM Ret-Gr	-15.21	8.34	6.38
Dow Jones Precious Metals Index	-12.25	13.38	24.51

**Global Agri Plan - Growth**

Returns	Last 1 year*	Last 3 years	Since Inception
GAP Ret-Gr	-3.69	11.00	16.38
S&P Global Agribusiness Index	6.06	21.34	25.95

**Global Multi Commodity Plan - Growth**

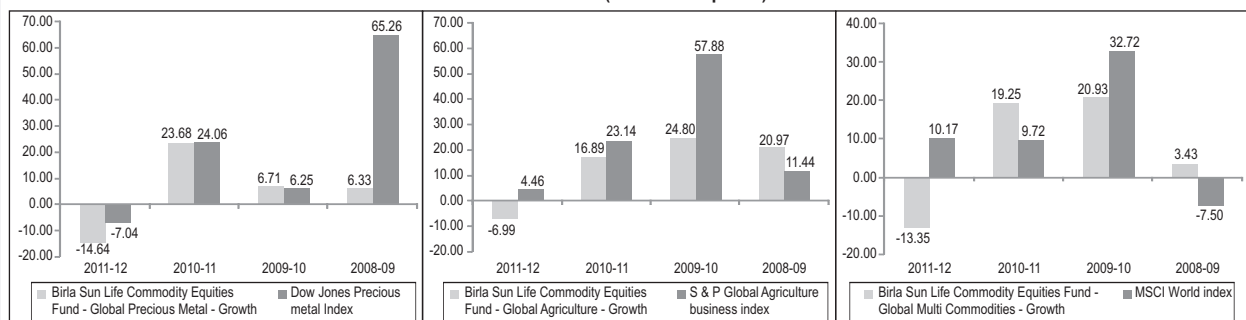
Returns	Last 1 year*	Last 3 years	Since Inception
GMCP Ret-Gr	-10.92	8.87	8.41
MSCI World Index	-7.91	13.41	10.55

Inception - November 7, 2008

Note : Past performance may or may not be sustained in future.

\* Absolute Returns

**Yearwise Return (Financial Yr Apr-Mar)**



**Expenses of the Scheme  
(i) Load Structure**

**Entry Load** (Including for SIP transactions): Nil.

**Exit Load** (Including for SIP transactions): For redemption/switch-out of units within 30 days from the date of allotment: 3.00% of applicable NAV. For redemption/switch-out of units after 30 days but before 365 days from the date of allotment: 1.00% of applicable NAV. For Redemption / Switch - out of units on or after 365 days from the date of allotment: Nil

· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

**(ii) Recurring expenses  
[% of Net Assets]**

First ₹ 100 crores : 2.50%

Next ₹ 300 crores : 2.25%

Next ₹ 300 crores : 2.00%

Balance : 1.75%

Actual (unaudited) expenses for the financial year ended March 31, 2012:

Global Agri Plan: 2.49%

Global Multi Commodity Plan: 2.49%

Global Precious Metals Plan: 2.49%

Name(s) of the Scheme(s)	Birla Sun Life Special Situations Fund	Birla Sun Life Enhanced Arbitrage Fund																					
<b>Type of Scheme</b>	An Open-ended diversified equity scheme	An Open ended Equity Scheme																					
<b>Investment Objective</b>	An Open-ended diversified equity scheme with objective to generate long-term capital by investing in a portfolio of equity and equity related securities. The scheme would follow an investment strategy that would take advantage of Special Situations & contrarian investment style	The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Future).																					
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related instrument</td> <td>80% - 100%</td> </tr> <tr> <td>Fixed Income Securities (including Money Market Instruments)</td> <td>0% - 20%</td> </tr> </tbody> </table>	Type of Investments	Normal Allocation	Equity and equity related instrument	80% - 100%	Fixed Income Securities (including Money Market Instruments)	0% - 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Asset)</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity Linked instruments</td> <td>65 - 90%</td> </tr> <tr> <td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options</td> <td>65 - 90%</td> </tr> <tr> <td>Debt securities and Money Market Instruments (including securitised debt)</td> <td>10 - 35%</td> </tr> </tbody> </table> <p>To enhance the portfolio returns, the fund may take directional equity exposure of upto 10% of the corpus in equity and equity related securities.</p>	Types of Instruments	Normal Allocation (% of Net Asset)	Equities and Equity Linked instruments	65 - 90%	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65 - 90%	Debt securities and Money Market Instruments (including securitised debt)	10 - 35%							
Type of Investments	Normal Allocation																						
Equity and equity related instrument	80% - 100%																						
Fixed Income Securities (including Money Market Instruments)	0% - 20%																						
Types of Instruments	Normal Allocation (% of Net Asset)																						
Equities and Equity Linked instruments	65 - 90%																						
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65 - 90%																						
Debt securities and Money Market Instruments (including securitised debt)	10 - 35%																						
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																					
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																					
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 77,886 AUM in Crs: ₹ 174.57	Folios: 75 AUM in Crs: ₹ 0.97																					
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep facility.) & Growth	The Scheme will have Retail and Institutional Plans with a common portfolio. Each Plan under the scheme will have Dividend and Growth Options. Dividend Option shall have Payout, Reinvestment and Sweep facility. Default Plan / Option / Facility – Retail Plan / Dividend Option / Dividend Reinvestment.																					
<b>Minimum Application Amount / Number of Units</b>	Purchase (Including Switch-in): ₹ 5,000/- Additional Purchase (Including Switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units	<b>Retail Plan:</b> Purchase (Including switch in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units <b>Institutional Plan:</b> Purchase (Including switch in): ₹ 5,00,00,000/- Additional Purchase (including switch-in): ₹ 10,00,00,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units																					
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																					
<b>Benchmark Index</b>	BSE 200	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 Regulations and other prevailing guidelines if any.																					
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																					
<b>Name of the Fund Manager</b>	Mr. Sanjay Chawla	Mr. Ajay Garg																					
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																					
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Special Situations Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSSF Gr</td> <td>-11.95</td> <td>12.68</td> <td>-3.47</td> </tr> <tr> <td>BSE 200</td> <td>-9.60</td> <td>16.81</td> <td>-1.00</td> </tr> </tbody> </table> <p>Inception - January 31, 2008 <b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Since Inception	BSLSSF Gr	-11.95	12.68	-3.47	BSE 200	-9.60	16.81	-1.00	<p>Absolute return(s) of Retail growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Enhanced Arbitrage Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLEAF Ret-Gr</td> <td>7.57</td> <td>5.91</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>8.64</td> <td>6.32</td> </tr> </tbody> </table> <p>Inception - July 24, 2009 Returns are in % and absolute returns for period less than 1 year &amp; CAGR for period 1 year or more. <b>Note:</b> Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Since Inception	BSLEAF Ret-Gr	7.57	5.91	CRISIL Liquid Fund Index	8.64	6.32
Returns	Last 1 year*	Last 3 years	Since Inception																				
BSLSSF Gr	-11.95	12.68	-3.47																				
BSE 200	-9.60	16.81	-1.00																				
Returns	Last 1 year*	Since Inception																					
BSLEAF Ret-Gr	7.57	5.91																					
CRISIL Liquid Fund Index	8.64	6.32																					
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil. <b>Exit Load:</b> (Including for SIP Transaction): 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. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p><b>Entry Load:</b> (Including for SIP Transactions): Nil. <b>Exit Load:</b> (Including for SIP Transactions): For Redemption / Switch - out of units before 90 days from the date of allotment: 0.75%. For Redemption / Switch - out of units on or after 90 days but before 180 days from the date of allotment: 0.50%. For Redemption / Switch - out of units on or after 180 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																					
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.37%</p>	<p>First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.30%</p>																					

Name(s) of the Scheme(s)	Birla Sun Life Long Term Advantage Fund				Birla Sun Life '95 Fund					
<b>Type of Scheme</b>	An Open ended Diversified Scheme ^				An Open ended Balanced Scheme					
<b>Investment Objective</b>	The scheme seeks to provide long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities.				An open-end balanced scheme with the objective of long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.					
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Risk Profile</b>	<b>Indicative Allocation</b>		<b>Types of Instruments</b>	<b>Target Allocation</b>	<b>Allocation Range</b>			
	Equity and Equity related Securities* Fixed Income Securities (including Money Market Instruments**)*) * Equity related securities include convertible debentures, equity warrants, convertible preference shares etc. ** Money Market Instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Collateralized Borrowing and Lending Obligations (CBLOs) and any other like instruments as specified by the Reserve Bank of India from time to time.	Medium to high Low to Medium	80% - 100% 0% - 20%	90% 10%	Equity & Equity Related instruments Debt & Money Markets instruments	60% 40%	50% - 75% 25% - 50%			
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.				Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.					
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.				For details on Investment Strategy & Risk Control measure please refer Page No. 50.					
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 52,844 AUM in Crs: ₹ 167.40				Folios: 43,745 AUM in Crs: ₹ 529.98					
<b>Plans and Options</b>	Dividend (Payout and Reinvestment option) & Growth				Dividend (Payout, Reinvestment and Sweep option) & Growth					
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units				Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units					
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.				Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.					
<b>Benchmark Index</b>	BSE Sensex				CRISIL Balanced Fund Index					
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.				The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.					
<b>Name of the Fund Manager</b>	Mr. Atul Penkar				Mr. Satyabrata Mohanty and Mr. Nishit Dholakia					
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited				Birla Sun Life Trustee Company Private Limited					
<b>Performance of the scheme : Compounded annualised returns</b>	Compounded annualised returns (%) of Growth option as at April 30, 2012. <b>Birla Sun Life Long Term Advantage Fund - Growth</b>				Compounded annualised returns (%) of Growth option as at April 30, 2012. <b>Birla Sun Life '95 Fund - Growth</b>					
	<b>Returns</b>	<b>Last 1 year*</b>	<b>Last 3 years</b>	<b>Last 5 years</b>	<b>Since Inception</b>	<b>Returns</b>	<b>Last 1 year*</b>	<b>Last 3 years</b>	<b>Last 5 years</b>	<b>Since Inception</b>
	BSLLTA - Growth	-7.01	20.03	4.17	5.21	BSL'95 - Fund	-3.79	19.62	10.74	22.21
	BSE Sensex	-9.50	14.92	4.53	6.25	Crisil Balanced Fund Index	-2.65	11.98	6.84	-
	Inception - October 10, 2006 <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns				Inception - February 10, 1995 <b>Note</b> : Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.  *Absolute Returns					
<b>Expenses of the Scheme (i) Load Structure</b>	<b>Entry Load:</b> (Including for SIP Transactions): Nil. <b>Exit Load:</b> (Including for SIP Transactions): 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 · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.				<b>Entry Load:</b> (Including for SIP transactions): Nil. <b>Exit Load:</b> (Including for SIP transaction): 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 · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.					
<b>(ii) Recurring expenses [% of Net Assets]</b>	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.47%  ^ The Scheme was launched as a Close ended Diversified Equity Scheme with a maturity period of 5 years (from the date of allotment) with an automatic conversion into an Open ended Scheme upon maturity.				First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.26%					

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Asset Allocation Fund</b>		
<b>Type of Scheme</b>	An Open ended Fund of Funds scheme		
<b>Investment Objective</b>	The primary objective of the scheme is to provide income and capital appreciation alongwith diversification by investing in a basket of debt and equity mutual fund schemes in line with the risk profile of the investors.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Asset Allocation Range</b>	<b>Normal Allocation (% of Net Assets)</b>
	Equity Schemes	Aggressive Plan	
	Debt Schemes	75%- 80%	75%
		20%- 25%	25%
		Moderate Plan	
Equity Schemes	40%- 60%	51%	
Debt Schemes	40%- 60%	49%	
		Conservative Plan	
Equity Schemes	20%- 25%	25%	
Debt Schemes	75%- 80%	75%	

**Risk Profile of the Scheme** Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.

**Investment Strategy & Risk Control** For details on Investment Strategy & Risk Control measure please refer Page No. 50.

**No. of Folios & AUM** (As on April 30, 2012)  
 Folios: Aggressive Plan: 1,948; Moderate Plan: 991; Conservative Plan: 618  
 AUM in Crs: Aggressive Plan: ₹ 12.22; Moderate Plan: ₹ 6.99; Conservative Plan: ₹ 6.40

**Plans and Options**  
 Plans : Aggressive, Moderate, Conservative  
 Options : Dividend (Payout & Reinvestment option) & Growth

**Minimum Application Amount / Number of Units**  
 Purchase (including switch-in) : ₹ 5,000/-  
 Additional Purchase (including switch-in) : ₹ 1,000/-  
 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 Birla Sun Life Mutual Fund.

**Benchmark Index**  
 Aggressive Plan: S & P CNX Nifty, Moderate Plan: Crisil Balanced Fund Index, Conservative Plan: CRISIL MIP Blended Index.

**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** Mr. Satyabrata Mohanty

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

**Performance of the scheme : Compounded annualised returns**  
 Compounded annualised returns (%) of Growth option as at April 30, 2012.

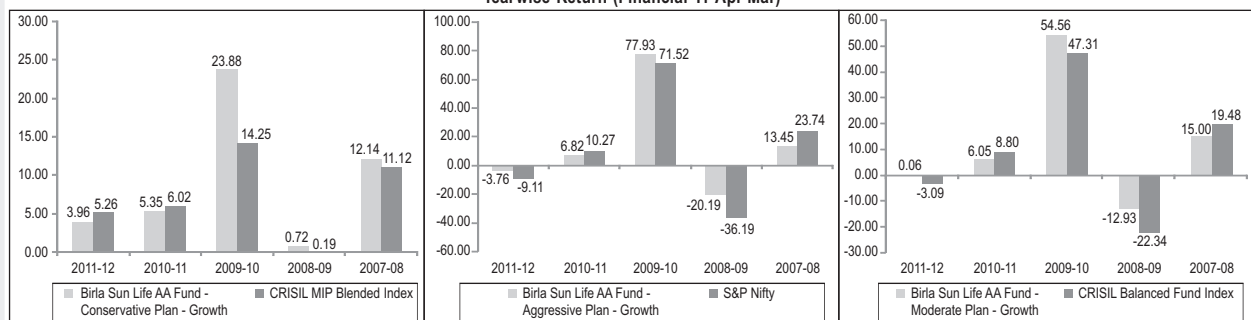
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
Birla AAF - Aggressive Plan - Gr	-5.09	17.96	9.38	15.59
S&P CNX Nifty	-8.72	14.71	5.12	13.80
Birla AAF - Moderate Plan - Gr	-0.53	15.37	9.49	13.60
Crisil Balanced Fund Index	-2.65	11.98	6.84	11.10
Birla AAF - Conservative Plan - Gr	3.90	9.65	8.52	9.92
Crisil MIP Blended Index	5.78	7.02	7.14	6.97

Inception - February 24, 2004

**Note:** Past performance may or may not be sustained in future.

\*Absolute Returns

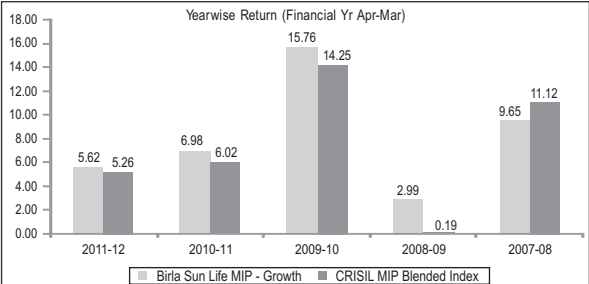
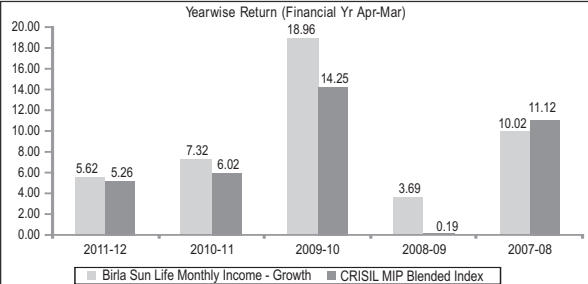
**Yearwise Return (Financial Yr Apr-Mar)**



**Expenses of the Scheme (i) Load Structure**  
**Entry Load** (Including for SIP transactions) : Nil  
**Exit Load** (Including for SIP transactions) : Nil  
 · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  
 · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

**(ii) Recurring expenses [% of Net Assets]**  
 As per Scheme Information Document : 0.35%  
 Actual (unaudited) expenses for the financial year ended March 31, 2012:  
 Aggressive Plan: 0.35%  
 Moderate Plan : 0.35%  
 Conservative Plan: 0.35%  
 Note : This being fund of funds schemes, the investors are bearing the recurring expenses of the scheme in addition to the expenses of other schemes in which fund of funds scheme makes investment.



Name(s) of the Scheme(s)	<b>Birla Sun Life MIP</b> (An open ended income scheme. Monthly Income is not assured and is subject to availability of distributable surplus)		<b>Birla Sun Life Monthly Income</b> (Formerly Alliance Monthly Income) An open-ended income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.																															
Type of Scheme	An Open ended Income Scheme		An Open ended Income Scheme																															
Investment Objective	The 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 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.		The primary objective to generate regular income so as to make monthly and quarterly distributions to Unitholders and the secondary objective is growth of capital.																															
Asset Allocation Pattern of the scheme	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Type of Investments</b>	<b>Normal Allocation</b>																														
	Debt and Money market instruments Equity and Equity Related Instruments	Upto 100% Upto 15%	Government of India Securities Debt and Money market instruments Call Money and Treasury Bills Corporate Debt State Government Bonds, Commercial Paper, Certificate of Deposit, Discounted Trade Bills, Asset Backed Securities, Government Guaranteed Bonds, PSU Bonds, Financial Institution & Banking Sector Bonds. Equity Securities	90% Upto 100% 60% 75%   50% 15%																														
	The scheme may invest a maximum of 40% in securitised debt.																																	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.		Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																															
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.		For details on Investment Strategy & Risk Control measure please refer Page No. 50.																															
No. of Folios & AUM (As on April 30, 2012)	Folios: 10,246 AUM in Crs: ₹ 141.92		Folios: 16,852 AUM in Crs: ₹ 444.66																															
Plans and Options	Plans : Monthly Dividend (Payout, Reinvestment and Sweep option), Monthly Payment (Instant & Deferred option) & Growth.		Plans: Monthly Dividend : Options : Dividend (Payout, Reinvestment and Sweep) Quarterly Dividend : Options : Dividend (Payout, Reinvestment and Sweep) & Growth																															
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Dividend & Payment Option: ₹ 25000/- Growth: ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units		Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: ₹ 25000/-, Growth Plan: ₹ 5000/- Additional Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: ₹ 5000/-, Growth Plan: ₹ 1000/- 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 Birla Sun Life Mutual Fund.		Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																															
Benchmark Index	CRISIL MIP Blended Index		CRISIL MIP Blended Index																															
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.		The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																															
Name of the Fund Manager	Mr. Satyabrata Mohanty and Mr. Nishit Dholakia		Mr. Satyabrata Mohanty and Mr. Nishit Dholakia																															
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		Birla Sun Life Trustee Company Private Limited																															
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life MIP - Growth</b></p> <table border="1" data-bbox="331 1227 890 1346"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMIP - Gr</td> <td>6.10</td> <td>7.62</td> <td>7.93</td> <td>9.50</td> </tr> <tr> <td>Crisil MIP Blended Index</td> <td>5.78</td> <td>7.02</td> <td>7.14</td> <td>-</td> </tr> </tbody> </table> <p>Inception - November 20, 2000</p> <p><b>Note :</b> Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.</p> <p>*Absolute Returns</p> 		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLMIP - Gr	6.10	7.62	7.93	9.50	Crisil MIP Blended Index	5.78	7.02	7.14	-	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Monthly Income - Growth</b></p> <table border="1" data-bbox="959 1234 1549 1352"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMI Gr</td> <td>6.34</td> <td>8.92</td> <td>8.92</td> <td>11.24</td> </tr> <tr> <td>CRISIL MIP Blended Index</td> <td>5.78</td> <td>7.02</td> <td>7.14</td> <td>-</td> </tr> </tbody> </table> <p>Inception - July 14, 1999</p> <p><b>Note :</b> Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.</p> <p>*Absolute Returns</p> 		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLMI Gr	6.34	8.92	8.92	11.24	CRISIL MIP Blended Index	5.78	7.02	7.14	-
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																														
BSLMIP - Gr	6.10	7.62	7.93	9.50																														
Crisil MIP Blended Index	5.78	7.02	7.14	-																														
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																														
BSLMI Gr	6.34	8.92	8.92	11.24																														
CRISIL MIP Blended Index	5.78	7.02	7.14	-																														
Expenses of the Scheme (i) Load Structure	<p><b>Entry Load</b> (Including for SIP transactions): NIL</p> <p><b>Exit Load</b> (Including for SIP transactions): 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</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>		<p><b>Entry Load</b> (Including for SIP transactions): NIL</p> <p><b>Exit Load</b> (Including for SIP transactions): 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</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																															
(ii) Recurring expenses [% of Net Assets]	<p>First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.14%</p>		<p>First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.96%</p>																															

