

☐ List of Authorised Signatories with names designations & specimen signature ☐ Third Party Declaration (Refer Instruction No. 4)

7. 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

First Account Holder's Name <small>(As appearing in Bank records)</small>																												
Name of the Bank																												
Account No.																												
Account Type <small>[Please tick (✓)]</small>	<input type="checkbox"/> SAVINGS	<input type="checkbox"/> CURRENT	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> OTHERS <small>(please specify)</small>																						
IFSC CODE											MICR CODE											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						
Branch Address																												
																				City						Pin Code		

8. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Fixed Term Plan - Series GH (539 days)	Plan	Options			
	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout	
	<input type="checkbox"/> Direct	<input type="checkbox"/> Growth	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout	

Default Option/Sub-option: Growth Option / Normal Dividend sub-option. For further detail on plans/options offered, please refer the section “Plans/Options” of KIM.

9. PAYMENT DETAILS MANDATORY Refer Instruction No. 4. (Please mention the application Serial number and the first applicant's name on the reverse of the Cheque. Please ensure there is only one Cheque submitted per application form).

Mode of Payment <small>[Please tick (✓)]</small>	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	Cheque should be drawn favouring "Birla Sun Life Fixed Term Plan - Series GH (539 days)"										<input type="checkbox"/> RTGS / NEFT / Fund Transfer Letter														
Investment Amount (₹)*											DD Charges (₹)						Net Amount (₹)										
Cheque/ DD No.											Dated	D	D	M	M	Y	Y	UTR No.									
																		(In case of RTGS/NEFT)									
Source Account No.																											
Source Bank Name																											
Source Branch Name																											

*Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.

10. DEMAT ACCOUNT DETAILS Refer Instruction No. 9

If u wish to hold units in demat form furnish the following details. 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.

NATIONAL SECURITIES DEPOSITORY LTD. (NSDL) Depository Participant Name: _____ DPID No.: <table><tr><td>I</td><td>N</td><td></td><td></td><td></td><td></td></tr></table> Beneficiary A/c No. <table><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	I	N											CENTRAL DEPOSITORY SERVICES (INDIA) LTD. (CDSL) Depository Participant Name: _____ Beneficiary A/c No. <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
I	N																						

The Applicant may note that incase the DP ID, Client ID and PAN Number mentioned in the ASBA Form and entered in the Electronic System of the Stock Exchanges do not match with DP ID, Client ID and PAN Number disclosed in Despository Data Base the Application is liable to be rejected.

11. REDEMPTION/DIVIDEND REMITTANCE Please attach a copy of cancelled cheque Refer Instruction No. 7

<input type="checkbox"/> Electronic 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 7.	<input type="checkbox"/> Cheque Payment
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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.

To avail this facility please provide your signature below.

<input type="checkbox"/> Auto Maturity Switch to Birla Sun Life Cash Plus, Plan _____ Option _____ (Refer instruction No. 13)			
<div>➡</div> <table> <tr> <td>First Applicant / Authorised Signatory</td> <td>Second Applicant</td> <td>Third Applicant</td> </tr> </table>	First Applicant / Authorised Signatory	Second Applicant	Third Applicant
First Applicant / Authorised Signatory	Second Applicant	Third Applicant	

12. NOMINATION DETAILS (Refer Instruction No. 6) In case of multiple nominees - more than 1 up to 3 - fill a separate nomination form available on our website (www.birlasunlife.com) or any of Birla Sun Life Mutual Fund branches

- ☐ I / We 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 / Trustee.
- ☐ I / We hereby DO NOT wish to nominate (ONLY sign in the box alongside, if you do not wish to nominate).

Nominee Name : _____	Date Of Birth (in case of minor): ____ / ____ / ____
Relationship : _____ Guardian / Parent Name (in case of minor): _____	<div>Signature of Nominee or Parent / Guardian</div>
Address : _____	
Witness Name: _____ Address : _____	<div>Signature of the Witness</div>

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

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 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. 5)

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.

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.