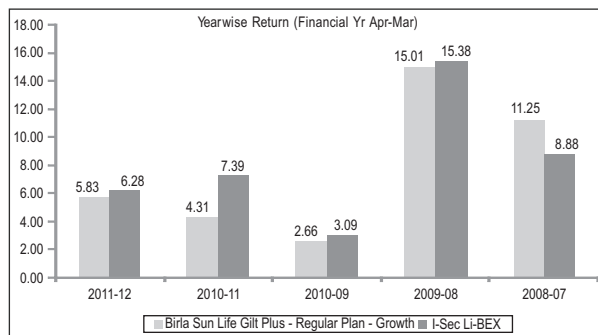
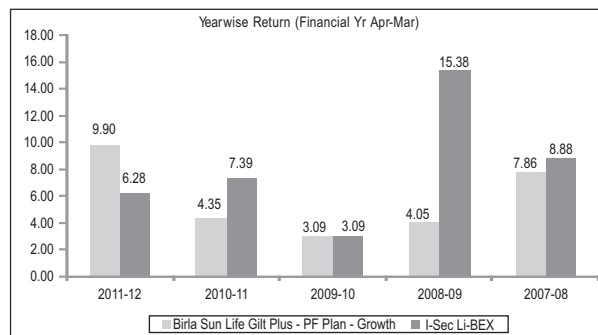
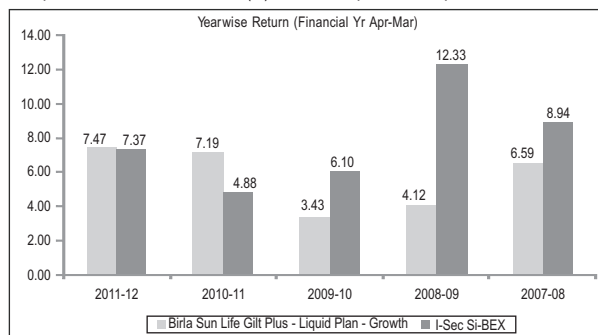
<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life MIP II</b> (An open ended income scheme. Monthly Income is not assured and is subject to availability of distributable surplus)																																																								
<b>Type of Scheme</b>	An Open ended Income Scheme																																																								
<b>Investment Objective</b>	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.																																																								
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th colspan="3">Savings 5 Plan</th> </tr> <tr> <th>Types of Instruments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt &amp; Money Market securities (including securitised debt upto a maximum of 50%)</td> <td>90%- 100%</td> <td>95%</td> </tr> <tr> <td>Equity and Equity related instruments</td> <td>0%- 10%</td> <td>5%</td> </tr> </tbody> <thead> <tr> <th colspan="3">Wealth 25 Plan</th> </tr> <tr> <th>Types of Instruments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt &amp; Money Market securities (including securitised debt upto a maximum of 50%)</td> <td>70%- 80%</td> <td>75%</td> </tr> <tr> <td>Equity and Equity related instruments</td> <td>20%- 30%</td> <td>25%</td> </tr> </tbody> </table>	Savings 5 Plan			Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	90%- 100%	95%	Equity and Equity related instruments	0%- 10%	5%	Wealth 25 Plan			Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	70%- 80%	75%	Equity and Equity related instruments	20%- 30%	25%																																
Savings 5 Plan																																																									
Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)																																																							
Debt & Money Market securities (including securitised debt upto a maximum of 50%)	90%- 100%	95%																																																							
Equity and Equity related instruments	0%- 10%	5%																																																							
Wealth 25 Plan																																																									
Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)																																																							
Debt & Money Market securities (including securitised debt upto a maximum of 50%)	70%- 80%	75%																																																							
Equity and Equity related instruments	20%- 30%	25%																																																							
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																																																								
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																																																								
<b>No. of Folios &amp; AUM</b> (As on April 30, 2012)	Folios: Savings 5 Plan: 13,283; Wealth 25 Plan: 11,968 AUM in Crs: Savings 5 Plan: ₹ 329.81; Wealth 25 Plan: ₹ 219.46																																																								
<b>Plans and Options</b>	Plans : Savings 5 & Wealth 25 Options : Monthly Dividend (Payout, Reinvestment and Sweep option), Monthly Payment & Growth																																																								
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Monthly Dividend & Monthly Payment : ₹ 25,000/- Growth: ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																								
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																								
<b>Benchmark Index</b>	CRISIL MIP Blended Index																																																								
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																								
<b>Name of the Fund Manager</b>	Mr. Satyabrata Mohanty and Mr. Kaustubh Gupta																																																								
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																																																								
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life MIP II</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL MIP II - Savings 5 - Growth</td> <td>9.42</td> <td>8.03</td> <td>10.48</td> <td>8.62</td> </tr> <tr> <td>BSL MIP II - Wealth 25 - Growth</td> <td>5.79</td> <td>9.14</td> <td>7.05</td> <td>8.42</td> </tr> <tr> <td>Crisil MIP Blended Index</td> <td>5.78</td> <td>7.02</td> <td>7.14</td> <td>7.30</td> </tr> </tbody> </table> <p>Inception - May 22, 2004  <b>Note :</b> Past performance may or may not be sustained in future.  *Absolute Returns</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <table border="1"> <caption>Yearwise Return (Financia Yr   Apr-Mar) - Savings 5 - Growth</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life MIP - Savings 5 - Growth</th> <th>CRISIL MIP Blended Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>9.12</td> <td>5.26</td> </tr> <tr> <td>2010-11</td> <td>6.14</td> <td>6.02</td> </tr> <tr> <td>2009-10</td> <td>11.54</td> <td>14.25</td> </tr> <tr> <td>2008-09</td> <td>12.87</td> <td>0.19</td> </tr> <tr> <td>2007-08</td> <td>12.65</td> <td>11.12</td> </tr> </tbody> </table> </div> <div style="text-align: center;"> <table border="1"> <caption>Yearwise Return (Financia Yr   Apr-Mar) - Wealth 25 - Growth</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life MIP - Wealth 25 - Growth</th> <th>CRISIL MIP Blended Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>5.90</td> <td>5.26</td> </tr> <tr> <td>2010-11</td> <td>5.72</td> <td>6.02</td> </tr> <tr> <td>2009-10</td> <td>24.25</td> <td>14.25</td> </tr> <tr> <td>2008-09</td> <td>-2.79</td> <td>0.19</td> </tr> <tr> <td>2007-08</td> <td>4.83</td> <td>11.12</td> </tr> </tbody> </table> </div> </div>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSL MIP II - Savings 5 - Growth	9.42	8.03	10.48	8.62	BSL MIP II - Wealth 25 - Growth	5.79	9.14	7.05	8.42	Crisil MIP Blended Index	5.78	7.02	7.14	7.30	Year	Birla Sun Life MIP - Savings 5 - Growth	CRISIL MIP Blended Index	2011-12	9.12	5.26	2010-11	6.14	6.02	2009-10	11.54	14.25	2008-09	12.87	0.19	2007-08	12.65	11.12	Year	Birla Sun Life MIP - Wealth 25 - Growth	CRISIL MIP Blended Index	2011-12	5.90	5.26	2010-11	5.72	6.02	2009-10	24.25	14.25	2008-09	-2.79	0.19	2007-08	4.83	11.12
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																																																					
BSL MIP II - Savings 5 - Growth	9.42	8.03	10.48	8.62																																																					
BSL MIP II - Wealth 25 - Growth	5.79	9.14	7.05	8.42																																																					
Crisil MIP Blended Index	5.78	7.02	7.14	7.30																																																					
Year	Birla Sun Life MIP - Savings 5 - Growth	CRISIL MIP Blended Index																																																							
2011-12	9.12	5.26																																																							
2010-11	6.14	6.02																																																							
2009-10	11.54	14.25																																																							
2008-09	12.87	0.19																																																							
2007-08	12.65	11.12																																																							
Year	Birla Sun Life MIP - Wealth 25 - Growth	CRISIL MIP Blended Index																																																							
2011-12	5.90	5.26																																																							
2010-11	5.72	6.02																																																							
2009-10	24.25	14.25																																																							
2008-09	-2.79	0.19																																																							
2007-08	4.83	11.12																																																							
<b>Expenses of the Scheme</b>	<p><b>(i) Load Structure</b></p> <p><b>Entry Load</b> (Including for SIP transactions): <b>Savings 5 Plan &amp; Wealth 25 Plan:</b> NIL. <b>Exit Load</b> (Including for SIP transactions): <b>Savings 5 Plan &amp; Wealth 25 Plan:</b> 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.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p><b>(ii) Recurring expenses [% of Net Assets]</b></p> <p>First ₹ 100 crores : 2.25%  Next ₹ 300 crores : 2.00%  Next ₹ 300 crores : 1.75%  Balance : 1.50%  Actual (unaudited) expenses for the financial year ended March 31, 2012:  Savings 5 : 1.30%  Wealth 25 : 2.07%</p>																																																								

Name(s) of the Scheme(s)	Birla Sun Life Income Plus	Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income 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 relatively moderate levels of risk through diversified research based investment approach. This income may be complemented by price changes of instruments in the portfolio.	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.																														
Asset Allocation Pattern of the scheme	<b>Types of Instruments</b>	<b>Type of Securities/ Investments</b>																														
	Debt and Money market instruments The scheme may invest maximum of 40% in securitised debt.	Debt and Money Market Instruments (Government of India Securities, State Development Loans, Treasury Bills, Special Securities issued by the Central Government such as food/oil/fertilizer bonds, Commercial Papers, Certificate of Deposits, Bill Rediscounting Scheme, Corporate Debt Papers, Securitised Papers, Fixed Deposits, and any other Money Market & Debt Instruments as may be specified from time to time &/or Cash & Cash Equivalents)																														
	<b>Normal Allocation (% of Net Assets)</b> Upto 100%	<b>Normal Allocation (% of Net Assets)</b> 0%-100%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																														
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																														
No. of Folios & AUM (As on April 30, 2012)	Folios: 13,393 AUM in Crs: ₹ 508.00	Folios: 3,706 AUM in Crs: ₹ 751.93																														
Plans and Options	Dividend (Payout & Reinvestment) & Growth	Monthly Dividend (Payout & Reinvestment) and Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase for both Plans: In Multiples of ₹ 1/- or 0.001 units	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase for both Plans: 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 Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Prasad Dhonde	Mr. Prasad Dhonde																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Income Plus - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIP Gr</td> <td>9.11</td> <td>5.37</td> <td>9.56</td> <td>9.97</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>8.23</td> <td>5.32</td> <td>6.78</td> <td>-</td> </tr> </tbody> </table> <p>Inception - October 21, 1995</p> <p><b>Note :</b> Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLIP Gr	9.11	5.37	9.56	9.97	Crisil Composite Bond Fund Index	8.23	5.32	6.78	-	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Short Term Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSTF Gr</td> <td>9.88</td> <td>6.07</td> <td>8.68</td> <td>9.51</td> </tr> <tr> <td>CRISIL Compo. Bond Fund Index</td> <td>8.23</td> <td>5.32</td> <td>6.78</td> <td>-</td> </tr> </tbody> </table> <p>Inception - March 03, 1997</p> <p><b>Note :</b> Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLSTF Gr	9.88	6.07	8.68	9.51	CRISIL Compo. Bond Fund Index	8.23	5.32	6.78	-
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLIP Gr	9.11	5.37	9.56	9.97																												
Crisil Composite Bond Fund Index	8.23	5.32	6.78	-																												
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLSTF Gr	9.88	6.07	8.68	9.51																												
CRISIL Compo. Bond Fund Index	8.23	5.32	6.78	-																												
Expenses of the Scheme (i) Load Structure	<p><b>Entry Load:</b> (Including for SIP transactions): NIL</p> <p><b>Exit Load:</b> (Including for SIP transactions): 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.</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p><b>Entry Load:</b> (Including for SIP transactions): NIL</p> <p><b>Exit Load:</b> (Including for SIP transactions): For redemption/switch-out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil.</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First ₹ 100 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Next ₹ 300 crores : 1.75%</p> <p>Balance : 1.50%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.33%</p>	<p>First ₹ 100 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Next ₹ 300 crores : 1.75%</p> <p>Balance : 1.50%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012: 0.25%</p>																														

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Gilt Plus (Liquid Plan, PF Plan &amp; Regular Plan)</b>	
<b>Type of Scheme</b>	An Open ended Government Securities Scheme	
<b>Investment Objective</b>	The objective of the scheme is to generate income and capital appreciation through investments exclusively in Government Securities.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Securities created and issued by the central government and/or repos/ reverse repos in such government securities as may be permitted by the RBI.	Upto 100%
	The scheme may also invest a portion of the corpus in call money market or in an alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.	
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: Liquid Plan : 435; PF Plan: 309; Regular Plan: 1,139 AUM in Crs: Liquid Plan : ₹ 16.97; PF Plan: ₹ 22.47; Regular Plan: ₹ 68.68	
<b>Plans and Options</b>	Plans: <b>Liquid Plan</b> : Options : Quarterly Dividend (Payout, Reinvestment and Sweep option), Annual Dividend (Payout, Reinvestment and Sweep option), & Growth <b>PF Plan</b> : Options : Quarterly Dividend (Payout, Reinvestment and Sweep option) & Growth (Quarterly & Annual Gain) <b>Regular Plan</b> : Options : Quarterly Dividend (Payout, Reinvestment and Sweep option) & Growth	
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	
<b>Benchmark Index</b>	Liquid Plan: I-Sec Si-Bex PF Plan: I-Sec Li-Bex Regular Plan: I-Sec Li-Bex	
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
<b>Name of the Fund Manager</b>	Mr. Prasad Dhonde	
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	

**Performance of the scheme : Compounded annualised returns**

Compounded annualised returns (%) of Growth option as at April 30, 2012.



**Birla Sun Life Gilt Plus**

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLGP Liquid Gr	7.59	6.08	5.75	7.30
I-Sec Si-BEX	8.46	5.61	7.93	-
BSLGP-PF Plan Gr	9.97	4.52	5.85	8.41
I-Sec Li-BEX	6.68	4.06	8.18	-
BSLGP Regular Plan Gr	4.44	2.39	7.34	10.11
I-Sec Li-BEX	6.68	4.06	8.18	-

Inception - October 12, 1999

**Note :** Past performance may or may not be sustained in future.

When benchmark returns are not available, they have not been shown

\*Absolute Returns

**Expenses of the Scheme (i) Load Structure**

**Liquid Plan, Regular Plan, & PF Plan-Quarterly/Annual Dividend : Entry Load:** (Including for SIP transactions): NIL  
**Exit Load:** NIL

**PF Plan - Growth : • Entry Load:** NIL • **Exit Load:** 1.00% if redeemed/ switched out within 365 days from date of allotment

- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

**(ii) Recurring expenses [% of Net Assets]**

First ₹ 100 crores : 2.25%  
Next ₹ 300 crores : 2.00%  
Next ₹ 300 crores : 1.75%  
Balance : 1.50%  
Actual (unaudited) expenses for the financial year ended March 31, 2012:  
Liquid Plan : 0.50%  
Regular Plan : 1.50%  
PF Plan : 1.12%

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Government Securities Fund (Long Term Plan &amp; Short Term Plan)</b>	
<b>Type of Scheme</b>	An Open ended Gilt Scheme	
<b>Investment Objective</b>	The Scheme seeks to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b> GOI dated Securities, State Government dated Securities, GOI Treasury Bills	<b>Normal Allocation</b> 100%
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: Short Term Plan: 126; Long Term Plan: 3,856 AUM in Crs: Short Term Plan: ₹ 1.45; Long Term Plan: ₹ 314.69	
<b>Plans and Options</b>	<b>Short Term (Retail Plan):</b> with Daily Dividend Reinvestment and Growth <b>Short Term (Institutional Plan):</b> with Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Dividend(Payout & Reinvestment) and Growth. <b>Long Term Plan:</b> Dividend(Payout & Reinvestment) and Growth.	
<b>Minimum Application Amount/ Number of Units</b>	<b>For Short Term Retail Plan &amp; Long Term Plan</b> Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase(including switch-in) : ₹ 1000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units	<b>For Short Term Institutional Plan</b> Fresh Purchase(including switch-in) : ₹ 5 crores Additional Purchase(including switch-in) : ₹ 1 lacs Repurchase: In Multiples of ₹ 1/- or 0.001 units
<b>Despatch of Repurchase Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	
<b>Benchmark Index</b>	<b>Short Term Plan :</b> I-Sec Si-Bex	<b>Long Term Plan :</b> I-Sec Li-Bex
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
<b>Name of the Fund Manager</b>	Mr. Maneesh Dangi	
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	

**Performance of the scheme** Compounded annualised returns (%) of Growth option as at April 30, 2012.

**Compounded annualised returns**

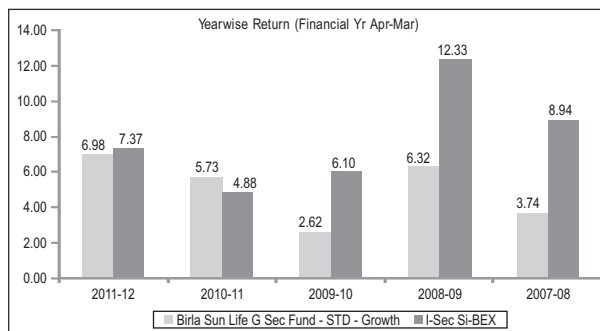
**Birla Sun Life Government Securities Fund - Short Term Plan - Growth**

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLGSF (STF) Gr	7.25	5.20	5.08	5.94
I-Sec Si-BEX	8.46	5.61	7.93	-

Inception - October 28, 1999

**Note :** Past performance may or may not be sustained in future.  
When benchmark returns are not available, they have not been shown

\*Absolute Returns



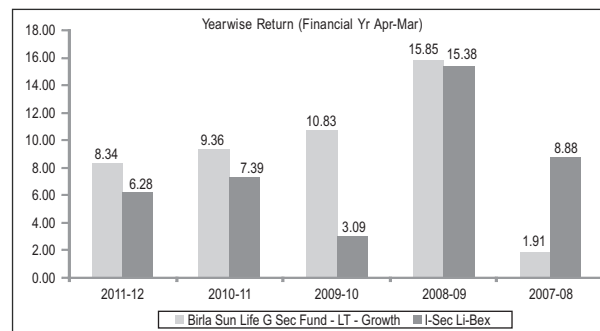
**Birla Sun Life Government Securities Fund - Long Term Plan - Growth**

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLGSF (LTF) Gr	8.10	7.41	9.03	9.41
I-Sec Li-BEX	6.68	4.06	8.18	-

Inception - October 28, 1999

**Note :** Past performance may or may not be sustained in future.  
When benchmark returns are not available, they have not been shown

\*Absolute Returns



**(i) Load Structure**

**For Short Term Plan :**

**Entry Load** (Including for SIP transactions): NIL

**Exit Load** (Including for SIP transactions): NIL

**For Long Term Plan :**

**Entry Load** (Including for SIP transactions): NIL

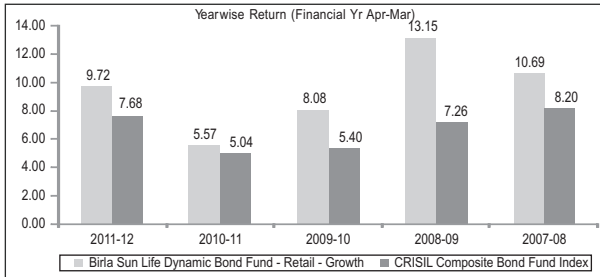
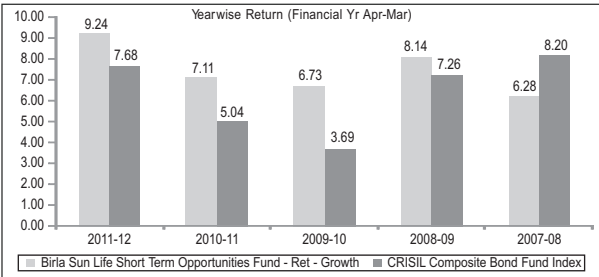
**Exit Load** (Including for SIP transactions): For redemption / switch-out of units within 365 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.

- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

**(ii) Recurring expenses [% of Net Assets]**

First ₹ 100 crores: 2.25%  
Next ₹ 300 crores : 2.00%  
Next ₹ 300 crores : 1.75%  
Balance : 1.50%  
Actual (unaudited) expenses for the financial year ended March 31, 2012:  
Short Term Plan: 0.75%  
Long Term Plan: 1.50%

Name(s) of the Scheme(s)	Birla Sun Life Dynamic Bond Fund	Birla Sun Life Short Term Opportunities Fund																														
<b>Type of Scheme</b>	An Open Ended Income Scheme	An Open ended Income scheme																														
<b>Investment Objective</b>	The 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.	The objective of the fund 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																														
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Government of India Securities</td> <td>0% to 100%</td> <td>50% to 65%</td> </tr> <tr> <td>Corporate Bonds</td> <td>0% to 100%</td> <td>25% to 35%</td> </tr> <tr> <td>Cash/ Liquid instruments, Money Markets Short term Debt Papers*</td> <td>0% to 100%</td> <td>0% to 25%</td> </tr> </tbody> </table> <p>The investments in securitised debt papers will normally not exceed 50% of the net asset of the scheme. 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 points of time. * The short-term debt papers would have a maturity upto 1 year.</p>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Government of India Securities	0% to 100%	50% to 65%	Corporate Bonds	0% to 100%	25% to 35%	Cash/ Liquid instruments, Money Markets Short term Debt Papers*	0% to 100%	0% to 25%	0-80%- 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. 0-20%- Money market instruments including cash & cash equivalents.																		
Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																														
Government of India Securities	0% to 100%	50% to 65%																														
Corporate Bonds	0% to 100%	25% to 35%																														
Cash/ Liquid instruments, Money Markets Short term Debt Papers*	0% to 100%	0% to 25%																														
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																														
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																														
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 33,049 AUM in Crs: ₹ 8,141.33	Folios: 762 AUM in Crs: ₹ 51.51																														
<b>Plans and Options</b>	Retail Plan with Monthly Dividend Sweep Option, Monthly Dividend (Payout, Reinvestment & Sweep), Quarterly Dividend (Payout, Reinvestment and Sweep) and Growth options.	<b>Retail Plan:</b> Weekly Dividend (Reinvestment), Dividend (Payout & Reinvestment) and Growth <b>Institutional Plan:</b> Weekly Dividend (Reinvestment), Dividend (Payout & Reinvestment) and Growth																														
<b>Minimum Application Amount/ Number of Units</b>	For Retail Monthly Dividend Sweep Option: Purchase(including switch-in) : ₹ 5 lacs. Additional Purchase (including switch-in): ₹ 1000/- For Other Options: Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in): ₹ 1000/- Repurchase for all plans: In Multiples of ₹ 1/- or 0.001 units	For Retail Plan: Purchase(including switch-in): ₹ 10000/- Additional Purchase (including switch-in): ₹ 1000/- For Institutional Plan: Purchase (including switch-in): ₹ 2 crores. Additional Purchase (including switch-in): ₹ 10000/- Repurchase for both plans: In Multiples of ₹ 1/- or 0.001 units																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index	Crisil Liquid Fund Index																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Maneesh Dangi	Ms. Sunaina da Cunha and Mr. Lokesh Mallya																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme : Compounded annualised returns</b>	Compounded annualised returns (%) of Retail - Growth option as at April 30, 2012. <b>Birla Sun Life Dynamic Bond Fund - Growth</b>	Compounded annualised returns (%) of Retail - Growth option as at April 30, 2012. <b>Birla Sun Life Short Term Opportunities Fund - Retail Growth</b>																														
	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLDBF - Retail - Growth</td> <td>10.18</td> <td>7.46</td> <td>9.45</td> <td>8.16</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>8.23</td> <td>5.32</td> <td>6.78</td> <td>5.71</td> </tr> </tbody> </table> <p>Inception - September 27, 2004. *Absolute Returns <b>Note :</b> Past performance may or may not be sustained in future.</p> 	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLDBF - Retail - Growth	10.18	7.46	9.45	8.16	Crisil Composite Bond Fund Index	8.23	5.32	6.78	5.71	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSTOF Retail - Growth</td> <td>9.53</td> <td>7.78</td> <td>7.57</td> <td>5.96</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>8.64</td> <td>6.07</td> <td>6.85</td> <td>6.06</td> </tr> </tbody> </table> <p>Inception - May 09, 2003 <b>Note :</b> Past performance may or may not be sustained in future. <b>*Absolute Returns</b></p> 	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLSTOF Retail - Growth	9.53	7.78	7.57	5.96	Crisil Liquid Fund Index	8.64	6.07	6.85	6.06
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLDBF - Retail - Growth	10.18	7.46	9.45	8.16																												
Crisil Composite Bond Fund Index	8.23	5.32	6.78	5.71																												
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																												
BSLSTOF Retail - Growth	9.53	7.78	7.57	5.96																												
Crisil Liquid Fund Index	8.64	6.07	6.85	6.06																												
<b>Expenses of the Scheme (i) Load Structure</b>	<b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions): For redemption/switch-out of units within 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. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	<b>Entry Load</b> (Including for SIP transactions): Nil <b>Exit Load</b> (Including for SIP transactions): For redemption/switch-out of units within 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. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	First ₹ 100 Crores : 2.25% Next ₹ 300 Crores : 2.00% Next ₹ 300 Crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 1.08%	First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 0.12%																														

Name(s) of the Scheme(s)	Birla Sun Life Savings Fund	Birla Sun Life Ultra Short Term Fund																																																																		
<b>Type of Scheme</b>	An Open ended Short Term Income Scheme	An Open ended Short Term Income Scheme																																																																		
<b>Investment Objective</b>	The primary objective of the scheme is to generate regular income through investments in debt and money market instruments. Income may be through the receipt of coupon payments or the purchase and sale of in the underlying portfolio. The scheme will under normal market conditions, securities generated invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.	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.																																																																		
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments</td> <td>Upto 100%</td> </tr> </tbody> </table> <p>The scheme may invest a maximum of 50% in securitised debt.</p>	Types of Instruments	Normal Allocation	Debt and Money market instruments	Upto 100%	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Treasury Bills, Govt. Of India Securities &amp; Corporate Debt</td> <td>100%</td> </tr> <tr> <td>State Government Bonds, Government Guaranteed Bonds</td> <td>50%</td> </tr> <tr> <td>PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit</td> <td>100%</td> </tr> <tr> <td>Asset Backed Securities &amp; Financial Institutions and Banking Sector Bonds</td> <td>75%</td> </tr> <tr> <td>Discounted trade Bills</td> <td>75%</td> </tr> </tbody> </table>	Type of Investments	Normal Allocation	Treasury Bills, Govt. Of India Securities & Corporate Debt	100%	State Government Bonds, Government Guaranteed Bonds	50%	PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit	100%	Asset Backed Securities & Financial Institutions and Banking Sector Bonds	75%	Discounted trade Bills	75%																																																		
Types of Instruments	Normal Allocation																																																																			
Debt and Money market instruments	Upto 100%																																																																			
Type of Investments	Normal Allocation																																																																			
Treasury Bills, Govt. Of India Securities & Corporate Debt	100%																																																																			
State Government Bonds, Government Guaranteed Bonds	50%																																																																			
PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit	100%																																																																			
Asset Backed Securities & Financial Institutions and Banking Sector Bonds	75%																																																																			
Discounted trade Bills	75%																																																																			
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																																																																		
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																																																																		
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 10,817 AUM in Crs: ₹ 4,185.31	Folios: 3,895 AUM in Crs: ₹ 689.37																																																																		
<b>Plans and Options</b>	<b>Retail Plan:</b> Daily Dividend Reinvestment, Weekly Dividend (Payout & Reinvestment) and Growth, <b>Institutional Plan:</b> Daily Dividend Reinvestment, Weekly Dividend (Payout & Reinvestment) and Growth.	<b>Retail Plan:</b> Daily Dividend Reinvestment, Fortnightly Dividend (Payout & Reinvestment) and Growth, <b>Institutional Plan:</b> Daily Dividend Reinvestment, Fortnightly Dividend (Payout & Reinvestment), Weekly Dividend (Payout & Reinvestment) and Growth																																																																		
<b>Minimum Application Amount / Number of Units</b>	Institutional : Purchase (including switch-in) : ₹ 1,00,00,000/- Institutional : Additional Purchase (including switch-in) : ₹ 1,00,000/- Retail : Purchase (including switch-in) : ₹ 10,000/- Retail Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase in all plans: In Multiples of ₹ 1/- or 0.001 units	Institutional : Purchase (including switch-in) : ₹ 2,00,00,000/- Institutional : Additional Purchase (including switch-in) : ₹ 10,000/- Retail : Purchase (including switch-in) : ₹ 10,000/- Retail Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase in all plans: In Multiples of ₹ 1/- or 0.001 units																																																																		
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																																		
<b>Benchmark Index</b>	CRISIL Short-Term Bond Fund Index	CRISIL Short-Term Bond Fund Index																																																																		
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus. It is the intention of the scheme to declare dividends daily, Friday of each week, 14th & 28th of Month, and Last Friday of month for Daily, Weekly, Fortnightly and Monthly dividend options under both Plans respectively.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																																		
<b>Name of the Fund Manager</b>	Mr. Kaustubh Gupta	Mr. Kaustubh Gupta & Mr. Lokesh Maiya																																																																		
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																																		
<b>Performance of the scheme : Compounded annualised returns</b>	Compounded annualised returns (%) of Growth option as at April 30, 2012. <b>Birla Sun Life Savings Fund - Retail - Growth</b>	Compounded annualised returns (%) of Growth option as at April 30, 2012. <b>Birla Sun Life Ultra Short Term Fund - Retail - Growth</b>																																																																		
	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BLSLF-Retail Gr</td> <td>9.50</td> <td>6.83</td> <td>7.51</td> <td>6.90</td> </tr> <tr> <td>CRISIL Short-Term Bond Fund Index</td> <td>8.64</td> <td>6.07</td> <td>7.58</td> <td>-</td> </tr> </tbody> </table> <p>Inception - November 27, 2001 <b>Note :</b> Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown *Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Savings Fund - Retail - Growth</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>9.19</td> <td>8.28</td> </tr> <tr> <td>2010-11</td> <td>6.31</td> <td>5.11</td> </tr> <tr> <td>2009-10</td> <td>5.09</td> <td>5.87</td> </tr> <tr> <td>2008-09</td> <td>8.72</td> <td>9.70</td> </tr> <tr> <td>2007-08</td> <td>8.59</td> <td>8.78</td> </tr> </tbody> </table>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BLSLF-Retail Gr	9.50	6.83	7.51	6.90	CRISIL Short-Term Bond Fund Index	8.64	6.07	7.58	-	Year	Birla Sun Life Savings Fund - Retail - Growth	CRISIL Short Term Bond Fund Index	2011-12	9.19	8.28	2010-11	6.31	5.11	2009-10	5.09	5.87	2008-09	8.72	9.70	2007-08	8.59	8.78	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLUSTF - Retail - Gr</td> <td>9.52</td> <td>6.86</td> <td>7.65</td> <td>6.89</td> </tr> <tr> <td>CRISIL Short-Term Bond Fund Index</td> <td>8.64</td> <td>6.07</td> <td>7.58</td> <td>6.40</td> </tr> </tbody> </table> <p>Inception - April 19, 2002 <b>Note :</b> Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown *Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Ultra Short Term Fund - Retail - Growth</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>9.29</td> <td>8.28</td> </tr> <tr> <td>2010-11</td> <td>6.47</td> <td>5.11</td> </tr> <tr> <td>2009-10</td> <td>4.45</td> <td>5.87</td> </tr> <tr> <td>2008-09</td> <td>8.46</td> <td>9.70</td> </tr> <tr> <td>2007-08</td> <td>9.68</td> <td>8.78</td> </tr> </tbody> </table>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLUSTF - Retail - Gr	9.52	6.86	7.65	6.89	CRISIL Short-Term Bond Fund Index	8.64	6.07	7.58	6.40	Year	Birla Sun Life Ultra Short Term Fund - Retail - Growth	CRISIL Short Term Bond Fund Index	2011-12	9.29	8.28	2010-11	6.47	5.11	2009-10	4.45	5.87	2008-09	8.46	9.70	2007-08	9.68	8.78
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																																																																
BLSLF-Retail Gr	9.50	6.83	7.51	6.90																																																																
CRISIL Short-Term Bond Fund Index	8.64	6.07	7.58	-																																																																
Year	Birla Sun Life Savings Fund - Retail - Growth	CRISIL Short Term Bond Fund Index																																																																		
2011-12	9.19	8.28																																																																		
2010-11	6.31	5.11																																																																		
2009-10	5.09	5.87																																																																		
2008-09	8.72	9.70																																																																		
2007-08	8.59	8.78																																																																		
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																																																																
BSLUSTF - Retail - Gr	9.52	6.86	7.65	6.89																																																																
CRISIL Short-Term Bond Fund Index	8.64	6.07	7.58	6.40																																																																
Year	Birla Sun Life Ultra Short Term Fund - Retail - Growth	CRISIL Short Term Bond Fund Index																																																																		
2011-12	9.29	8.28																																																																		
2010-11	6.47	5.11																																																																		
2009-10	4.45	5.87																																																																		
2008-09	8.46	9.70																																																																		
2007-08	9.68	8.78																																																																		
<b>Expenses of the Scheme (i) Load Structure</b>	<b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions):NIL - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	<b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions):For redemption/switch-out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 15 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																																																																		
<b>(ii) Recurring expenses [% of Net Assets]</b>	First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 0.29%	First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 0.43%																																																																		

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Floating Rate Fund</b>																																																																					
<b>Type of Scheme</b>	An Open ended Income Scheme																																																																					
<b>Investment Objective</b>	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.																																																																					
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation</b>																																																																				
	Floating Rate Debt Securities (including Securitised Debt, Money market instruments & Fixed Rate Debt Instruments swapped for floating rate returns) Fixed Rate Debt Securities (including Securitised Debt, Money market instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	65% - 100% 0% - 35%																																																																				
	Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/ money market instruments. It is the intention of the scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.  **In accordance with SEBI Circular No. SEBI Circular No. 13/150975/09 dated January 19, 2009 Birla Sun life Floating Rate Fund-Short Term Plan shall have additional characteristics with regard to its portfolio. (Please refer Page 44 for further details)																																																																					
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																																																																					
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																																																																					
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: Short Term Plan: 3,163; Long Term Plan: 2,618 AUM in Crs: Short Term Plan: ₹ 6,643.25; Long Term Plan: ₹ 323.74																																																																					
<b>Plans and Options</b>	<b>Short Term Plan:</b> Institutional Option - (Daily Dividend Reinvestment, Weekly Dividend Reinvestment & Growth), Other Options (Weekly Dividend Reinvestment, Daily Dividend Reinvestment & Growth). <b>Long Term Plan:</b> Retail Plan: Weekly Dividend Reinvestment, and Growth, Institutional Plan: Daily Dividend Reinvestment, Weekly Dividend Reinvestment and Growth																																																																					
<b>Minimum Application Amount / Number of Units</b>	Short Term & Long Term (Retail Plan): Fresh Purchase (including switch-in): ₹ 5000/- Additional Purchase (including switch-in): ₹ 1000/- Long Term - Institutional Plan: Fresh Purchase (including switch-in): ₹ 2 Crore Additional Purchase (including switch-in): ₹ 1 Lac Short Term - Institutional Plan : Fresh Purchase (including switch-in): ₹ 1 Crore Additional Purchase (including switch-in): ₹ 1/- Repurchase for all Plans: In Multiples of ₹ 1/- or 0.001 units																																																																					
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																																					
<b>Benchmark Index</b>	CRISIL Liquid Fund Index																																																																					
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																																																																					
<b>Name of the Fund Manager</b>	Mr. Kaustubh Gupta and Ms. Sunaina da Cunha																																																																					
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																																																																					
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at April 30, 2012.</p> <p><b>Birla Sun Life Floating Rate Fund - LTP - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Last 3 Years</th> <th>Last 5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLFRF - LTP - Retail Gr</td> <td>9.86</td> <td>8.11</td> <td>8.37</td> <td>7.22</td> </tr> <tr> <td>Crilil Liquid Fund Index</td> <td>8.64</td> <td>6.07</td> <td>6.85</td> <td>6.07</td> </tr> </tbody> </table> <p>Inception - June 05, 2003</p> <p><b>Note :</b> Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Floating Rate Fund - LTP - Growth</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>9.48</td> <td>8.45</td> </tr> <tr> <td>2010-11</td> <td>6.63</td> <td>6.20</td> </tr> <tr> <td>2009-10</td> <td>7.97</td> <td>3.68</td> </tr> <tr> <td>2008-09</td> <td>8.99</td> <td>8.80</td> </tr> <tr> <td>2007-08</td> <td>8.74</td> <td>7.43</td> </tr> </tbody> </table> <p><b>Birla Sun Life Floating Rate Fund - STP - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Last 3 Years</th> <th>Last 5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLFRF - STP - Retail Gr</td> <td>9.55</td> <td>7.05</td> <td>7.43</td> <td>6.69</td> </tr> <tr> <td>Crilil Liquid Fund Index</td> <td>8.64</td> <td>6.07</td> <td>6.85</td> <td>6.07</td> </tr> </tbody> </table> <p>Inception - June 05, 2003</p> <p><b>Note :</b> Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Floating Rate Fund - STP - Growth</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>9.37</td> <td>8.45</td> </tr> <tr> <td>2010-11</td> <td>6.64</td> <td>6.20</td> </tr> <tr> <td>2009-10</td> <td>4.77</td> <td>3.68</td> </tr> <tr> <td>2008-09</td> <td>8.53</td> <td>8.80</td> </tr> <tr> <td>2007-08</td> <td>7.72</td> <td>7.43</td> </tr> </tbody> </table>				Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception	BSLFRF - LTP - Retail Gr	9.86	8.11	8.37	7.22	Crilil Liquid Fund Index	8.64	6.07	6.85	6.07	Year	Birla Sun Life Floating Rate Fund - LTP - Growth	CRISIL Liquid Fund Index	2011-12	9.48	8.45	2010-11	6.63	6.20	2009-10	7.97	3.68	2008-09	8.99	8.80	2007-08	8.74	7.43	Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception	BSLFRF - STP - Retail Gr	9.55	7.05	7.43	6.69	Crilil Liquid Fund Index	8.64	6.07	6.85	6.07	Year	Birla Sun Life Floating Rate Fund - STP - Growth	CRISIL Liquid Fund Index	2011-12	9.37	8.45	2010-11	6.64	6.20	2009-10	4.77	3.68	2008-09	8.53	8.80	2007-08	7.72	7.43
Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception																																																																		
BSLFRF - LTP - Retail Gr	9.86	8.11	8.37	7.22																																																																		
Crilil Liquid Fund Index	8.64	6.07	6.85	6.07																																																																		
Year	Birla Sun Life Floating Rate Fund - LTP - Growth	CRISIL Liquid Fund Index																																																																				
2011-12	9.48	8.45																																																																				
2010-11	6.63	6.20																																																																				
2009-10	7.97	3.68																																																																				
2008-09	8.99	8.80																																																																				
2007-08	8.74	7.43																																																																				
Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception																																																																		
BSLFRF - STP - Retail Gr	9.55	7.05	7.43	6.69																																																																		
Crilil Liquid Fund Index	8.64	6.07	6.85	6.07																																																																		
Year	Birla Sun Life Floating Rate Fund - STP - Growth	CRISIL Liquid Fund Index																																																																				
2011-12	9.37	8.45																																																																				
2010-11	6.64	6.20																																																																				
2009-10	4.77	3.68																																																																				
2008-09	8.53	8.80																																																																				
2007-08	7.72	7.43																																																																				
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load</b> (Including for SIP transactions): <b>Short Term Plan:</b> Nil <b>Long Term Plan:</b> Nil</p> <p><b>Exit Load</b> (Including for SIP transactions): <b>Short Term Plan:</b> Nil. <b>Long Term Plan:</b> Nil.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p>Please note, SIP Facility is not available under Short Term Plan</p>																																																																					
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First ₹ 100 crores : 2.25%</p> <p>Next ₹ 300 crores : 2.00%</p> <p>Next ₹ 300 crores : 1.75%</p> <p>Balance : 1.50%</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012:</p> <p>Short Term Plan : 0.25%</p> <p>Long Term Plan : 0.34%</p>																																																																					