UNDERTAKING IF INVESTING THROUGH ASBA FACILITY:

- I/We hereby undertake that I/We am/are an ASBA applicant(s) as per the applicable provisions of the SEBI Regulations.
- In accordance with ASBA process provided in the SEBI Regulations I/We authorize (a) the SCSB to do all acts as are necessary to make the Application in the New Fund Offer (NFO) for blocking or unblocking of funds in the bank account maintained with the SCSB specified in the ASBA Form, transfer of funds to the New Fund Offer Account on receipt of instruction from the Registrar to the Offer after finalisation of the basis of Allotment; and (b) the Registrar to the New Fund Offer provide instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation of allotment of units.
- In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.
- Bank A/c details and PAN mentioned in the ASBA Form does not match with one available in the depository's database, such ASBA Applications shall be rejected by the Registrar to the New Fund Offer.

Date

Place

First Applicant / Authorised Signatory

Second Applicant

Third Applicant



ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

APPLICATION FORM

Birla Sun Life Fixed Term Plan - Series GH (539 days)

Application No.



Birla Sun Life Asset Management Company Limited

One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013
Toll Free : 1800-270-7000/ 1-800-22-7000 | sms GAIN to 56161 | Email: connect@birlasunlife.com

Collection Centre /
BSL AMC Stamp & Signature

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

[Please tick (✓)] **ENCLOSED** ☐ PAN Proof ☐ KYC Complied ☐ ASBA Application Form

Birla Sun Life Fixed Term Plan - Series GH (539 days)

Plan

☐ Regular

☐ Direct

Options

☐ Growth

☐ Growth

☐ Normal Dividend Payout

☐ Normal Dividend Payout

☐ Quarterly Dividend Payout

☐ Quarterly Dividend Payout

Default Option/Sub-option: Growth Option / Normal Dividend sub-option. For further detail on plans/options offered, please refer the section "Plans/Options" of KIM.

Investment Amount / Amount Blocked (₹) _____ Cheque No. _____ Dated ____/____/____

Drawn on Bank _____

☐ Please tick (✓) if applying through ASBA facility and provide the following details:

ASBA Application number: _____ Bank Account no.: _____

SCSB (Bank and Branch): _____ Date & Time of Submission: _____

1. GENERAL INSTRUCTIONS

- Please read the terms of the Key Information Memorandum and the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Application Form. Investors should also apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F. the Karta should sign on behalf of the H. U. F.
- The application complete in all respects along with the cheque must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.
- All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque must accompany each application /each Scheme.
- Investors already holding a folio in Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
- Transaction Charges:** SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted-in to receive the Transaction Charges on the basis of type of product, 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:

- purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**

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

2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.
- "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 of legal guardian) should be provided while opening of the account (folio). Also, nomination shall not be allowed in the folio / account held on behalf of a minor.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms/ FIs:

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

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 / not properly authenticated documents submitted / attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted.

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

- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or sur vivo". However, in all cases, the proceeds of all redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

3. BANK AND PERMANENT ACCOUNT NUMBER DETAILS

Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.

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

4. MODE OF PAYMENT

- 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. Offices / Authorised Collection Centres.
- The cheque should be drawn on banks (as listed below in instruction no. 4 (iii)) which are situated at and are members/sub members of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- Payment shall be accepted through RTGS/NEFT to our HDFC bank account and transfer cheques of HDFC Bank, Standard Chartered Bank, ICICI Bank and Cit Bank in order to enable AMC to realize funds on the same day.
- For all mode of payments, details of source account, source bank name and source branch name should be mentioned.
- Investors residing in Centers, where the Investors service Centers 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 / authorized centers & 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.

vi. Restriction on acceptance of Third Party Payment:

- Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), **Birla Sun Life Asset Management Company Limited (BSLAMC) / Birla Sun Life Mutual Fund (BSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (iii).**
- "Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (iv) below:
 - Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-. 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.
 - Custodian on behalf of an FII or a client.
- In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/not processed/refunded:
 - Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website www.birlasunlife.com for the said Declaration Form.