Name(s) of the Scheme(s)	Birla Sun Life Cash Manager		Birla Sun Life Cash Plus																															
Type of Scheme	An Open ended Income Scheme		An Open ended Liquid Scheme																															
Investment Objective	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.		The objective of the scheme is to provide reasonable returns, at high levels of safety, and liquidity through judicious investments in high quality debt and money market instruments.																															
Asset Allocation Pattern of the scheme	Type of Securities/ Instruments	Normal Allocation (% of Net Assets)	Type of Investments	Normal Allocation																														
	Debt Market Securities*	0% to 80%	All Money market instruments	Upto 90%																														
	Money Market Instruments including CBLO & repo	20% to 100%	Corporate Debt, Financial Institutions & Banking																															
	*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.		Sector Bonds, Public Sector Bonds, Government	Atleast 10%																														
			Guaranteed Bonds and related instruments.																															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.		Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																															
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.		For details on Investment Strategy & Risk Control measure please refer Page No. 50.																															
No. of Folios & AUM (As on April 30, 2012)	Folios: 12,016 AUM in Crs: ₹ 4,157.07		Folios: 4,268 AUM in Crs: ₹ 10,760.81																															
Plans and Options	Growth Plan Dividend Plan (Daily & Weekly Dividend Reinvestment) Institutional Plan : (Daily Dividend Reinvestment, Weekly Dividend Reinvestment & Growth)		Retail Dividend Plan : Daily Dividend Reinvestment option, Retail Growth Plan, Institutional Dividend Plan : Daily Dividend reinvestment option, Weekly Dividend (Payout & Reinvestment option), Institutional Growth Plan, Institutional Premium Plan - Growth and Institutional Premium Plan - Dividend : Daily Dividend (Payout & Reinvestment option), Weekly Dividend (Payout & Reinvestment option) and Dividend (Payout & Reinvestment)																															
Minimum Application Amount / Number of Units	Purchase (including switch-in): ₹ 10,000/- (Growth & Dividend Plan), ₹ 10,000,000/- (Institutional) Additional Purchase (including switch-in): ₹ 1,000/- (Growth & Dividend Plan), ₹ 100,000/- (Institutional) Repurchase : In Multiples of ₹ 1/- or 0.001 units		<b>Retail</b> Purchase (including switch-in) : ₹ 10,000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units <b>Institutional</b> Purchase (including switch-in) : ₹ 1,00,00,000/- Additional Purchase (including switch-in) : ₹ 1,00,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units <b>Institutional Premium</b> Purchase (including switch-in) : ₹ 5,00,00,000/- Additional Purchase (including switch-in) : ₹ 1,00,000/- 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 Birla Sun Life Mutual Fund.		Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																															
Benchmark Index	CRISIL Short Term Bond Fund Index		CRISIL Liquid Fund Index																															
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.		The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																															
Name of the Fund Manager	Mr. Kaustubh Gupta and Ms. Sunaina da Cunha		Mr. Kaustubh Gupta and Ms. Sunaina da Cunha																															
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		Birla Sun Life Trustee Company Private Limited																															
Performance of the scheme	Compounded annualised returns (%) of Growth option as at April 30, 2012.		Compounded annualised returns (%) of Growth option as at April 30, 2012.																															
Compounded annualised returns	<b>Birla Sun Life Cash Manager - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLCM - Gr</td> <td>9.11</td> <td>6.61</td> <td>7.13</td> <td>7.14</td> </tr> <tr> <td>CRISIL Short Term Bond Fund Index</td> <td>8.64</td> <td>6.08</td> <td>7.58</td> <td>-</td> </tr> </tbody> </table> <p>Inception - May 14, 1998  <b>Note</b> : Past performance may or may not be sustained in future.  When benchmark returns are not available, they have not been shown</p> <p>*Absolute Returns</p>		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLCM - Gr	9.11	6.61	7.13	7.14	CRISIL Short Term Bond Fund Index	8.64	6.08	7.58	-	<b>Birla Sun Life Cash Plus - Retail - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLCP Retail Gr</td> <td>9.02</td> <td>6.29</td> <td>6.95</td> <td>7.27</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>8.64</td> <td>6.07</td> <td>6.85</td> <td>-</td> </tr> </tbody> </table> <p>Inception - June 16, 1997  <b>Note</b> : Past performance may or may not be sustained in future.  When benchmark returns are not available, they have not been shown</p> <p>*Absolute Returns</p>		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLCP Retail Gr	9.02	6.29	6.95	7.27	Crisil Liquid Fund Index	8.64	6.07	6.85	-
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																														
BSLCM - Gr	9.11	6.61	7.13	7.14																														
CRISIL Short Term Bond Fund Index	8.64	6.08	7.58	-																														
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																														
BSLCP Retail Gr	9.02	6.29	6.95	7.27																														
Crisil Liquid Fund Index	8.64	6.07	6.85	-																														
(i) Load Structure	<b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions): NIL - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.		<b>Entry Load</b> : NIL <b>Exit Load</b> : NIL - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																															
(ii) Recurring expenses	First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012 : 0.48%		First ₹ 100 crores : 2.25% Next ₹ 300 crores : 2.00% Next ₹ 300 crores : 1.75% Balance : 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012 : 0.38%																															

Name(s) of the Scheme(s)	Birla Sun Life Medium Term Plan		Birla Sun Life Small & Midcap Fund (erstwhile Birla Sun Life Long Term Advantage Fund-Series 1)																										
Type of Scheme	An Open ended Income Scheme		An Open ended Small and Mid Cap Equity 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 Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and mid cap. The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.																										
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Indicative Allocation</th> </tr> </thead> <tbody> <tr> <td>Debt Securities</td> <td>0%- 100%</td> </tr> <tr> <td>Money Market Instruments</td> <td>0%- 100%</td> </tr> </tbody> </table>	Types of Instruments	Indicative Allocation	Debt Securities	0%- 100%	Money Market Instruments	0%- 100%		<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Risk Profile</th> <th>Indicative Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Linked instruments of Small and Mid Cap companies out of which (Small Cap 10%-50% Mid Cap 35% - 100%)</td> <td>Medium to High</td> <td>65% - 100%</td> </tr> <tr> <td>Other equity and equity related securities including derivatives</td> <td>Medium to High</td> <td>0% - 35%</td> </tr> <tr> <td>Fixed Income Securities* (including Money market instruments)</td> <td>Low to Medium</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Risk Profile	Indicative Allocation	Equity and Equity Linked instruments of Small and Mid Cap companies out of which (Small Cap 10%-50% Mid Cap 35% - 100%)	Medium to High	65% - 100%	Other equity and equity related securities including derivatives	Medium to High	0% - 35%	Fixed Income Securities* (including Money market instruments)	Low to Medium	0% - 20%								
Types of Instruments	Indicative Allocation																												
Debt Securities	0%- 100%																												
Money Market Instruments	0%- 100%																												
Types of Instruments	Risk Profile	Indicative Allocation																											
Equity and Equity Linked instruments of Small and Mid Cap companies out of which (Small Cap 10%-50% Mid Cap 35% - 100%)	Medium to High	65% - 100%																											
Other equity and equity related securities including derivatives	Medium to High	0% - 35%																											
Fixed Income Securities* (including Money market instruments)	Low to Medium	0% - 20%																											
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.		Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																										
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.		For details on Investment Strategy & Risk Control measure please refer Page No. 50.																										
No. of Folios & AUM (As on April 30, 2012)	Folios: 1,045 AUM in Crs: ₹ 36.69		Folios: 40,027 AUM in Crs: ₹ 124.70																										
Plans and Options	<b>Retail Plan</b> : Dividend option: Weekly Dividend (Reinvestment Facility), Fortnightly Dividend (Payout & Reinvestment), Monthly Dividend (Payout, Reinvestment and Sweep), Quarterly Dividend (Payout, Reinvestment and Sweep) & Growth option <b>Institutional Plan</b> : Dividend option: Weekly Dividend (Reinvestment Facility), Fortnightly Dividend (Payout, Reinvestment and Sweep), Monthly Dividend (Payout & Reinvestment), Quarterly Dividend (Payout, Reinvestment and Sweep) & Growth option		Dividend (Payout & Reinvestment option) & Growth																										
Minimum Application Amount/ Number of Units	<b>Retail</b> Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units <b>Institutional</b> Purchase (including switch-in) : ₹ 1,00,00,000/- Additional Purchase (including switch-in) : ₹ 10,00,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units		Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- 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 Birla Sun Life Mutual Fund.		Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																										
Benchmark Index	CRISIL Short Term Bond Fund Index		S&P CNX Midcap Index																										
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.		The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																										
Name of the Fund Manager	Mr. Maneesh Dangi & Mr. Kaustubh Gupta		Mr. Sanjay Chawla																										
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		Birla Sun Life Trustee Company Private Limited																										
Performance of the scheme Compounded annualised returns	Compounded annualised returns(%) of Growth option as at April 30, 2012. <b>Birla Sun Life Medium Term Plan - Retail - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Last 3 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Sun Life Medium Term Plan-Retail - Growth</td> <td>9.88</td> <td>7.51</td> <td>7.51</td> </tr> <tr> <td>Crisil Short Term Bond Fund Index</td> <td>8.64</td> <td>6.07</td> <td>6.52</td> </tr> </tbody> </table> Inception - March 25, 2009 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns		Returns	Last 1 Year*	Last 3 Years	Since Inception	Birla Sun Life Medium Term Plan-Retail - Growth	9.88	7.51	7.51	Crisil Short Term Bond Fund Index	8.64	6.07	6.52	Compounded annualised returns(%) of Growth option as at April 30, 2012. <b>Birla Sun Life Small &amp; Midcap Fund - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Last 3 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL Small &amp; Midcap Fund - Growth</td> <td>-2.17</td> <td>28.87</td> <td>3.20</td> </tr> <tr> <td>S&amp;P CNX Midcap</td> <td>-8.90</td> <td>24.56</td> <td>5.86</td> </tr> </tbody> </table> Inception - May 31, 2007 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns			Returns	Last 1 Year*	Last 3 Years	Since Inception	BSL Small & Midcap Fund - Growth	-2.17	28.87	3.20	S&P CNX Midcap	-8.90	24.56	5.86
Returns	Last 1 Year*	Last 3 Years	Since Inception																										
Birla Sun Life Medium Term Plan-Retail - Growth	9.88	7.51	7.51																										
Crisil Short Term Bond Fund Index	8.64	6.07	6.52																										
Returns	Last 1 Year*	Last 3 Years	Since Inception																										
BSL Small & Midcap Fund - Growth	-2.17	28.87	3.20																										
S&P CNX Midcap	-8.90	24.56	5.86																										
(i) Load Structure	<b>Entry Load</b> (Including for SIP transactions): Nil <b>Exit Load</b> (Including for SIP transactions): For redemption / switch-out of units within 180 days from the date of allotment: 2.50% of applicable NAV. For redemption / switch-out of units after 180 days but before 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switch-out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.		<b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): 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. • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. • For STP facility and applicable load structure, please refer to instructions on STP. • For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. • In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no upfront entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																										
(ii) Recurring expenses	First ₹ 100 crores: 2.25% Next ₹ 300 crores: 2.00% Next ₹ 300 crores: 1.75% Balance: 1.50% Actual (unaudited) expenses for the financial year ended March 31, 2012: 0.10%		First ₹ 100 crores: 2.50% Next ₹ 300 crores: 2.25% Next ₹ 300 crores: 2.00% Balance: 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.44%																										
			^ The Scheme was launched as a Close ended Diversified Equity Scheme with a maturity period of 3 years (from the date of allotment) with an automatic conversion into an Open ended Scheme upon maturity.																										

Name(s) of the Scheme(s)	Birla Sun Life Pure Value Fund	Birla Sun Life India Reforms Fund																					
Type of Scheme	An Open ended Diversified Equity Scheme ^	An Open ended Equity Scheme																					
Investment Objective	The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.	The investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.																					
Asset Allocation Pattern of the scheme	Types of Instruments	Types of Instruments																					
	Risk Profile	Risk Profile																					
	Equity and Equity linked Instruments	Equity and Equity related instruments																					
	Fixed Income Securities (including Money market instruments)*	Debt and Money Market Instruments (Including Securitised Debt)																					
	Medium to High	Medium to High																					
	Low to medium	Low to medium																					
	Indicative Allocation	Indicative Allocation																					
	85% - 100%	65% - 100%																					
	0% - 15%	0% - 35%																					
	* Investment in Securitised Debt papers may be made upto 15%.																						
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																					
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 50.	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																					
No. of Folios & AUM (As on April 30, 2012)	Folios: 14,692 AUM in Crs: ₹ 59.27	Folios: 15,278 AUM in Crs: ₹ 71.06																					
Plans and Options	Dividend (Payout & Reinvestment option) & Growth	Dividend (Payout & Reinvestment option) & Growth																					
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- 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 Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																					
Benchmark Index	BSE 200	S&P CNX 500																					
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																					
Name of the Fund Manager	Mr. Nishit Dholakia	Mr. Naysar Shah																					
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																					
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at April 30, 2012. <b>Birla Sun Life Pure Value Fund - Growth</b>	Absolute returns (%) of Growth option as at April 30, 2012. <b>Birla Sun Life India Reforms Fund - Growth</b>																					
	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Sun Life Pure Value Fund - Growth</td> <td>-7.62</td> <td>24.32</td> <td>11.88</td> </tr> <tr> <td>BSE 200</td> <td>-9.60</td> <td>16.81</td> <td>2.15</td> </tr> </tbody> </table> <p>Inception - March 27, 2008 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Since Inception	Birla Sun Life Pure Value Fund - Growth	-7.62	24.32	11.88	BSE 200	-9.60	16.81	2.15	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Sun Life India Reforms Fund - Growth</td> <td>-13.76</td> <td>-7.54</td> </tr> <tr> <td>S&amp;P CNX 500</td> <td>-9.47</td> <td>-2.35</td> </tr> </tbody> </table> <p>Inception - June 25, 2010 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 Year*	Since Inception	Birla Sun Life India Reforms Fund - Growth	-13.76	-7.54	S&P CNX 500	-9.47	-2.35
Returns	Last 1 year*	Last 3 years	Since Inception																				
Birla Sun Life Pure Value Fund - Growth	-7.62	24.32	11.88																				
BSE 200	-9.60	16.81	2.15																				
Returns	Last 1 Year*	Since Inception																					
Birla Sun Life India Reforms Fund - Growth	-13.76	-7.54																					
S&P CNX 500	-9.47	-2.35																					
Expenses of the Scheme (i) Load Structure	<b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): 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. • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. • For STP facility and applicable load structure, please refer to instructions on STP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. • In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	<b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): For redemption/switch-out of units within 1 year from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 1 year from the date of allotment: Nil. • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. • For STP facility and applicable load structure, please refer to instructions on STP. • For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. • In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																					
(ii) Recurring expenses [% of Net Assets]	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.49%	First ₹ 100 crores : 2.50% Next ₹ 300 crores : 2.25% Next ₹ 300 crores : 2.00% Balance : 1.75% Actual (unaudited) expenses for the financial year ended March 31, 2012: 2.47%																					
	^ The Scheme was launched as a Close ended Diversified Equity Scheme with a maturity period of 3 years (from the date of allotment) with an automatic conversion into an Open ended Scheme upon maturity.																						

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Gold Fund</b>																				
<b>Type of Scheme</b>	An Open ended Fund of Fund Scheme																				
<b>Investment Objective</b>	The investment objective of the scheme is to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).																				
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Risk Profile</b>	<b>Normal Allocation (% of Net Assets)</b>																		
	Units of 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, CBLs 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.																				
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 48.																				
<b>Investment Strategy &amp; Risk Control</b>	For details on Investment Strategy & Risk Control measure please refer Page No. 50.																				
<b>No. of Folios &amp; AUM (As on April 30, 2012)</b>	Folios: 19,932 AUM in Crs: ₹ 36.61																				
<b>Plans and Options</b>	Dividend (Payout and Reinvestment option) & Growth Default Plan / Option: Growth / Dividend Reinvestment.																				
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																				
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																				
<b>Benchmark Index</b>	Domestic price of physical gold.																				
<b>Dividend Policy</b>	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax.																				
<b>Name of the Fund Manager</b>	Mr. Satyabrata Mohanty																				
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																				
<b>Performance of the scheme :</b>	This scheme has been in existence for less than one year, and hence performance of the scheme has not been shown. Scheme Inception date: March 20, 2012.																				
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load* (Incl Switch-in):</b> Nil</p> <p><b>Exit Load (Incl Switch-out):</b> For units Redeemed / Switched out within 365 days from the date of allotment, an exit load of 2.00% is payable and for units Redeemed / Switched out after 365 days from the date of allotment, no exit load is payable</p> <p>*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p>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.</p> <p>No Exit Loads will be chargeable in case of switches made from Growth Plan to Dividend Plan or vice-versa within the respective Plans offered under the Scheme upon reopening</p> <p>The above Load shall also be applicable in case of SIP/STP/SWP transactions.</p>																				
<b>(ii) Recurring expenses [ % of Net Assets ]</b>	<p>The AMC has estimated that following % of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.</p> <p style="text-align: right;">(% per annum of weekly average net assets)</p> <table border="1"> <thead> <tr> <th><b>Expense Head</b></th> <th><b>Birla Sun Life Gold Fund</b></th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fee</td> <td>0.00</td> </tr> <tr> <td>Custodian Fees</td> <td>0.02</td> </tr> <tr> <td>Registrar &amp; Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.</td> <td>0.05</td> </tr> <tr> <td>Marketing &amp; Selling expenses including agents commission and statutory advertisement</td> <td>0.62</td> </tr> <tr> <td>Trusteeship Fees</td> <td>0.01</td> </tr> <tr> <td>Audit Fees</td> <td>0.01</td> </tr> <tr> <td>Costs of investor communication, funds transfer etc. and such other expenses, which are directly attributable to the Scheme (including service tax)</td> <td>0.04</td> </tr> <tr> <td><b>Total Estimated Recurring Expenses</b></td> <td><b>0.75</b></td> </tr> </tbody> </table> <p>These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme(s) will bear directly or indirectly.</p> <p><b>Investors should note that they shall bear the recurring expenses of the Scheme in addition to the expenses of the Birla Sun Life Gold ETF (i.e. of the underlying scheme)</b></p> <p>However, the investors will be charged a maximum expense of 1.50% p.a. of the daily or weekly average net assets (depending upon whether the NAV of the scheme is calculated on daily or weekly basis) of the Scheme, including the expenses charged in its underlying investments in Birla Sun Life Gold ETF.</p> <p>The total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be as per the limits prescribed under the SEBI (MF) Regulations. Expenses over and above the limits prescribed under the SEBI Regulations shall be borne by the AMC.</p> <p>Actual (unaudited) expenses for the financial year ended March 31, 2012: 0.46%</p>			<b>Expense Head</b>	<b>Birla Sun Life Gold Fund</b>	Investment Management and Advisory Fee	0.00	Custodian Fees	0.02	Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.	0.05	Marketing & Selling expenses including agents commission and statutory advertisement	0.62	Trusteeship Fees	0.01	Audit Fees	0.01	Costs of investor communication, funds transfer etc. and such other expenses, which are directly attributable to the Scheme (including service tax)	0.04	<b>Total Estimated Recurring Expenses</b>	<b>0.75</b>
<b>Expense Head</b>	<b>Birla Sun Life Gold Fund</b>																				
Investment Management and Advisory Fee	0.00																				
Custodian Fees	0.02																				
Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.	0.05																				
Marketing & Selling expenses including agents commission and statutory advertisement	0.62																				
Trusteeship Fees	0.01																				
Audit Fees	0.01																				
Costs of investor communication, funds transfer etc. and such other expenses, which are directly attributable to the Scheme (including service tax)	0.04																				
<b>Total Estimated Recurring Expenses</b>	<b>0.75</b>																				

## TRIGGER FACILITY ^ (under growth option)

- Features: Under Trigger facility, the investor can choose a specific % target return, which, if achieved in the scheme, the Gain / Fund value (as opted by the investor) can be switched to the any of the following Debt schemes as may be selected by the investor i.e Birla Sun Life Savings Fund or Birla Sun Life Ultra Short Term Fund or Birla Sun Life Dynamic Bond Fund-Retail Plan or Birla Sun Life Cash Plus This facility is being made available for transactions made through electronic mode only.
  - Trigger levels: 15%, 30%, 50% & 100% gain from average cost of acquisition of the units in the scheme
  - Trigger Switch options: Gain amount or entire invested amount with gain in the scheme to Debt scheme selected by investor. The Minimum application amount criteria for debt schemes will not be applicable for switches.
  - Debt Schemes:  
**Birla Sun Life Savings Fund**  
**Birla Sun Life Ultra Short Term Fund**  
**Birla Sun Life Dynamic Bond Fund - Retail Plan**  
**Birla Sun Life Cash Plus**
  - Default trigger/Scheme:  
Default Trigger Level - 15%  
Default Debt Scheme for switch-in - Birla Sun Life Savings Fund - Retail Plan - Growth Option  
In case the investor fails to specify his preference within the Debt scheme, the default plan/options of the respective debt scheme, as mentioned in the Scheme Information Document, would apply.
  - NAV for Switch: NAV of the trigger day will be considered for the purpose of switch. In case of non business day in debt schemes, switch will be processed on next business day for both the schemes
  - Other Features:  
Triggered returns will be calculated on the average cost value of the investment.  
Average cost price = Total investment amount of outstanding units / Total No. of outstanding Units
  - Risk Factors specific to this facility:
    - There is no guarantee or indication that the scheme will generate the triggered returns
    - Past performance of the schemes may or may not be sustained in the future
    - Investors are not being offered any assurance or indication of any minimum amount of capital appreciation or minimization of losses. The scheme into which the triggered value is switched into, is subject to the respective scheme specific risk factors, including but not limited to Interest Rate risk, liquidity or marketability risk, credit risk, reinvestment risk, etc.
    - Securities transaction tax as applicable, may be chargeable. Investors are advised to consult their Tax Advisors in regard to legal implications relating to their investments in the Scheme.
  - For the applicable load structure for the facility please refer Key Information Memorandum attached herewith. Investors should note that the Growth option under the scheme is available without the Trigger facility also.
- ^ Currently Trigger Facility is available under Birla Sun Life Frontline Equity Fund - (Growth option) for electronic mode only.

## \*\*Additional portfolio characteristics under Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund - Short Term Plan.

In accordance with SEBI Circular No. SEBI Circular No. 13/150975/09 dated January 19, 2009 Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund-Short Term Plan shall have the following additional characteristics with regard to its portfolio:

### (A) Effective May 1, 2009:

- The Scheme shall make investment in/ purchase debt and money market securities with maturity of upto 91 days only.
- In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.

### (B) Effective November 1, 2009, 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: (for A and B above)

- 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.
- 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

## APPLICABLE NAV

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

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

#### I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Schemes\*

- 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:

- Application / switch-in request is received before the applicable cut-off time.
- 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.
- 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 all other schemes (except for applications received under Birla Sun Life Index Fund and applications for an amount of ₹ 1 crore and above under Debt/Income Oriented Schemes\*\*):

- 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/Purchases Including Switch-In of units for Birla Sun Life Index Fund:

- In respect of valid applications for subscriptions/ purchases, of below ₹ 1 lac, 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 or any other mode of payment, the closing NAV of the day on which application is received shall be applicable. Multiple applications for an amount of below ₹ 1 lac and amounting to subscription / purchases of upto or more than ₹ 1 lacs on any business day shall be liable to be rejected at the discretion of AMC / Mutual Fund.
  - In respect of valid applications for subscriptions/ purchases of ₹ 1 lac & above ^ received by the Mutual Fund alongwith confirmed status of transfer of funds through electronic mode or Transfer cheques upto 2.00 p.m., the closing NAV of the day on which application is received shall be applicable.
  - In respect of valid applications for switch-ins, irrespective of amount, received by the Mutual Fund upto 3.00 p.m., the closing NAV of the day on which application is received shall be applicable.
  - In respect of valid applications received after the aforesaid cut off timings by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.
- ^ Accordingly, Investors are requested to note that any Fresh / Additional subscription / purchase request of and above ₹ 1 lac would be accepted only through electronic mode of payment (i.e. RTGS/NEFT or any other electronic mode) or Transfer cheques.

#### IV. Applicable NAV for Subscriptions / Purchase switch-in of units for Debt/Income Oriented schemes\*\* for an amount of ₹ 1 crore and above:

- In respect of valid applications for purchase of units with amount equal to or more than ₹ 1 crore, 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 ₹ 1 crore, for allotment of units at applicable NAV as above, it shall be ensured that:

- Application is received before the applicable cut-off time (i.e. 3.00 p.m.)
- 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.
- The funds are available for utilization before the applicable cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

### FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:

#### I. Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes\*

- 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 all other schemes

- 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.

\*Liquid Schemes: Birla Sun Life Cash Plus and Birla Sun Life Floating Rate-Short Term Plan

\*\*Debt/Income Oriented schemes (other than Liquid Schemes): Birla Sun Life MIP ^, Birla Sun Life MIP II-Savings 5 Plan ^, Birla Sun Life MIP II-Wealth 25 Plan ^, Birla Sun Life Monthly Income ^, Birla Sun Life Income Plus, Birla Sun Life Short Term Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Short Term Opportunities Fund, Birla Sun Life Ultra Short Term Fund, Birla Sun Life Floating Rate Fund-Long Term Plan, Birla Sun Life Cash Manager, Birla Sun Life Gilt Plus (Liquid Plan, Regular Plan & PF Plan), Birla Sun Life Government Securities Fund (Short Term Plan and Long Term Plan) and Birla Sun Life Medium Term Plan

^ An Open ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus.

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 this Scheme Information Document.

<b>Waiver of Load for Direct Applications</b>	Not Applicable
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published atleast in 2 daily newspapers. NAV can also be viewed on <a href="http://www.birlasunlife.com">www.birlasunlife.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> Investors can also call up at our toll free number 1-800-22-7000.
<b>For Investor Grievances please contact</b>	<p><b>Birla Sun Life Asset Management Company Limited</b>  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: <a href="mailto:connect@birlasunlife.com">connect@birlasunlife.com</a></p> <hr/> <p><b>Registrar &amp; Transfer Agents</b>  Computer Age Management Services Pvt. Ltd, (CAMS)  Rayala Towers, 158, Anna Salai, Chennai - 600002.  Contact Details : 1800-425-2267, E-mail : <a href="mailto:birlasunlife@camsonline.com">birlasunlife@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p>
<b>Unitholders' Information</b>	<p><b>Account Statements / Confirmation:</b></p> <ul style="list-style-type: none"> <li>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 (five) business days from the date of receipt of transaction request will be sent to the Unitholders registered email address and/or mobile number.</li> <li>Thereafter, a Consolidated Account Statement (CAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. 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.</li> <li>In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request.</li> <li>The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. 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.</li> <li>In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.</li> <li>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).</li> <li>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.</li> <li>No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished periodically by respective Depository Participants (DPs) will contain the details of transactions.</li> <li><b>Half Yearly Consolidated Account Statement:</b> <ul style="list-style-type: none"> <li>A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement.</li> <li>The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.</li> </ul> <p>Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p> </li> </ul> <p><b>Annual Report:</b>  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.  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 (<a href="http://www.birlasunlife.com">www.birlasunlife.com</a>) and shall also be displayed on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p><b>Half Yearly Disclosures (Unaudited Financial Results / Portfolio):</b>  The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish its unaudited financial results for the half year period and also complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p><b>Option to Hold Units in demat mode:</b>  Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme 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</p>

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. 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.

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. Further, the units held in electronic (demat) form will be transferable 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.

## 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 to receive the transaction charges). Thereafter, the balance of the subscription amount shall be invested.

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

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

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

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.

- Transaction charges shall not be deducted/applicable for:

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

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

## SUMMARY OF SCHEME SPECIFIC RISK FACTORS

Investments in the schemes are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Debt Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Foreign Securities including currency risks, investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with these assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The schemes shall also be subject to risks associated with stock lending, short selling etc.

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. For the Scheme Birla Sun Life Monthly Income Birla Sun Life MIP, Birla Sun Life MIP II, monthly income is not assured and is subject to availability of distributable surplus. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units. For detailed Risk Factors please refer to Scheme Information Document

### Risk Factors Specific to Birla Sun Life Dividend Yield Plus

- Risks associated with High Dividend Yield stocks: Though the investments would be made in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividends in future.
- These stocks, at times, may be relatively less liquid as compared to growth stocks.

### Risk Factors Specific to Birla Sun Life Index Fund

Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the S&P CNX Nifty or one or more securities covered by / included in the S&P CNX Nifty and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing prices.
3. India Index Services & Products Limited (IISL) undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and may not permit precise mirroring of the Nifty during this period.
4. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions.
7. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
  - Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error in the range of 2 to 3% per annum from its Benchmarks.
  - However, it needs to be clearly understood that this is just an indicative range and that the actual tracking error can be higher or lower than the range given.
  - In the event the S&P CNX Nifty is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as track a different and suitable index or to suspend tracking the Nifty till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

### Risk Factors Specific to Birla Sun Life Midcap Fund

- The ability to absorb business changes is lesser in mid-cap companies as compared to some of their larger counterparts
- These stocks may, at particular given time, have poor liquidity on the bourses and volatility levels could be higher.

### Risk Factors Specific to Birla Sun Life India Opportunities Fund

- Exchange rate fluctuations could adversely impact corporate earnings.
- Government policy regarding implementation of international treaties like WTO etc. could affect the fortunes of many of the companies where the scheme proposes to invest.
- Imposition of tariff / non - tariff barriers and restrictions on labour by countries in the target markets would impact corporate earnings.
- A number of companies in the technology sector generate revenues in foreign currencies and may have investments or expenses also denominated in foreign currencies. Changes in exchange rates may, therefore, have a positive or negative impact on companies in the said sector.
- The Scheme's investments will be predominantly in equities of select companies in technology intensive sectors. Accordingly, the NAV of the Scheme is linked to the equity performance of such companies and may be more volatile than a more diversified portfolio of equities.

### Risk Factors Specific to Birla Sun Life MNC Fund

- The scheme's investments will be in a select group of companies and therefore, the performance of this fund would be directly linked to performance of these select companies.
- Many of the profitable companies operating in the MNC sector are opening for share buybacks and de-listing. This may create a shrinking universe of investment opportunities in this sector.

### Risks Factors Specific to Birla Sun Life Commodity Equities Fund

- Scheme will invest in the specified commodity companies or units of mutual funds that invest in commodity companies and thus the risk pertaining to each of the commodities will be applicable to the Scheme also
- Scheme intends to invest in stocks or funds. Pricing of the underlying stocks or mutual fund Schemes would be affected by the movement in the price of the respective commodities.
- Investment in overseas securities: Scheme seeks to invest in international securities or funds. These securities involve an increase in risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, difference in auditing and accounting standards potential political and economic instability, limited liability and volatile prices. Further, risks associated with extraordinary exchange control, economic deterioration and changes in bi-lateral relations.
- Execution of investment strategies depends upon the ability of the fund manager to identify such opportunities which may not be available at all times and that the decisions made by the fund manager may not always be profitable.
- There is a difference in the trading timings in various countries. Thus a real-time price of the overseas securities may not be available for the purpose of calculating the NAV.
- The Scheme is also vulnerable to movements in the prices of securities invested by the Scheme, which again could have a material bearing on the overall returns from the Scheme.
- The returns from the type of securities in which the Scheme invests may under perform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-

performance and under-performance in comparison of the general securities market.

- In both Domestic and International markets, there may be risks associated with trading volumes, settlement periods and transfer procedures that may restrict liquidity of investments in equity and equity-related securities.
- Scheme will be exposed to settlement risk, as different countries will have a different settlement period.

Investments in foreign securities under each Plan of the Scheme on an ongoing basis shall be governed by the limits specified by SEBI/RBI from time to time. AMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.

### Risk Factors Specific to Birla Sun Life Buy India Fund

1. Change in Tax rates/structure: Most companies in this universe are in high/highest corporate tax brackets. Moreover, India being a price sensitive market, any change in excise structure would impact selling price, demand and/or company margins. Also, increases in personal taxes correspondingly reduce disposable income, thereby reducing consumption. Hence any modification to existing tax rate or structure would impact business performance.
2. Government Regulation: The universe is exposed to various regulatory issues such as DPCO, IPR, 100% subsidiary allowance (in case of MNCs), Royalty payments, Indian sourcing and relevant tariffs. The manner and extent of allowance/disallowance of all the above would have a bearing on company strategy and business focus.
3. Political Uncertainty: The universe is to a great extent dependent on strong consumer spending, to be able to deliver strong performance. Political uncertainty creates a weaker consumer environment, as individuals defer purchases until discerning more secure, stable environment (often referred to as the "feel good factor").
4. Competition from spurious/smuggled goods: This has become a problem of increasing magnitude in recent times. However, individual companies are well aware of such practices, and have sensitized regulatory authorities to the same.

### Risk Factors Specific to Birla Sun Life New Millennium Fund

1. Loss of Key Professionals: In technology industries the ability to recruit and retain professionals with the necessary technical skills can be crucial to the ongoing success of the organisation. Qualified IT professionals are a limited resource and there is a worldwide demand for professionals from the Indian sub-continent. Failure to be able to retain key professionals can negatively impact the prospects of a company.
2. Failure to adapt business to the rapid technological change: Companies in the IT industry may be adversely affected by rapid technological changes, product innovations and obsolescence, changing standards and client preferences. All or one of these issues may impact the business prospects of a company.
3. Changes to Tax Benefits in India: The Government of India has given the information technology sector favorable tax benefits. If these tax benefits are removed or amended then it is possible that the changes may have a material adverse impact on a company's revenue and earnings.
4. Exchange Rates: A number of companies in the technology sector generate revenue in foreign currencies and may even have investments or expenses denominated in foreign currencies. Changes in exchange rates may therefore have a positive or negative impact on a company's bottom line.

### Risk Factors Specific to Birla Sun Life Infrastructure Fund:

- The investments under the scheme are oriented towards equity/equity related securities of companies belonging to the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The performance of the companies, which form the investment universe of this scheme, would be affected by the growth and performance of the infrastructure sector in the country.
- As the scheme may hold securities that are not in the S&P CNX Nifty Index and may invest in limited number of sectors with higher concentration in certain sectors and industries, it may perform differently from the general stock markets.

### Risk Factors Specific to Birla Sun Life International Equity Fund:

- Investments in International (overseas) equity and equity related instruments Securities involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity, and volatile prices. Further, risks associated with introduction of extraordinary exchange control, economic deterioration, and changes in bi-lateral relationships.
- Investments in foreign securities under Plan A and Plan B of the Scheme on an ongoing basis shall be governed by the limits specified by SEBI/RBI from time to time. BSLAMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.
- "Standard & Poor's", "S&P" and "STARS" are trademarks of The McGraw - Hill Companies, Inc. and have been licensed for use by Birla Sun Life Asset Management Company Limited, as manager of the Birla Sun Life International Equity Fund ("the Fund"). The Fund is not sponsored; managed; sold or promoted by Standard & Poor's and its affiliates and Standard & Poor's makes no recommendation as to the advisability of investing in the Fund.

### Risk Factors Specific to Birla Sun Life Special Situations Fund:

The Scheme may invest in stocks, which are undervalued with the anticipation of increase in price. However, the stocks may continue to languish and may not attain the anticipated price.

The Fund is subject to investment style risk; the Scheme has a contrarian style of investment, the funds performance may not be in line with the general market in scenarios of strong upward or downward cycles. Further, the prices of securities invested by the scheme may not behave as expected by Fund Manager; this may affect the returns of the Scheme adversely.

### Risk Factors Specific to Birla Sun Life Floating Rate Fund

- Basis Risk (Interest rate movement): During the life of floating rate security or a swap the underlying benchmark may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These type of events may result in loss of value in the portfolio.
- Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up/ mark down over the benchmark rate. However depending upon the market conditions the spreads may move adversely or favorably leading to fluctuation in NAV.
- Counterparty Risk: As the scheme will be investing substantially in floating rate instruments, it may be entering into swaps of fixed rate obligations for floating rate returns. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the 'counter party') to comply with the terms of the derivatives contract.

### Risk Factors Specific to Birla Sun Life Enhanced Arbitrage Fund

- The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities prevailing in terms



## SUMMARY OF SCHEME SPECIFIC RISK FACTORS

of price spread (difference) in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.

- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price discrepancies in the capital markets.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment do not get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.
- The Fund intends to take advantage of opportunities arising out of corporate events like open offers, buy-back, merger, initial public offers, etc. The lack of such corporate events may lead to lack of opportunities to the Fund Manager.

### Risk Factors Specific to Birla Sun Life Small & Midcap Fund

- The investments under the Scheme will be concentrated in the Small and Mid Cap segment and hence may perform differently than a broad market portfolio. Small and Mid Cap stocks are generally more volatile and less liquid as compared to Large Cap stocks. Further Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investing in companies which are part of the CNX Midcap Index stocks is based on the premise that relatively small and midcap companies will increase their earnings and grow into larger, more valuable companies. However, as with all equity investing, there is the risk that a company will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Historically, stocks which are part of the CNX Midcap Index stocks have experienced greater volatility and they may be less liquid than larger cap stocks. Thus, relative to larger, more liquid stocks, investing in small and midcap stocks, involves potentially greater volatility and risk. The biggest risk of equity investing is that returns can fluctuate and investors can lose money.

### Risk Factors Specific to Birla Sun Life Gold Fund:

- This being a fund of fund 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.
- The liquidity of the scheme's investment may be restricted by trading volumes, transfer process & settlement periods. It may also be affected by the liquidity of the underlying ETF units. Currently, the liquidity for gold ETF units on the exchange may be low. There might be an impact cost for liquidating units on the exchange. However, Authorised Participants are appointed for the underlying ETF to ensure that the market price of units is nearer to the NAV of the underlying Gold ETF units.
- 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 NAV of the scheme shall be determined, based on the closing market price of the underlying Gold ETF on the exchange(s). In case the underlying Gold ETF is not traded on any particular business day then the NAV of the scheme shall be derived based on NAV of the underlying Gold ETF in accordance with valuation policy. Any delay in declaration of NAV of any particular underlying Gold ETF may result in delay of the computation of the NAV of the scheme.

- The Fund will subscribe/redeem according to the value equivalent to unit creation size as applicable for the underlying scheme. When subscriptions/redemptions received are not adequate enough for transaction in creation unit size, the Birla Sun Life Gold fund will buy/sell BSL Gold ETF units directly on the stock exchange without waiting for additional subscription/redemption.
- 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.
- As Birla Sun Life Gold ETF is not actively managed, the underlying investments may be affected by a general decline in the domestic price of gold and other instruments invested under the scheme. Birla Sun Life Gold ETF invests in physical Gold & securities mentioned in the asset allocation regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.
- Tracking Error: Tracking error is defined as the annualised standard deviation of the variance between daily returns of the NAV of the scheme and the underlying benchmark (physical gold in this case) for any given period. Tracking Error is always calculated against the 'Total Returns Index' which shows the returns on the Index portfolio, inclusive of dividend.

Tracking error may have an impact on the performance of Birla Sun Life Gold Fund. The scheme's ability to achieve close correlation with the underlying benchmark may be impacted by factors including but not limited to :

- Buy/Sell transactions at different point of time during the trading session, which may not correspond to the closing price.
- Delay in purchase/sale of gold due to:
  - o Illiquidity of gold.
  - o Delay in realization of Sale proceeds.
  - o Creation of a lot size to buy the required amount of gold.
- Execution of large buy / sell orders.
- 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.
- Holding of cash equivalents to meet redemptions, expenses, dividend payouts etc.
- Transaction cost (including taxes and insurance premium) and recurring expenses.
- Delay in realization of unit holder's funds.
- Further, The fluctuations in the price of gold could adversely affect investment value of the Units. The factors that may affect the price of gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, movement/trade of gold that may be imposed by RBI, trade and restrictions on import/export of gold or gold jewellery etc. Hence, the investor may also lose money due to fluctuation in the prices of the Gold.
- In addition, as the Scheme will predominantly invest in BSL Gold ETF (the underlying scheme), the Scheme will be subject to risk factors associated with investment in the underlying scheme. For further details on scheme specific risk factors for underlying scheme, investors are requested to refer to respective SID.