Online Portfolio
Access

www.birlasunlife.com



All India
Telephone

Toll Free : 1-800-22-7000
1-800-270-7000
Non Toll Free : +91 22 6691 7777



Mobile Investment
Manager

www.birlasunlife.com/mobile

BSLAMC/BSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only

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

- 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 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.

5. NRI INVESTORS

Repatriation basis:

Payments by NRIs/FIIs may be made by way of Indian rupee drafts purchased (as per banks listed above in instruction no. 4. [iii]) 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 drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centres are located and drawn on banks mentioned in instruction no. 4. [iii].

6. NOMINATION

- i. Unit holder can nominate (in the manner prescribed under the SEBI Regulation), 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 AMC's, by invoking default option shall settle the claim equally amongst all the nominees.
- ii. Nomination made by unit holder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overrule the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii. The nomination can be made only by individuals applying for / holding units own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (POA) holders.
- iv. In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- v. A minor can be nominated and in that event the name and address of the guardian of the minor nominee shall be provided by the unit holder. The applicant is advised that, in case of single holding, the Guardian to a Minor Nominee should be person other than the Applicant.
- vi. Nomination can also be in a favour of the Central Government, State Government, A Local Authority, any person designated by virtue of these offices or a religious or charitable trust.
- vii. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii. Nomination Shall not be allowed in a folio/account held on behalf of a minor.
- ix. Nomination in respect of the units stands rescinded upon the transfer of units.
- x. Transfer of units in Favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- xi. The cancellation of nomination can be made only by those individuals to hold units of 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 unit holders who have opted to hold units in Demat Mode.
- xiv. **Nomination shall be mandatory for new folios / accounts opened by individuals especially with sole / single holding and no new folios / accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC / Mutual Fund.**

7. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

BSLAMC will endeavor to credit the redemptions/dividend payouts directly to the designated Bank A/c of the unitholder under the scheme(s) 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 in spite of an investor opting for Electronic Payout.**

8. 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. DEMAT ACCOUNT DETAILS

Investors have an option to hold the units in electronic (Demat) form. The applicant 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 during the NFO. 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 this application (other than ASBA Applications) 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.** 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.

10. KNOW YOUR CLIENT (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds

are required to maintain and enhance knowledge of customer (KYC) norms. Investors can view branches of BSLAMC or may visit www.birlasunlife.com, www.amfiindia.com and 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. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. 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.

11. DIRECT APPLICATIONS

- a) Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker.
In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. 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 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).
- b) Employee Unique Identification Number (EUIDN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, Investors are requested to provide the EUIDN of sales personnel of distributors interacting with the investor in addition to the AMFI Registration Number (ARN) of the distributor. Providing appropriate EUIDN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. However, in case of applications routed through distributor and where the EUIDN box has been kept blank, the investor is deemed to confirm that the transaction is on "execution-only" basis.

12. REAL TIME GROSS SETTLEMENT / NATIONAL ELECTRONIC FUNDS TRANSFER (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:

- i. Incorrect and insufficient details are provided.
- ii. 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.

13. AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH)

The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of Birla Sun Life Cash Plus (BSLCP), an open ended liquid scheme, as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the Plan/Option of BSLCP into which the maturity proceeds are to be switched into, the default plan/option under BSLCP as per provisions of the respective Scheme Information Document shall be applicable. This Option enables the investors to remain invested and does not lose a single day return which may be possible on receiving the payout of redemption proceeds. Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch. If this section is not signed or in case of discrepancy in signatures in sections 11 & 13, switch request may be liable to be rejected. Further, in case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, at any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued. Load, Applicable NAV etc.

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

Birla Sun Life **Fixed Term Plan - Series GH (539 days)**

A Close ended Income Scheme

INVESTORS MUST READ THE SCHEME INFORMATION DOCUMENT/KEY INFORMATION MEMORANDUM AND INSTRUCTIONS BEFORE COMPLETING THIS FORM.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

New Fund Offer Opens: Thursday, January 17, 2013 | New Fund Offer Closes: Thursday, January 17, 2013

Date ASBA Application No. NFO Application No. [mandatory & only for Non-Demat holders]

BROKER/AGENT INFORMATION			FOR OFFICE USE ONLY			
Name and AMFI Regn No.	Sub Broker Name & Code	EUIN	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN:			[Name & Code]	[11 digit code]	[Name and Code]	

1. NAME OF FIRST APPLICANT (Name should be as available in Demat Account in case of Demat Account holders)Mr. Ms. M/s. **2. EXISTING FOLIO NO.** (If you have an existing folio number, please mention the number here)Folio No. **3. DEPOSITORY ACCOUNT DETAILS**Depository Name [Please tick] ☐ National Securities Depository Ltd ☐ Central Depository Services [India] LimitedDepository Participant Name DP-ID Beneficiary Account Number **4. PAN OF 1ST APPLICANT** (Permanent Account Number)PAN **5. INVESTMENT DETAILS** [Please tick (✓)]

Birla Sun Life Fixed Term Plan - Series GH (539 days)	Plan	Options			
	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout	
	<input type="checkbox"/> Direct	<input type="checkbox"/> Growth	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout	

Default Option/Sub-option: Growth Option / Normal Dividend sub-option. For further detail on plans/options offered, please refer the section "Plans/Options" of KIM.**6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS**Bank Account Number Bank Name Branch Name where account is held Total Amount to be blocked (₹ In figures) Rupees in words **7. UNDERTAKING BY ASBA INVESTOR**

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ("SEBI Regulations") as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Birla Sun Life Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Birla Sun Life Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Birla Sun Life Mutual Fund or Birla Sun Life Asset Management Company Limited or Birla Sun Life Trustee Company Private Limited or SCSBs shall not be liable for losses, if any.

Signature of Bank Account Holders

ACKNOWLEDGEMENT SLIP (to be filled in by the investor)

ASBA APPLICATION FORM

Birla Sun Life Fixed Term Plan - Series GH (539 days)

**Birla Sun Life Asset Management Company Limited**

One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013

Toll Free : 1800-270-7000/ 1-800-22-7000 | sms GAIN to 56161 | Email: connect@birlasunlife.com

Application Number [mandatory for non-demat account holders]: ASBA Application Number: Date : / /

Birla Sun Life Fixed Term Plan - Series GH (539 days)	Plan	Options			
	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout	
	<input type="checkbox"/> Direct	<input type="checkbox"/> Growth	<input type="checkbox"/> Normal Dividend Payout	<input type="checkbox"/> Quarterly Dividend Payout	

Default Option/Sub-option: Growth Option / Normal Dividend sub-option. For further detail on plans/options offered, please refer the section "Plans/Options" of KIM.Received from Mr./Ms./Mrs./M/s. Address **SCSB Account details:**A/c No. Bank Name Branch Name **Total Amount to be Blocked:**₹ In figures ₹ In words Date & time of receipt

SCSB Stamp, Signature

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



Online Portfolio
Access

www.birlasunlife.com



All India
Telephone

Toll Free : 1-800-22-7000
1-800-270-7000
Non Toll Free : +91 22 6691 7777



Mobile Investment
Manager

www.birlasunlife.com/mobile

BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LTD (Branches)