**Investors in the Schemes are not being offered any guaranteed returns. Further, the Fund/AMC is not guaranteeing or assuring any returns. The fund is also not assuring or guaranteeing that it will be able to make regular dividend distributions to its Unit holders (wherever applicable), though it has every intention to manage the portfolio so as to make such payments to the Unit holders. Dividend payments will be dependent on the returns achieved by the AMC through active management of the portfolio. The dividend distributions may, therefore, vary from time to time based on investment results of the portfolio. 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.**

## Birla Sun Life Advantage Fund

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. 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.

## Birla Sun Life Dividend Yield Plus

The scheme aims to generate returns by investing in high dividend-paying companies. Historically, stocks of high dividend yielding companies provide a high degree of protection during falling equity markets. Along with this protection, there is a good possibility of stock prices appreciating, should the equity markets revive. When a high dividend yield investment is made in conjunction with other parameters like low price to book value ratio (price-to-book) and low market capitalization to sales ratio (market cap-to-sales), the possibility of upward re-rating of the stock increases. The scheme would therefore aim to build a portfolio that provides a combination of high dividend yield, substantial capital protection and a strong possibility of capital gains.

Investing in stocks with high dividend yields is traditionally a 'Defensive Investment Strategy'. Using this approach, the scheme targets to achieve returns higher than what would otherwise be available in interest bearing securities (Bonds, FDs, CDs, Debentures etc.), but without taking undue exposure to the vagaries of stock markets. Historically, the share prices of companies having high dividend yield are less volatile than growth stocks. It is the belief of the Fund Manager that the companies, which have a track record of dividend payment, are perceived as 'Shareholder Friendly'. High Dividend payouts often signal that there is enough cash generation in the business. Quite often, a high dividend yield in these companies indicates that the stock is currently under priced in spite of higher cash generating ability of the issuer. A careful selection of these stocks could therefore unlock the potential growth, which should eventually reflect in the share prices.

Though high dividend yield would be one of the prime criteria for selection of stocks, every investment would be done taking into account the following factors besides others: 1. Business Fundamentals 2. Quality of Management 3. Industry Trends 4. Growth Prospects 5. Track Record and Consistency of Dividend Payments 6. Volatility of the stock Since the fund intends to follow a defensive strategy, it would invest primarily in stocks that have a low volatility or beta. Beta is a measure of volatility of a stock or a portfolio relative to an index. As mentioned in the section on "Asset Allocation and Investment Policies" above, the scheme may, from time to time invest in 'special situations' like share buy-backs, de-listing opportunities or during mergers and acquisitions. The Investment Process for such investments will be different from normal investments in the scheme. Opportunities will be seized based on consideration of short term benefits. Such situations will be identified and discussed in the investment group. Thereafter, a risk evaluation would be carried out to arrive at a decision. These decisions would be properly recorded along with justifications for such decisions. As a part of the investment strategy, the fund would book profits regularly to take advantage of any favourable market trend. BSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of unit holders and if market conditions so warrant.

## Birla Sun Life Midcap Fund

The scheme would invest a substantial portion of its investible assets (over 65%) in Mid Cap companies. The stocks of these companies are generally more volatile and less liquid than the large cap stocks. In order to diversify the portfolio, the fund manager may invest upto 35% in stocks which have a higher or lower market capitalisation. A small portion of the portfolio may be kept in call and money market instruments in order to meet the liquidity needs.

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. 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. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

## Birla Sun Life MNC Fund

The investment emphasis of the Scheme would be on identifying companies with sound corporate managements and prospects of good future growth. A track record of superior performance and corporate governance will be added considerations. Essentially, the focus would be on stocks driven by long term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities.

Liquidity will be very important consideration for investment decisions, due to the potential of large redemptions inherent in open-end schemes. As a result, a significant proportion of the Scheme's equity investments will be made in relatively liquid large capitalization stocks, including established blue-chips and emerging blue-chip stocks. In addition, as far as supported by liquidity considerations, investments in small and medium capitalization growth stocks will also be emphasized in expectation of higher returns. A portion of the funds will also be invested in IPOs and other primary market offerings that meet our investment criteria.

## Birla Sun Life India Opportunities Fund

Investment Strategy would focus on achieving superior risk adjusted returns by investing in attractively priced shares of companies that are poised for rapid growth in Revenues and Profits. These companies would fall into two broad categories. One set of investment opportunities includes information technology (IT) and IT-related companies, media, telecom, pharmaceutical and bio-technology companies. These companies use a combination of intellectual capital and lower labour costs to deliver high quality and low cost solutions.

The second set of companies where the scheme would invest will come from sectors that are not directly related to IT and related companies. So far, we have seen India's low cost and intellectual capital being exploited in the field of services and pharmaceutical research. We believe India is now ready to play an increasingly important role in exports of manufactured goods like auto ancillaries, generic & bulk pharmaceuticals and textiles. These represent large business opportunities where India has medium-to-long term competitive advantage. The key criteria for evaluation would be whether foreign exchange earnings form a material portion of revenue and exports and is the key thrust area for future growth.

Thus, the fund aims to be a vehicle for investing in India's role in the Global Outsourcing Theme.

## Stock Selection strategy

The scheme would invest a substantial portion of its investible assets (over 65%) in the investment universe as defined above. In order to diversify the portfolio, the fund manager may invest upto 35% in stocks which other than as defined in the investment universe above. A small portion of the portfolio may be kept in call and money market instruments in order to meet the liquidity needs.

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. 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. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

## Birla Sun Life Infrastructure Fund

The corpus of the Scheme will be primarily invested in equity and equity related securities of the companies in the Infrastructure Sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The fund may also invest in ADR/GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.

## Stock Selection Strategy

The Fund will select stocks of companies engaged in the area of infrastructure across the following industries. Please note that the list is indicative and the Investment Manager may add such other sector/group industries, which broadly satisfy the category of infrastructure industries:

- Ø Banking and Financial Services

- Ø Capital Goods
- Ø Cement
- Ø Coal
- Ø Construction
- Ø Earth Moving Equipments
- Ø Energy
- Ø Engineering
- Ø Housing
- Ø Metals
- Ø Oil and Oil Related Sectors
- Ø Petroleum
- Ø Ports
- Ø Power and Power Equipments
- Ø Telecommunications
- Ø Transportation

These sectors are only indicative and this could undergo change based on future reforms and developments. The Fund will select stocks from the investment universe, which, in the opinion of the Fund Manager, offer an attractive investment opportunity to participate in the growth of the infrastructure sector. These may be across the above-mentioned sectors or other areas of Infrastructure as may be identified by the Fund. A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macro economic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantages. Subject to the provisions of Schedule Seven of the SEBI (Mutual Funds) Regulations, 1996, there will not be any restrictions on the level of participation in any of the abovementioned industries.

## Birla Sun Life India Gennext Fund

Indian economy has seen a paradigm change in the consumption habits in the last decade.

This pattern is fuelled not only by the opening up of the Indian economy but also due to integration with the global markets. The rising income levels in India are primarily guiding the high value consumption patterns. The rising levels of consumption are also being led by a growing breed of young educated mass of people working in areas like call centers, service desks, IT companies, Financial Services etc. This young educated mass is earning well and spending well. The young generation has consumption habits that are markedly different from the existing middle class population.

It is a well-accepted fact that service industry is a major employment generator, as the primary reliance in service sector is on human capital.

Birla Sun Life India GenNext Fund seeks to invest in such companies that are in products or services, which cater to the young consumers, or companies that have distinct brand identities and therefore enable choice. Some of the sectors that are expected to benefit from this rising propensity to spend are:

- Automobiles
- Hospitality
- Travel and tourism
- Pharmaceutical and Health Care
- Utilities companies like telecom, power distribution etc.
- Retail chains
- Consumer Goods
- Consumer Durables
- Financial services and banks
- Housing finance companies

The fund would seek to invest in these sectors as well as others that cater directly to the consumers. For further details on Investment Strategy for the scheme, please refer to Scheme Information Document.

## Birla Sun Life Index Fund

The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightages of these stocks in the NIFTY. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections / redemptions in the scheme.

## Birla Sun Life Top 100 Fund

Birla Sun Life Top 100 Fund is designed for those investors who seek exposure to a broader large market capitalization stocks and Growth cum value style of investing. The fund shall invest at least 65% of its corpus in equity and equity related securities of top 100 Indian companies as measured by market capitalisation (stock market worth) and listed on stock exchanges. Securities listed on the National Stock Exchange of India shall be considered to determine the top 100 market capitalization companies. The universe would also include those companies coming out with New Fund Offerings and whose post issue market cap (based on issue price) would be amongst the largest 100 Indian companies. The remaining portion of the portfolio will be invested in equity and equity related securities of companies other than the Top 100 companies which in the opinion of the fund manager have attractive growth prospects and potential to outperform the broad market indices. The fund may also invest in ADR/GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time. For further details on Investment Strategy for the scheme, please refer to Scheme Information Document.

## Birla Sun Life Equity Fund

The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and / or sectors and/ or market capitalization. The investment emphasis of the scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Essentially, the focus would be on stocks driven by long-term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities. A portion of the scheme will also be invested in IPOs, emerging sectors, concept stocks and other primary market offerings that meet our investment criteria.

The scheme would invest a substantial portion of its investible assets (80% - 100%) in equity and equity related instruments. Pending investment of the scheme may be invested in debt & money market instruments and other liquid instruments or both. The scheme may have prudent exposure to Futures & Options (F&O) to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary.

## Birla Sun Life Frontline Equity Fund

The Scheme will aim at being diversified across various industries and / or sectors as its chosen benchmark index. It will target the same sectoral weights within its equity portfolio as the benchmark index on a designated day subject to some predetermined flexibility. However, the Scheme shall have the flexibility of selecting stocks within a particular sector from a wider investment universe. So while the equity component of the Scheme's portfolio will track sectoral weights of the chosen benchmark index, the stocks making up those sectoral weights in the Scheme's portfolio could be different from those comprising the relevant sectoral weights in the index. However, such stocks will be from the same sectors although they may differ from the index constituents on account of the Scheme's investment universe being wider than index stocks.

The sectoral weights will be computed by aggregating market values of individual stocks sector wise, as a percentage of the total market value of the equity component in the Scheme's portfolio. The Scheme will have the flexibility of varying the sectoral weights by ± 25% of the sectoral weights in the index on the designated day, or by an absolute figure of ± 3%, whichever is higher. For example, if the sector weight in the index on the designated day is 15%, the ± 25% rule will apply and the Scheme will maintain a weight between 11.25% and 18.75%. For a sector comprising 10% of the index, the

Scheme could have an exposure of between 7% - 13% to that sector in the equity component in its portfolio since in this situation; the  $\pm 3\%$  rule will become applicable. This implies that sectors with less than 3% weights in the index on the designated day may be ignored. The Scheme's equity portfolio will attain the sectoral diversification of the index on the designated day computed in the above manner, by the month-end after the designated day. The Scheme may invest up to 25% of its net assets in cash, government securities, debt and money market instruments. This limit may not be exceeded for a continuous period of 30 days without the approval of / ratification by the Trustee.

The Scheme has currently chosen BSE 200 as its benchmark index. The designated day shall be the 23rd of every month. If 23rd is a non-Business Day, the immediately preceding Business Day shall be the designated day for that month. The equity portfolio of the Scheme will match the sectoral diversification of the benchmark index on the designated day, by the last calendar day of each month or if it is a non-Business Day, by the first Business Day of the next month. The Scheme will typically attain the sectoral weights of the benchmark index by the last Business Day of each month.

The Scheme's investment universe shall comprise all listed and / or unlisted stocks. The Scheme will endeavour to invest in 'frontline' stocks i.e. stocks which in the opinion of its Fund Manager, provide superior growth opportunities. The stocks will be categorised into the sectors making up the benchmark index by the Trustee.

## **Birla Sun Life Buy India Fund**

The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the sectors that cater directly to the consumers, such as Banks & Financial Services, Housing Finance Companies, Automobiles, Hospitality, Travel and Tourism, Pharmaceutical and Health Care, Telecom, Power Distribution, Retail chains, Consumer Goods, Consumer Durables, etc.

The Fund will select stocks from the investment universe, which, in the opinion of the Fund Manager, offers an attractive investment opportunity. These may be across the above-mentioned sectors or other areas as may be identified by the Fund Manager. The fund would have the flexibility to invest in stocks across different market capitalization. The fund would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view. The percentage exposure to any sector or stock would be determined by the fund manager, based on macro-economic, sector as well as company specific factors. At all times, the intention would be to achieve higher risk control and maximize returns. Essentially, the focus would be on long-term fundamentally driven values.

A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macroeconomic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantage.

## **Birla Sun Life New Millennium fund**

The scheme aims to generate returns by investing in technology and technology dependent companies which includes: software services, products, BPO, hardware, internet and e-commerce, media and entertainment, telecommunication services and equipments and technology enabled companies. The scheme will follow a bottom-up approach to stock picking, adopting a blend of value and growth style of investing. The investment emphasis of the scheme will be to identify and invest in companies with robust business model, strong competitive position and managed by quality management.

## **Birla Sun Life Tax Plan**

**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 strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long-term fundamentally driven values.

## **Birla Sun Life Tax Relief 96**

A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macroeconomic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantage.

## **Birla Sun Life International Equity Fund (Plan A and Plan B)**

### **Plan A**

The Plan would be investing exclusively in international stocks. The investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks. The international portion would aim towards reducing the risk through diversification and contribute to returns.

### **Plan B**

The Plan would be investing in a blend of domestic and international stocks. The broad investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks. The domestic portion of the portfolio would provide a strong base to the scheme and the international portion would aim towards reducing the risk through diversification and contribute to returns.

### **Domestic Investment Strategy:**

The corpus of the scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. The scheme would have the flexibility to invest in stocks across different market capitalization. The scheme would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

### **International Investment Strategy:**

The international portion of the portfolio would be managed with the following objectives:

- Invest in countries that have a low correlation with the Indian Economy.
- Invest in countries that have strong and stable economy.
- Choose sectors and segments that are posting strong growth in these countries.
- Choose stocks in these countries that have strong market presence and have high potential for growth.

While the Scheme is not restricting itself to the number of countries that it can invest in, the portfolio would primarily have a blend of U.S., European and Asian stocks.

The percentage exposure to any country, sector or stock would be determined by the fund manager, based on macro-economic, sector as well as company specific factors. At all times, the intention would be to achieve higher risk control and maximize returns. The stock selection strategy under the Plans would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. BSLAMC has tied up with Standard & Poor's Investment Advisory Services LLC (SPIAS) for seeking portfolio advise on the international portion of the fund's portfolio. SPIAS is a division of Standard & Poor's and has a long track record in providing investment advisory services to institutional clients. The fees related to these services would be borne by BSLAMC and would not be charged to the scheme. SPIAS, as part of this arrangement, would create a model portfolio for BSLAMC using their proprietary methodologies. This model portfolio would be used for creation of the international portfolio of the scheme. The fund management of the Scheme (including the international portion) shall rest with Birla Sun Life Asset Management Company Ltd.

As one of their proprietary methodologies for portfolio construction, SPIAS would use the renowned STARS ranking system of Standard & Poor's. "STARS" stand for Stock Appreciation and Ranking System, and is being used for ranking stocks across various parts of the world including U.S., Europe as well as Asia. The STARS system was started in the year 1987 and has more than 20-years of track record

## **Birla Sun Life Special Situations Fund**

The objective of the Scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations and Contrarian investment style. Special Situations: Special situations are out of the ordinary situations that companies find themselves in from time to time. Such situations present an investment opportunity to Fund Manager who can judge the implications of that opportunity that can unlock value for investors. There could be many such situations that may have the potential to unlock value of the companies. Some of these situations are-

1. De-Mergers: Corporate actions often unlock a lot of value for the investors. Demergers may result in separation / spin-off of business operation / activity from some other business operation / activity. There may be unlocking of value for an investor.
2. Mergers: Merger of businesses or companies may result in synergies business activities. This may result in value unlocking for the companies getting merged.
3. Debt Structuring: There may be corporates that have higher debt on their balance sheets resulting in lower profitability and cash flows. The cost of debt may also be high resulting in reduced profitability. Any attempt by the corporates to either reduce the debt burden or swap the existing debt with lower cost options may result in value unlocking.
4. Buy-Back: Companies may consider a buy-back of their shares from the market due to various reasons like - company has substantial free reserves, management is confident of the future growth potential, meeting with the regulatory norms, etc. These events may lead to value unlocking for the company.
5. Other Situations: There could be many other events that may result in share price appreciation. Situations like introduction of new products, new segments, acquisition of new customers, R&D related developments, management re-structuring, capital infusion, revaluation of Fixed Assets, Properties or other assets, etc. might result in a favorable environment for stock price appreciation. The scheme intends to carefully look at such special situations and participate in them based on the potential for stock appreciation.

Contrarian Investing: Strategy would comprise of investing in companies that are currently out of favor, overlooked or neglected due to temporary fallacies like poor results, failure with regards to the product launch, factor affecting the industry, political interventions, etc. However, these companies may be fundamentally strong but market may have failed to recognize their true potential. The Scheme may invest in such undervalued companies to take advantage of price appreciation. Investment strategy would be to identify stocks based on the above mentioned criteria and benefit from the event. These events may or may not be time bound. Investment strategies would include but not be limited to the above-mentioned strategies. Scheme will be a style diversifier for an investor. The aforesaid investment strategy will also be adopted for investments if made in foreign securities. The Scheme would follow a bottom-up investment approach, where investments will be selected based on specific criteria relevant to the company. There will be no bias towards size or sectors. Companies selected will be analyzed taking into account the business fundamentals like nature, stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record, etc.

## **Birla Sun Life Commodity Equities Fund**

The objective of the fund is to offer long term growth of capital, by investing in (1) stocks of commodity companies, i.e., companies engaged in or focusing on the specified commodity business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.

Birla Sun Life Commodity Equities Fund will have following plans each with a segregated portfolio.

### **Birla Sun Life Commodity Equities Fund – Global Precious Metals Plan.**

Birla Sun Life Commodity Equities Fund – Global Precious Metals Plan will predominantly invest in overseas companies or overseas mutual funds investing in companies that have business exposure to various precious metals. A typical universe could include producers of gold and related products, including companies that mine or process gold and the South African finance houses which primarily invest in, but do not operate, gold mines. The Fund may invest in companies that are mining precious metals and minerals like platinum.

### **Birla Sun Life Commodity Equities Fund – Global Agri Plan**

Birla Sun Life Commodity Equities Fund – Global Agri Plan will predominantly invest in overseas companies or overseas mutual funds investing in companies that have business exposure to agricultural commodities. Such companies could include producers of agricultural products, crop growers, owners of plantations, companies that produce and process foods, fertilizer producing companies etc.

### **Birla Sun Life Commodity Equities Fund – Global Multi Commodity Plan**

Birla Sun Life Commodity Equities Fund – Global Multi Commodity Plan will predominantly invest in overseas companies or overseas mutual funds investing in companies that have business exposure to various commodities like Energy, precious metals, industrial metals, water and agricultural commodities.

The Scheme will primarily focus on opportunities prevailing in each of the commodities. Fund manager will undertake an active investment management strategy. Investment in stocks will be based on a bottom up approach. There will be no market capitalization or geographic bias. The Scheme may also undertake active cash calls if the situation so warrants. The scheme may adopt a quantitative approach to build a portfolio. While using a quantitative model, the fund would analyse multiple fundamental and technical factors like price momentum, earnings momentum, broker recommendations, correlation with underlying commodities, valuation, liquidity etc. While the quant model would be used to generate a model portfolio, the fund manager would have the discretion to change the portfolio selection and assigning portfolio weights.

Further, the Scheme may invest in units issued by overseas mutual funds. Such investment in the funds will not be more than 35% of the portfolio value. The selection of an overseas mutual fund will be based on parameters like:

- Appropriateness of the Fund, with regard to the Schemes investment objective,
- Track record of the Fund under consideration,
- Reputation of the Fund which has launched the Scheme, etc.

Global Multi Commodity Plan will adopt a tactical approach towards selecting a mix of commodities segments. Once the allocation to each commodity is determined, the plan may invest either in other plans of this Scheme or may invest in companies / Funds directly.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

Though every endeavor will be made to achieve the specified objectives, the AMC / Trustees / Sponsors do no guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

## **Birla Sun Life Enhanced Arbitrage Fund**

Scheme seeks to generate income by predominantly investing in equity and equity linked instruments.