• **Agra:** Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 • **Ahmedabad:** 2nd floor, Shivakali Point, opp Abhujet -1 Near Mithakali, Six Road Navrangpura - Ahemdabad - 380009 • **Ajmer:** Shop No.5,6, 1st Floor, India Square Building, Kutchery Road,Ajmer - 305001 • **Allahabad:** Upper ground floor,45/1(202),MG Marg,Civil Lines,Allahabad-211001 • **Amravati:** 1st Floor,Katri Mall, Morchi Road, Amravati - 444602 • **Amritsar:** Central mall, 3rd Floor, Opp ICGI Prudential, Mall Road, Amritsar - 143001 • **Anand:** 306-307, Triveni Arcade, V V Nagar Road, Anand - 388001 • **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 • **Bangaluru** - Flat No. SG-14, Ground Floor, South Block, Manjula Centre, No.47, Dickenson Road, Bengaluru: 560042 • **Bengaluru** - 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, Vadodara-390007 • **Belgaum:** No. 14, 2nd Flr., Shri Krishna Towers, RPD Cross, Khanapur Rd., Tilakwadi, Belgaum - 590 006. • **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 • **Bhavnagar:** Shree Vallabh Complex, Ground Floor, G (1 to 3) C, Opp Joggers Park, Waghawadi 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, Kharel nagar, Bhubaneswar-751001 • **Calicut:** Shop No:110-111, First Floor, Calicut Mall, Stadium Junction, Puthiyara Road, Calicut-673004 • **Chandigarh:** SCO: 147-148, 2nd Floor, Sector -9C, Chandigarh - 160017. • **Chennai** - Adyar: No.2, 2nd Cross Street, Kasturibai Nagar, Adyar, Chennai - 600020 • **CHENNAI** - Madhurai: S.E.V. Grandson, 1st Floor, 280 B, Good Shed Street, Madurai-625 001 • **Chennai** - Arcade Centre, No: 110/1, 3rd floor, Uthamar Gandhi Sala (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034. • **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:** 406 - 415, 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. • **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 center, Gwalior - 474001 • **HUBLI:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 • **Hyderabad** - Abids: 102 1st floor, Oasis Plaza, D.No:4-1-898, Tilak Road, Abids, Hyderabad - 500001 • **Indore:** 405 City Centre 570 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 • **Jammagar:** 209, Madhav Darshan Complex, Lal Bunglow Road, Jammagar - 361001 • **Jamshedpur:** 4/1, 4th floor, Aditya Towers Bistupur, Opp Bistupur Police Station, Bistupur-831001 -Jamshedpur • **Jodhpur:** KK. Plaza II nd Floor, Sardarpura, Ist B Road, Jodhpur (Raj.) 342003 • **Kanpur:** 11/14113, Kan chambers, office No. 103-106, Civil Lines, Kanpur-208001 • **Kochi:** Pynadath Towers, Opp. Cochini Shipyard (Main Gate), Ravipuram, M. G. Road, Kochi - 682015. • **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, Jhanvi Plaza, 2nd Floor, Karangalpady, Mangalore, Karnataka - 575 003 • **Margao:** Ground Floor, Shop No.7 & 8, Colaco Building, Adefa Faria Road, Margao-Goa - 403601 • **Meerut:** Unit 103, Om plaza, opposite Ganga Plaza, Begum bridge Road, Merrut - 25001 • **Mehasana:** Gr. Floor, Shop No.1 G (1 to 3), C Shri Vallabh Complex, Bhavnagar, Gujarat-364002 • **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 Shyamapada Mukherjee Garden, Chandavarkar Road, Borivali (West), Mumbai - 400092 • **Mumbai** - Ghatkopar: Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai - 400077 • **Mumbai (H.I.):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 • **Mumbai (B.I.):** 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, Chammra Double Road, Near Ramaswamy Circle, Mysore -570024 • **Nagpur:** 1st Floor, Kapish House Apartments, 282, Mata Mandir Road, Near Khare Town, Dharampet, Nagpur - 440 010 • **Nasik:** Shop no 1, Samrudhiti 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, Jayalxmi Complex, Thiruvalluvar Salai, Pondicherry - 605013 • **Pune (Bhandarkar Rd):** Shop No.A5/1, 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 - 411 001 • **Raipur:** 2nd Floor, Chawla Complex, Devandra Nagar Road, Sal Nagari, Raipur - 492001 • **Rajkot:** 915- Star Plaza, Full chap chowk, Rajkot - 360001 • **Ranchi:** 2nd floor, Lyra complex, P.P compound Ranch-i -834001 • **Rourkela:** 1st Floor, Aditya Ventures, Holding No.71.02, Udaipur, Opp Court, Rourkela - 769012 • **Salem:** No.44, Anura Complex, Omalur Main Road, Angammal Colony entrance, Salem - 636003 • **Shimla:** Sco Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 • **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri -734001 • **Surat:** M-8 & 9 Mezzanine Floor, Jolly Plaza, Athwa Gate, Surat - 395001 • **Thane:** Konark Tower, Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 406002 • **Thiruvur:** Trichur Trade Centre, 2nd Floor, Kurumpam Road, Thirissur - 680001 • **Trichy:** 19/1, 1st Floor, Kingstone Park, Ramalinganagar Puthur High Road, Woraiyur, Trichy-620017 • **Trivandrum:** 3rd Floor, Kailas Plaza, Pattam, Trivandrum - 695 004 • **Udaipur:** 209-210 Daulat Chambers, 4-0 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:** Arhant Complex, 3rd Floor, D-9/127 C-4, Srigra, 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.