Scheme aims to identify the price differentials prevailing for a stock / index in 2 market segments (cash, futures, etc). Trades are executed once the price differentials are identified. Generally, trades will be executed provided that they generate returns higher than short term debt instruments (call money, money market instruments, liquid schemes, etc) net of expenses.

Scheme will buy a stock where it is available cheap and sell the stock where it is quoting at a higher price. Simultaneous buy and sell trade will be entered into in both the market segments (Cash & Futures). Gains that the trade would offer, is identified at the time of execution. On expiry of the futures contract, there is a convergence of price of a stock in cash & derivatives segment. Thus gains are secured / assured irrespective of the market movements, only at the end of the month i.e. on expiry of the futures contract. If these trades are unwound prior to expiry, then they may / may not generate the pre-specified returns.

The scheme shall also undertake Securities Lending and Borrowing within the framework as permitted by SEBI.

However, if these trades fail to exist / if the returns generated are lower than that offered by liquid schemes / index, then the scheme may undertake a higher allocation to debt and money market securities.

A portion of the corpus will also be invested in direct equities, IPO's, Options, open offer and buy-back. Allocation to these strategies will be restricted to the extent of 10% of the corpus size.

## Birla Sun Life India Reforms Fund

Scheme seeks to generate income by predominantly investing in equity and equity linked instruments.

The scheme would seek to invest in companies that are expected to benefit from the government reforms program. These companies would encompass, but not be limited to, engineering, real estate & construction, power, telecom, infrastructure, financial services, Fertilizers, agrochemicals, irrigation, education and select commodity sectors. Investments will be pursued in selected 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 will focus 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 will invest across sectors without any market cap or sectoral bias. For further details on Derivatives strategies and Investment strategy under the scheme, please refer to Scheme Information Document.

## Birla Sun Life Pure Value Fund:

The fund would follow a value investing strategy for the management of its portfolio.

Value investing is buying into stocks that are trading for less than their intrinsic value - stocks that the market is undervaluing. Typical value investing strategies include, strategies like

- Buying stocks with a low price to book value,
- Low price to cash flow,
- Low price/earnings multiple, and high dividend yields,
- Asset Replacement,
- Dividend Yield higher than the G-Sec yield,
- Valuation mismatch due to invisible/undervalued assets (Land, Licenses, Brands, Trademarks, Patents etc.)
- Situations wherein the value of the Company would be unlocked due to:
  - Mergers and Acquisition activities
  - Restructuring
  - Recovery potential
  - Retained earnings

Value Investing is similar but not the same as contrarian investing. The key difference between contrarian investing and Value Investing is that in latter there is a gap between underlying value of the company asset, earnings or holding value) and the market perception of the same. In case of contrarian investing, the stock is out of favor and is trading at a valuation lower than its recent past and not necessarily at a discount to its inherent value.

Key underlying assumption in Value Investing is that markets are inefficient and over a period of time the market will discover and find the right value for the stock.

Value strategy, is a conservative way of investing in Equities. The primary reason is that these stocks are already available at a substantial discount relative to the general market levels. As such the downside in such stocks is relatively lesser.

The value strategy, while being a blend of Top down and Bottoms up, essentially focuses on companies with long track records and excellent managements. As such the probability of these companies to improve their fundamentals with changing business dynamics is relatively strong.

### Buying Approach

Through fundamental analysis, business underlying the security is assessed vis-à-vis its intrinsic value. Some of the factors that are studied are

- Financial Statements of the Company's
- Position in the earnings cycle
- Competitive position, and management quality.

In addition, we will focus on long-term and cyclical industry trends in order to identify and measure the risks associated with a Company's business. By taking a disciplined approach to security selection, portfolios can yield good long-term total returns. Once a stock is identified as relatively undervalued, the Fund Manager performs additional Fundamental Analysis to determine if there is a sufficient catalysts available to unlock the hidden value within reasonable time. The strategy is broadly diversified across all sectors and not just invested in out-of-favor value sectors

### Selling Approach

Stocks bought in Value Investing will be sold when stock appreciates to target price without commensurate increase in intrinsic value. However, if the anticipated catalyst(s) fails to happen within a reasonable period, or an unanticipated event, change in fundamentals, or deterioration in intrinsic value negating original reason for investment then also the stock will be sold.

## Birla Sun Life Small & Midcap Fund

The corpus of the Scheme will be primarily invested in Small and Mid Cap equity and equity related securities of the companies in the small and midcap segment that have a potential to appreciate in the long run. The Scheme may also invest a small portion of its corpus in fixed income securities including money market instruments to manage its liquidity requirements. The fund manager will select equity securities on a bottom-up stock selection approach. Under bottom-up approach, the main focus is on identifying stocks on their individual merits irrespective of the sectors to which they belong as opposed to first identifying sectors and then choosing stocks within that sectors which is followed under top-down approach. Hence, under bottom-up approach among other things, consideration will be given to fundamentals of the companies, management quality & strength of their businesses.

Apart from sound fundamentals and management, the fund would lay emphasis on valuations and long term growth potential. The stocks of small and midcap companies are generally more volatile and less liquid than the large cap stocks. 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. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

## Birla Sun Life Long Term Advantage Fund

The corpus of the Scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. The Scheme may also invest a small portion of its corpus in fixed income securities including money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The fund may also invest upto 25% of the corpus of the scheme in Foreign Securities. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.

**Stock Selection Strategy:** The Scheme will select stocks of companies that have demonstrated a potential ability to grow at a reasonable rate for the long term. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.

## Birla Sun Life Asset Allocation Fund

The Scheme will invest in Equity and Debt schemes in the pre-specified range of the respective plan. The investments will be made in a judicious mix of equity and debt mutual fund schemes.

Across the basket of equity schemes, funds will be allocated depending on the fund manager's perception of the outlook of various equity schemes and the risk profile of the plan. For instance, in the Aggressive Plan, the Fund Manager will endeavor to assign a higher weightage to aggressive growth and sector specific schemes.

The allocation amongst the underlying debt schemes is decided dynamically based on the fund manager's view on interest

rates. Therefore, the Fund Manager may decide to invest only in a few debt schemes and not all, at a particular time to alter the average maturity of the portfolio or may invest just in Birla Sun Life Cash Plus in periods of uncertainty to hedge against volatility.

Based on the above asset allocation, it is expected that the Beta of the Aggressive Plan would be higher than the beta of the Moderate and Conservative Plans. The Conservative Plan is expected to have the lowest beta among these three plans.

The Fund Manager also reserves the right to invest upto 30% of the assets of each of the plans in schemes of other mutual funds from time to time.

## Birla Sun Life Gold Fund:

The investment objective of the scheme is to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).

To achieve the investment objective, the scheme will predominantly invest in units of BSL Gold ETF. Accordingly, the Scheme may buy/sell the units of BSL Gold ETF either directly with the Fund 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 Birla Sun Life Gold Fund (BSL 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 recurring expenses in the Scheme. However, this may vary due to reasons beyond the control of the Fund Manager. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error.

The deviation from the underlying BSL 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 BSL Gold ETF (May 13, 2011) till April 30, 2012.

% difference in NAV between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
Average	0.25	0.37	0.49	0.61	0.72	0.83
Max	7.03	8.01	8.19	11.10	12.26	12.30
Min	-8.06	-8.17	-7.56	-8.03	-8.59	-8.24

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.

## Birla Sun Life '95 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.

## Birla Sun Life MIP

**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.

## Birla Sun Life MIP II

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.

## Birla Sun Life Monthly Income

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.

## 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 instruments that generate consistently superior yields at low levels of risk. Rigorous in-depth 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.

## 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

## Birla Sun Life Gilt Plus

- Liquidity Support from RBI

Being a scheme dedicated exclusively to investments in Government Securities, Birla 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.

## Birla Sun Life Government Securities Fund

"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. The Short Term Plan will be managed to maximum rupee weighted duration of three years while the Long Term Plan will be managed to maximum rupee weighted duration of seven years. Each of these investment plans 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.

## 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 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 curve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s.

## 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 portfolio returns, the Fund would invest in instruments 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.

## Birla Sun Life Savings Fund

**Stock Selection Strategy :** The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses, and having quality managements. The investment strategy would emphasize 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 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.

## Birla Sun Life Ultra 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.

## Birla Sun Life Floating Rate Fund

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 Short Term Plan will normally be skewed towards short term maturities with higher liquidity and 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 permitted 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 interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

## 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 Fund 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.

## Birla Sun Life Cash Plus

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 Fund 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.

## 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.

## Birla Sun Life Advantage Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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. The risk control process involves reducing risks through portfolio diversification.

The Investment Committee 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. Birla Sunlife 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.

## Birla Sun Life Dividend Yield Plus

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock-specific risk will be minimised by investing only in those companies that have been thoroughly researched by BSLAMC's research team. Risk will also be managed through broad diversification of the portfolio 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.

Liquidity will be a very important consideration for investment decisions, due to the potential of large redemptions inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid 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.

## Birla Sun Life Midcap Fund

There are internal investment restrictions on individual stock exposure limits and there are sector exposure limits [only applicable to general equity funds]. Also there are restrictions on level of exposure to IPOs, private placements and small companies [defined as historical turnover of less than ₹ 50 crores p.a.]. In case of Birla Sun Life Midcap Fund, under normal circumstances, the fund would be investing in at least 20 companies and at least six sectors with a maximum exposure of 25% to each sector. However, the AMC reserves the right to modify this strategy from time to time and the changes would be informed to the unitholders in the next newsletter. 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.

## Birla Sun Life MNC Fund

The investment emphasis of the Scheme would be on identifying companies with sound corporate managements and prospects of good future growth. A track record of superior performance and corporate governance will be added considerations. Essentially, the focus would be on stocks driven by long term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities.

Liquidity will be very important consideration for investment decisions, due to the potential of large redemptions inherent in open-end schemes. As a result, a significant proportion of the Scheme's equity investments will be made in relatively liquid large capitalization stocks, including established blue-chips and emerging blue-chip stocks. In addition, as far as supported by liquidity considerations, investments in small and medium capitalization growth stocks will also be emphasized in expectation of higher returns. A portion of the funds will also be invested in IPOs and other primary market offerings that meet our investment criteria.

## Birla Sun Life India Opportunities Fund

In order to control the portfolio risk, the scheme would adhere to internal investment restrictions on sectoral exposure. Considering the unique nature of the scheme, exposure to IT and IT related companies would be limited to a maximum of 50% of the net assets. All other sectors would not individually exceed 30% of net assets Limits. The AMC would adhere to the 10% limit on exposure to individual stocks.

The AMC reserves the right to modify the internal restrictions from time to time and the changes would be informed to the unitholders in the next newsletter.

While these measures are expected to mitigate the concentration risks, there can be no assurance that other forms of risks would be completely eliminated from these measures.

## Birla Sun Life Infrastructure Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

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.

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.

## Birla Sun Life India Gennext Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

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.

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.

## Birla Sun Life Index Fund

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.

## Birla Sun Life Top 100 Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

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.

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.

## Birla Sun Life Equity Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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. The risk control process involves reducing risks through portfolio diversification.

The Investment Committee 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. Birla Sunlife 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.

## Birla Sun Life Frontline Equity 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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

## Birla Sun Life Buy India Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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. The risk control process involves reducing risks through portfolio diversification.

The Investment Committee 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. Birla Sunlife 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.

## Birla Sun Life New Millennium fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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. The risk control process involves reducing risks through portfolio diversification. The Investment Committee 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. Birla Sunlife 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.

## Birla Sun Life Tax Plan

"Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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. The risk control process involves reducing risks through portfolio diversification.

The Investment Committee 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. Birla Sunlife 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.

## Birla Sun Life Tax Relief 96

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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. The risk control process involves reducing risks through portfolio diversification.

The Investment Committee 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. Birla Sunlife 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.

## Birla Sun Life International Equity 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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme under Plan B may also use various derivatives products for the purpose of hedging and portfolio balancing

from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

## **Birla Sun Life Special Situations 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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. 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.

## **Birla Sun Life Commodity Equities 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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

## **Birla Sun Life Enhanced Arbitrage 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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

## **Birla Sun Life India Reforms 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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

## **Birla Sun Life Pure Value 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 products for the purpose of hedging and portfolio balancing from time to time, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

## **Birla Sun Life Small & Midcap 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 products for the purpose of hedging and portfolio balancing from time to time, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

## **Birla Sun Life Long Term Advantage Fund**

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters. 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. 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:** The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme. The Fund Manager will however endeavour to maintain a low portfolio turnover rate.

## **Birla Sun Life MIP**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, 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 Committee 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. Birla Sunlife 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.

## **Birla Sun Life MIP II**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, 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 Committee 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. Birla Sunlife 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.

## **Birla Sun Life Monthly Income**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, 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 Committee 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. Birla Sunlife 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.

## **Birla Sun Life Income Plus**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## **Birla Sun Life Short Term Fund**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## **Birla Sun Life Gilt Plus**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## **Birla Sun Life Government Securities Fund**

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## Birla Sun Life Dynamic 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.

## Birla Sun Life Short Term Opportunities Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## 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 portfolio 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 Information 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.

## Birla Sun Life Ultra Short Term Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## Birla Sun Life Gold Fund

Investments made by the scheme would be in accordance with the investment objective 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 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.

**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 Birla Sun Life 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 Birla Sun Life 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.

## Birla Sun Life Floating Rate Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## Birla Sun Life Cash Manager

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## Birla Sun Life Cash Plus

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife 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 Committee 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. Birla Sunlife 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.

## Birla Sun Life Medium Term Plan

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, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.



# Birla Sun Life Life Stage Plan

Birla Sun Life Asset Management Company Ltd. introduces a facility called "BSL Life Stage Plan" under Birla Sun Life Tax Relief '96, an open ended Equity Linked Saving Scheme with a lock-in of 3 years. This facility shall be available as an add-on, optional feature w.e.f January 6, 2009. Investor has an option to avail this facility with or without Life Insurance cover.

## 1. ELIGIBILITY CRITERIA FOR LIFE INSURANCE COVER:

- Only individual investors, including Non Resident Indians, whose age is 18 years and above but not more than 45 years of age at the time of first SIP installment, will be allowed the benefit of a Life Insurance Cover. Provided
  - Investors subscribe to BSL Life Stage Plan, in Birla Sun Life Tax Relief '96 – Growth Plan.
  - Investors sign genuine "Good Health Declaration" and also provide their Date of Birth, Gender and Nominee details at the specified places in the application form
- In case of joint unitholders in the scheme, only the first unit holder would be eligible for the insurance cover.

## 2. ADDITIONAL CRITERIONS FOR NRIS:

The BSL Life Stage Plan facility can also be availed by the NRI provided they reside in one of the following countries as given below:

S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country
1	Australia	8	Canada	15	Germany	22	Japan	29	Oman	36	South Africa	43	UAE
2	Austria	9	China	16	Gibraltar	23	Luxembourg	30	Poland	37	South Korea	44	UK
3	Bahamas	10	Croatia	17	Greece	24	Mauritius	31	Portugal	38	Spain	45	USA
4	Bahrain	11	Cyprus	18	Hong Kong	25	Moldova	32	Qatar	39	Sweden		
5	Belgium	12	Denmark	19	Hungary	26	Netherlands	33	Romania	40	Switzerland		
6	Brunei	13	Finland	20	Ireland	27	New Zealand	34	Seychelles	41	Taiwan		
7	Bulgaria	14	France	21	Italy	28	Norway	35	Singapore	42	Turkey		

NRIs 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 an Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy. All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

## 3. INVESTMENT AMOUNT IN BSL LIFE STAGE PLAN

Minimum: ₹ 1,000 per month

## 4. MODE OF PAYMENT:

Payment for BSL Life Stage Plan can be through Direct Debit only.

## 5. MATURITY UNDER BSL LIFE STAGE PLAN:

The investors have an option to choose the maturity year from the following: 2020, 2025, 2030, 2035, 2040 on which the total amount will be available for the investor to be redeemed.

The amount will be available for redemption on the first day of the financial year (1st of April) in the maturity year.

E.g. the 2025 plan will mature on 1st April 2025

## 6. TENURE OF BSL LIFE STAGE PLAN

The Monthly SIP would continue until 3 yrs (36 months) before maturity date.

Thus, the tenure of the plan shall be; Maturity year of the Plan (Less) Current year (Less) 3 years (as the scheme entails a 3 yr lock in)

E.g. for a maturity date of 1st April 2025, the monthly SIP would continue until March 2022.

## 7. DISCONTINUATION OF BSL LIFE STAGE PLAN

- Investor intimates the AMC to discontinue SIP under BSL Life Stage Plan, or
- Investor defaults SIP installments under BSL Life Stage Plan for two consecutive months during the tenure of BSL Life Stage Plan, or
- Investor defaults SIP installments under BSL Life Stage Plan for four separate occasions (months) during the tenure of the BSL Life Stage Plan

There shall be no provision to revive the BSL Life Stage Plan, once discontinued

## 8. LOAD STRUCTURE

Load Structure under BSL Life Stage Plan would be -

For investors eligible for Life Insurance cover.

**Entry Load:** Nil

**Exit Load:** Nil.

For investors not eligible for Life Insurance cover.

**Entry Load:** Nil

**Exit Load:** Nil.

In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission 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.

## 9. GROUP LIFE INSURANCE

If investment in the BSL Life Stage Plan facility continues, the increasing insurance cover would be as follows

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

All the above mentioned limits are subject to maximum cover of ₹ 20 Lakhs per investor for all monthly SIP installments under BSL Life Stage Plan.

If installment under BSL Life Stage Plan discontinues, the insurance cover would be as follows:

- Monthly SIP discontinues before 3 years: Insurance cover stops immediately
- Monthly SIP discontinues after 3 years: Insurance cover equivalent to the value of units allotted under the BSL Life Stage Plan, at the start of the each policy year, subject to a maximum of 100 times the monthly installment, provided there are no full or partial withdrawal of SIP fund units before completion of SIP tenure. Otherwise, cover ceases immediately.

## 10. COMMENCEMENT OF INSURANCE COVER UNDER BSL LIFE STAGE PLAN:

The Insurance cover will start from the commencement of first SIP installment under BSL Life Stage Plan. However, only accidental deaths will be covered for the first 45 days from the date of the first SIP installment

## 11. CESSATION OF INSURANCE COVER

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

- Upon completion of 55 years of age.
- Discontinuation of SIP installments under BSL Life Stage Plan within 3 years from the commencement of the same
- Redemption / switch-out (fully or partly) of units purchased under BSL Life Stage Plan before the completion of the BSL Life Stage Plan tenure

There shall be no provision to change the SIP installment for availing BSL Life Stage Plan

## 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 SIP under BSL Life Stage Plan
- Death within 45 days from the commencement of SIP installments under BSL Life Stage Plan except for death due to accident
- Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of SIP installments under BSL Life Stage Plan

## 14. 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.
- BSLAMC reserves the right to reject the application if the investor does not meet the eligibility criteria for insurance cover
- Charges of the insurance cover will be entirely borne by the AMC.
- Investors opting for BSL Life Stage Plan agree and confirm to have read, understood and accepted the Terms of BSL Life Stage Plan and Insurance cover.
- A new folio will be created in this facility even for existing customers. Other regular/fresh purchases will not be allowed in this folio, and they will be maintained separately. Consolidation of folios will not be allowed.
- Insurance is subject matter of solicitation.

# THE REGISTRAR

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

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

## Branch Office of Birla Sun Life Mutual Fund

**Agra:** Shop No. 3, Block No. 5/44, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 **Ahmedabad:** 2nd Floor, Shivalka Point, opp Abhujee-1 Near Mithakali, Six Road Navrangpura - Ahemdabad - 380009 **Ajmer:** Shop No.5/6, 1st Floor, Indira Square Building, Kutchery Road, Ajmer - 305001 **Allahabad:** Upper ground floor, 45/1(202), MG Marg, Civil Lines, Allahabad-211001 **Amravati:** 1st Floor, Katni Mall, Morchi Road, Amravati - 444602 **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 **Anand:** 606-307, Triveni Arcade, V V Nagar Road, Anand 388001 **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 **Bangaluru:** Flat No. SG-14, Ground Floor, South Block, Manipal Centre, No.47, Dickenson Road, Bengaluru, - 560042 **Bangaluru - Jayanagar:** #14, South end road, Basavanagudi, Next to Surana College, Bengaluru-560004 **Baroda:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodra-390007 **Belgaum:** 1st Floor, Beside Canara Bank, Opp. Meenaxi Bhavan, Station Road, Belgaum - 590 001 **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 **Bhavnagar:** Shree Vallabh Complex, Ground Floor, G (1 to 3)C, Opp Joggers Park, Waghavadi Road, Bhavnagar-364002 **Bhilai:** Shop No-9/2nd Floor, Chauhan estate G E Road Bhilai( C.G) 490023 -Ph no-0788-4083340 **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal - 462011 **Bhubaneswar:** 77,Janpath,Kharivnagar Bhubaneswar-751001 **Calicut:** SHOP NO:110-111,1st Floor,Calicut Mall, Stadium Junction, Puthiyara Road,Calicut-673004 **Chandigarh:** SCO : 145-146, First Floor, Sector: 9 - C, Chandigarh - 160017 **Chennai:** - Adyar: No.2, 2nd Cross Street, Kasturba Nagar, Adyar, Chennai - 600020 **Chennai:** - Madhurai: S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 **Chennai:** - Egmore: "Kuber", 1st Floor, 42, Pantheon Road, Egmore, Chennai - 600008 **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 **Dehradun:** 97 India Trade Centre, Rajpur road, Adjoining hotel Madhuban, Dehradun-248001 **Delhi:** C - 34, First Floor, Inner Circle, Connaught Place, New Delhi - 110001 **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 **Durgapur:** City Centre City Plaza, 3rd Floor Durgapur-713216 **Gorakhpur:** First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001. **Gurgaon:** 617, Galleria Commercial Complex, DLF City Phase IV, Gurgaon-122002 **Guwahati:** 2nd Floor, Nezone Plaza, Christian Basti, G.S Road Guwahati -781005 **Gwalior:** Alakananda Tower, 4th Floor, Plot no 45 A, City Centre, Gwalior - 474001 **Hubli:** 15, Upper Ground Floor, Vivekanand Centre, Desai Cross, Hubli-580029 **Hyderabad:** Abids: 102 1st floor, Oasis Plaza, D.No:4-1-898, Tilak Road, Abids, Hyderabad- 500001 **Indore:** 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. **Jabalpur:** Mangalam 2nd Floor, Shastri ridge Road, Napier Town Jabalpur - 482001 **Jaipur:** 204, 2nd Floor, Ganpati Plaza, M.I Road, Jaipur 302001 **Jalandhar:** 210, 2nd Floor, Grand Mall, Jalandhar-144001 **Jammu:** TRG Building, 5th Floor, Gandhi Nagar, Behind Baahu Plaza, Jammu - 180004 **Jamnagar:** 209, Madhav Darshan Complex, Lal Bunglow Road Jamnagar - 361001 **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 **Jodhpur:** KK Plaza II nd Floor, Sardarpura Ist B Road, Jodhpur (Raj.) 342003 **Kanpur:** 114/113, Kan chambers, office No. 103-106, Civil Lines, Kanpur-208001 **Kolhapur:** Shop No. S-1a, 'E' Ward, CTS No.264/k, Tarabai Park, Kolhapur - 416003. **Kolkata:** First Floor, New BK Market, 16 A, Shakespeare Sarani, Kolkata - 700071 **Lucknow:** 103-B, 1st Floor, Shalimar Square, Lalbagh, Lucknow-226001 **Ludhiana:** SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 **Mangalore:** Shop No. 207-209, Jhansi Plaza, 2nd Floor, Karangalappady, Mangalore, Karnataka - 575 003 **Margao:** Ground Floor, Shop No.7 & 8, Colaco Building, Abade Faria Road, Margao,Goa,403601 **Meerut:** Unit 103, Om plaza, opposite Ganga Plaza, Begum bridge road, Merrut - 25001 **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001 **Mumbai:** - Borivali: Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamprasad Mukherjee Garden, Chandavarkar Road, Borivali (West), Mumbai - 400092. **Mumbai:** - Ghatkopur: Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Bag Lane, Ghatkopur - East, Mumbai - 400077. **Mumbai (H):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 **Mumbai (IB):** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013. **Mysore:** No. 442-443, Laxman Plaza, Chamraj Double Road, Near Ramaswamy Circle, Mysore -570024 **Nagpur:** 1st Floor, Kapish House Apartments, 282, Mata Mandir Road, Near Khare Town, Dharampeth, Nagpur - 440 010. **Nasik:** Shop no. 1, Samruddhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002. **Noida:** N-22, 1st Floor, 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:** Ground Floor, Konark Share Building, Behind RBI, Exhibition Road, Patna - 800 001. **Pondicherry:** 116 1st floor, Jayalmit Complex, Thiruvalluvar Salai, Pondicherry - 605013 **Pune (Bhandarkar Rd):** Shop No.A/51, Ground Floor, Near Millennium Tower, Bhandarkar Institute Rd, Deccan Gymkhana, Shivajinagar, Pune-411004. **Pune (Main):** Kapil Towers, 'C' Wing, 1st Floor, Near Sangam Bridge, R.T.O., Dr. Ambedkar Bldg., Pune - 411001. **Pune (Pimpri):** A-17, Empire Estate, Near Ranka Jewellers, Pimpri Branch, Pune-411019. **Raipur:** 2nd Floor Chawla Complex Devandra Nagar Road Sai Nagar, Raipur -492001 **Rajkot:** 915- Star Plaza, Full chpachok, 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. **Salem:** No.04 Anura Complex, Omalar Main Road, Angammal Colony entrance, Salem - 636009 **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 **Siliguri:** 1st Floor, Merchant Square, Sevok Road, Siliguri -734001. **Surat:** M-8 & 9 Mezzanine Floor, Jolly Plaza, Athwa Gate, Surat - 395001 **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 406062 **Thrisur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrisur - 680001 **Trichy:** 19/1 1st Floor Kingspore Park, Ramalinganagar Puthur High Road, Woraiyur, Trichy, 620017 **Trivandrum:** 3rd Floor, Kailas Plaza, Pattom, Trivandrum - 695 004 **Udaipur:** 209-210 Dault Chambers 4-D Sardarpura 2nd Floor, Udaipur-313001 (Raj.) **Valsad:** 103, Amar Chambers, Nr ICICI Bank, Opp. Lal School, Station Road, Valsad - 396001 **Vapi:** 145-146 Tirupati Plaza Chala Road, VAPI 396191. **Varanasi:** Arihant Complex, 3rd Floor, D-9/127-C-4, Sriga, Varanasi-221002 **Vashi:** Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. **Vijayawada:** K.P. Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, vijaywada-520010 **Vishakapatnam:** 1st Floor, B-2, Pavan Palace, Opp T.S.R. Complex, Dawarkanagar, Vishakapatnam-530016

## Address of CAMS Centers:

**Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 **Ahmedabad:** 402-406, 4th Floor - Depath Building Off C G Road Behind Lal Bungalov Ellis Bridge Ahmedabad 380 006 **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001 **Ahmednagar:** 203-A,Mutha Chambers Old Vasant Talkies Market Yard Road Ahmednagar Maharashtra Ahmednagar 414 001 **Ajmer:** AMC No. 423/30, Near Church Brahmapur, T. B Highway, 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 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 **Aleppye:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iom Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. **Alwar:** 256A, Scheme No.1, Arya Nagar Alwar 301001 **Amravati:** 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134003 **Amritsar:** - SCO - 181, '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:** '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:** CTS No 111, 41st Floor, Gundivali, Teli Gali, Above C.T. Chakwani Hall, Andheri - East, Mumbai 400069 **Aurangabad:** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 **Balasoore:** B C Sen Road Balasoore - 756001 **Bangalore:** Trade Centre, 1st Floor 45, Dickenson Road (Next to Manipal Centre) Bangalore - 560 042 **Bareilly:** F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001 **Basti Office:** Shop No. 1, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002 **Utt Pradesh:** **Bangalore:** Tanishw Tower CTS No. 192/A, Gururup Peth Tilakwadi Belgaum 590006 **Bellary:** # 60/5, Mullangi Compound, Gandhinagar Main Road, Old Gopalswamy Road, Bellary - 583101 **Berhampur:** First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road Orissa Berhampur 760001 **Bhagalpur:** Dr R P Road Khalibag Chowk Bihar Bhagalpur - 812002 **Bharuch:** F-108, Rangoli Complex, Station Road, Bharuch - 392001 **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar:** 305-306, Sterling Point Waghavadi Road OPP. HDFC BANK Bhavnagar - 364002 **Bhilai:** 209, Khichariya Complex Opp IDBI Bank Nearh Nagar Square Bhilai - 490020 **Bhilwara:** 'C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M. P. Nagar, Zone II, Bhopal - 462 011. **Bhubaneswar:** /101/7, Janpath, Unit - II Bhubaneswar - 7510013, **Bhusawal:** Adelaide Apartment, Chistam Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Bhuj:** Data Solution, Office No:17 1st Floor Municipal Building, Opp Hotel Prince Station Road Bhuj - 370001 **Bikaner:** 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan - 334001 **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur - 495000 **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 **Burhanpur:** 399, G. T. Road Burdwan 713101 **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673001 **Chandigarh:** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 **Chennai:** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 **Chennai:** Ground Floor, 148, Old Mahabalarupam Road, Okkyiam, Thuraiyakkam, Chennai - 600097 **Chhindwara:** Office No - 1, Parasra Road, Near Mehta Colony, Chhindwara - 480001. **Chittoorgar:** 3 Ashok Nagar, Near Heera Vatika, Chittoorgar - 312001 **Cochin:** Door No. 64/5871-D, 3rd Floor, Ittoop's Imperial Trade Centre, M. G. Road (North), Cochin - 682 035 **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S.Puram Coimbatore 641 002 **Cuttack:** Near Indian Overseas Bank Cantonment Road Mata Mitta Cuttack 753001 **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davengere 577002 **Dehradun:** 204/2112 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 **Dharmapuri:** 94, Kandasami Vahiyar Street, Near Municipal Office, Dharmapuri - 636 701 **C.R. Avenue:** 33.C.R Avenue, 2nd floor, Room No.13, Kolkata - 700012 **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriaasair, 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:** H. No. 1793/A, J.B. Road Near Tower Garden Maharashtra Dhule 424 001 **Durgapur:** 4/2, Bengali Amabai Housing Development Ltd, Ground Floor, City Centre Durgapur 713 216 **Erode:** 197, Seshaiyer Complex Agraaharam Street Erode 638001 **Faridhabad:** B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 **Faizabad:** 64 Cantonment, Near GPO, Faizabad - 224001 **Gandhidham:** Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham - 370201 **Ghaziabad:** /113/6 I Floor Navvug Market Gazhiabad 201001 **Goa:** No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) 403 001 **Goa:** No. DU 8, Upper Ground Floor, Behind Techochan Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 **Gondal:** A/80, Kailash Complex, Opp. Khedut Center, Gondal- 360311 **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 - 585110 **Guntur:** Door No 5-38-44/5 BROADIPET Near Ravi Sankar Hotel Guntur 522002 **Gurgoon:** SCO - 16, Sector 14, First Floor, Gurgoon 122001 **Guwahati:** A.K. Azad Road, Rehabari Guwahati 781008 **Gwalior:** 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 **Haldia:** 2nd Floor, New Market Complex, Durgachak Post Office, Haldia - 721602 **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh - 825301 **Howrah:** Gagananachal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah - 711106 **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139 **Hoshiarpur:** Near Archies Gallery, Shiksha 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:** Shop No.8 J D Plaza OPP TNEB Office Royakotta Road Hosur 635119 **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 **Hydrabad:** 101, Shalimar Corporate Centre 8-B, 605 tukogunj, Opp. Greenpark Indore 452 001 **Jabalpur:** 8, Ground Fir., 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 Jalandhar 144001 **Jaigan:** Rustomji Intotech Services 70, Navpeth Opp. Old Bus Stand Jalgaon 425001 **Jalna:** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putia Road, Jalna - 431 203 **Jammu:** -JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 **Jamnagar:** 217/218, Manek Centre P.N. Marg Jamnagar 361001 **Jamshedpur:** Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. **Jhansi:** Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi 284001 **Jhilmijun:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 **Junagadh:** Circle Chowk, Near Choksi Bakar Kaman, Gujarat Junagadh 362001 **Kakinada:** No. 33-1, 44 Sri Sathya Complex Main Road, 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 **Karnal:** 7, Ist Floor, Opp.Bata Showroom, Kunkapura Road, Karnal - 132001 **Karimnagar:** H.No.7-1-257, Upstairs S B H Manganmathota Karimnagar A.P. Karimnagar 505 001 **Karur:** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 **Katni:** 1st Floor, Gurunanak Dharmakata, Jabalpur Road, Bargawan, Kaini - 483501 **Kadapa:** Bani Subbaramaih Complex D.No. 3/ 1718, Shop No. 8 Raja Reddy Street, Behind Bheerathi Junior College, KADAPA - 516 001. **Andhra Pradesh:** **Kestopur:** 148, Jessore Road, Block-B (2nd Floor), Kestopur, Kolkata - 700074. **Khammam:** Shop No: 1 - 2 - 31/3, 1st floor, Phillips Complex, Balajinagar, Wyya Road, Near Baburao Petrol Bank, Khammam, Andhra Pradesh - 507 001. **Kharagpur:** 623/1 Malancha Main Road, P O Nimrupa, WARD NO - 19, Kharagpur - 721304 **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016 **Kollam:** Kochupillamodu Junction Near V.L.C. Beach Road Kollam 691001 **Kota:** B-33 Kalyan Bhawan Triangle Part, Vallabh Nagar Kota 324007 **Kottayam:** Door No. 10 / 1276, Amboorans Building Manorama Junction, Kottayam - 686001 **Kumbakonam:** Jaialini Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004 **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/c - 5 - Park Road, Hazratganj Lucknow - 226 001 **Ludhiana:** /U/GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 **Madurai:** 86/71A, Tamilangam Road Madurai 625 001 **Maida:** Daxninharam Abasan, Opp Lane of Hotel Kalinga, SM Pally, Maida - 732101 **Mangalore:** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 **Manipal:** Trade Centre, 2nd Flr., Syndicate Circle, Starting Point, Manipal - 576104 **Mapusa:** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Co-op Bank, Angod, Mapusa - 403507 **Margao:** Virginkar Chambers I Floor, Near Katmil Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601. **Mathura:** 159/160 Vikas Bazar Mathura 281001 **Meerut:** 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 **Mehsana:** 1 Floor, Subhadra Complex Urban Bank Road Mehnsana Gujarat 384002 **Moga:** Gandhi Road, Opp. Union Bank of India, Moga - 142001 **Moradabad:** B-612 'Sudhakar' Lajpat Nagar Moradabad 244001 **Mumbai:** Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 **Muzaffarpur:** Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 **Mysore:** No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Puram Mysore 570009 **Nadid:** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadid - 387001 **Nagpur:** 145 Lendra Park, Behind Indus Bank New Ramdaspeth Nagpur 440 010 **Nasik:** Riturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Nasvri:** Dinesh Vasani & Associates 103 -Harekhrishna Complex, above IDBI Bank. Nr. Vasant Talkies Chinmabai Road Navasari 396445 **Nellore:** 97/56, I Floor Immidaditya Towers Ranganayakulpet Road, Santhapeth, Nellore 524001 **New Delhi:** 304-305 III Floor Kancheenjuga Building 18, Barakhamba Road Cannaught Place New Delhi 110 001 **Noida:** C-81, 1st Floor, Sector-2, Noida - 201301 **Palakkad:** 10/ 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001 **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385001 **Panipat:** 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103 **Patiala:** 35, New Lal Bagh Colony Patiala 147001 **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001 **Pondicherry:** S-8, 100 Jawaharil Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 **Pune:** Nirmiti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehandaite Sil Garage Road Erandawane Pune 411 004 **Raebareilly:** 17, Anand Nagar Complex, Raebareilly - 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 **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:** Kohinor Hotel, Near Natya Theatre, Nachane Road, Ratnagiri - 415639 **Rohtak:** 205, 2 Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001 **Rourkela:** 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001 **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247 667 **Sagar:** Opp. Somani Automobiles Bhagwanjani Sagar Madhya Pradesh Sagar 470 002 **Salem:** No. 2, 1 Floor Vivekananda Street, New Fairlands Salem 636016 **Sahanpuram:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanpuram - 247001 **Sangli:** Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, 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 **Shahajanpur:** Biljipura, Near Old Distt Hospital, Jai Road, Shahajanpur, Uttar Pradesh - 242001. **Siliguri:** No 7, Swamiji Sarani, Ground Floor Hakimpura Siliguri 734401 **Sirma:** Gali: No. 1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125 055. **Shimla:** 1 Floor, Opp. Panchayati Bhawan Main gate, Bust Stand, Shimla - 171001 **Shimoga:** Netheravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201 **Solan:** 1st Floor, Near Shaarma General Store, Near Sanki Resti House, The Mall, Solan - 173212 **Solapur:** 4, Lokhandwala Tower, 144, Sidheswar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 **Sriganaganagar:** 18 L Block, Sri Ganganagar, Sriganaganagar - 335001 **Sultanpur:** 967, City Lines, Near Patil Stadium, Sultanpur - 228001 **Surat:** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyavad, 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:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla, Kerala- 689101 **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari Nagar Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 **Tirunelveli:** III Floor, Nelloi Plaza 64-D, Madurai Road Tirunelveli 627001 **Tirupathi:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41 Near Leela Mahal Circle Tirumala Bypass Road Tirupathi 517501 **Trichur:** Room No. 26 & 27, Dnee Pella, Kakkalai, Trichur - 680001 **Trichy:** No.8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 **Trivandrum:** R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 **Udaipur:** 32 Ahinsapur - Fatehpura Circle Udaipur 313004 **Uttarain:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar, Main Palayamkottai Road, Tutoicorin - 628008 **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384170 **Ujjain:** 123, First Floor, Siddhi Vinayakya Trade Centre, Saheed Park, Ujjain - 456010. **Vadodra:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodra - 390007 **Valsad:** Ground Floor, Yash Kamal - 'B', Near Dreamland Theatre, Tithal Road, Valsad - 396001 **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195 **Varanasi:** C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002 **Vellore:** No.54, Ist Floor Pillayar Koi Street Thotta Palayam Vellore 620004 **Vijayawada:** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G.Road, Labbipet Vijayawada 520 010 **Visakhapatnam:** 47/ 9 / 17, 1st Floor 3rd Lane, Dwaraka Nagar Visakhapatnam 530 016 **Warangal:** F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 **Yamuna Nagar:** 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shroutri Hospital, Yavatma - 445001. In addition to the above CAMS, Registrar & Transfer Agents to Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Birla Sun Life Asset Management Company Ltd (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.birlasunlife.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

## Other Points of Acceptance:

**Mumbai:** 19, Shreeji Darshan', Shantilal Modi Road, Near Bata Show Room, Kandivali (West), Mumbai - 400 067 **Kalyan:** Shop No.5, Madhav Building, Oak Baug, Opp Archies Bldg, New Kalyan Road, Kalyan (West) - 421 301.

# Solutions for your varied financial needs



## Savings Solutions

### What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you superior tax-efficient returns compared to bank accounts and FDs.

### Who can benefit from Saving Solutions?

This is an ideal solution for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.



## Regular Income Solutions

### What are Regular Income Solutions?

Our Regular Income Solutions aim to preserve your money and provide regular income.

### Who can benefit from Regular Income Solutions?

This is an ideal solutions for investors who are interested in alternative modes of regular income, either in present or after retirement stage, and have low propensity for risk.



## Wealth Creation Solutions

### What are Wealth Creation Solutions?

Our Wealth Creation Solutions aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.

### Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.



## Tax Savings Solutions

### What are Tax Savings Solutions?

Our Tax Savings Solutions help to reduce your tax burden and at the same time, aim to grow your money through equity investments.

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1 lakh.

But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax savings of ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹ 1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



# assistance, round the clock.

- View portfolio summary
- View transaction history
- Track your portfolio
- Purchase, Switch & Redeem
- Change TPIN (Telephone Personal Identification Number)
- Get Account Statement instantly



## Online Portfolio Access

[www.birlasunlife.com](http://www.birlasunlife.com)



## All India Telephone

Toll Free : 1-800-22-7000 (MTNL/BSNL)  
1-800-270-7000

Non Toll Free : +91 22 6691 7777



## Mobile Investment Manager

[www.birlasunlife.com/mobile](http://www.birlasunlife.com/mobile)



**Birla Sun Life**  
*Mutual Fund*