CAMS NFO Collection Centres

• **Agra** : No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 • **Ahmedabad** : 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 • **Agartala** : Advisor Chowmuhan (Ground Floor), Krishnagar, 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 Brahmampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001 • **Akola:** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 • **Aligarh:** City Enclave, Opp. dKumar Nursing Home, Ramghat Road, U.P. Aligarh 202001 • **Allahabad:** No. 7 Ist Floor, Bihari Bhawan 3, S.P. Marg, Civil Lines, Allahabad-211001 • **Alleppey:** Doctor's Tower Building, Ground No. 14/2562, 1st floor, North of Iom Bridge, Near Hotel Arcadia Regency, Alilpey - 688 001, Kerala • **Alwar:** 256A, Scheme No.1, Arya Nagar Alwar 301001 • **Amaraavati:** 81, Gulsham Tower, 2 Floor, Near Panchshel Talkies, Amaraavati-444601 • **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134003 • **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar-143001 • **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers, Anand-388001 • **Ankleshwar:** Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 • **Asansol:** Block - G 1 Floor, P. C. Chatterjee Market Complex Rambhandu Talab P O Ushagram Asansol 713303 • **Anantapur:** 15-570-33, I Floor Pallavi Towers, Anantapur - 515001 • **Aurangabad:** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad-431001 • **Balsore:** B C Sen Road Balsore 756001 • **Bangalore:** Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjpal Centre) Bangalore 560 042 • **Barnala** 1st floor, R K Marbel House, Courts Road, Barnala - 148101, Punjab • **Bareilly:** F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001 • **Basti** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh • **Belgaum:** Tanish Tower CTS No. 192/A, Gururur 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 Khalifaabg 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 Waghawadi Road OPP. HDFC BANK Bhavnagar 364002 • **Bhilai:** 209, Khichariya Complex Opp IDBI Bank Nehru Nagar Square Bhilai 490020 • **Bhilwara:** C/o Kodwani & Associates F-202, Apsara Complex Azad Market Bhilwara 311001 • **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011 • **Bhubaneswar:** 101/7, Janpath, Unit -III Bhubaneswar 751 005 • **Bhusawal:** Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeek Talkies Road, Bhusawal – 425201 • **Bhuj:** Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch 370001 • **Bikaner:** 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan – 334001 • **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur - 49500 • **Bokaro:** Mazzarine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro 827004 • **Burdwan:** 399, G. D. Road, Burdwan-713101 • **Calicut:** 29/97G, 2nd Floor, Gulf Air Building, Mavor 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 600034 • **Chennai:** Ground Floor, 148, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai – 600097 • **Chhindwara:** Office No. 1, Parasaria Road, Near Mehta Colony, Chhindwara - 480001 • **Chittoorgar:** 3 Ashok Nagar, Near Heera Vastika, Chittoorgar-312001 • **Coimbatore:** Old # 66 New # 86, Lokanagaya Street (West) Ground Floor R.S.Puram Coimbatore 641 002 • **Cuttack:** Near Indian Overseas Bank Cantonment Road Mata Math Cuttack-753001 • **Dattavenger:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J. Extension Dattavenger 577002 • **Dehradun:** 204/121 Near Ship Mandir Marg Old Connaught Place Dehradun-248001 • **Dharmapuri:** 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 701 • **Darbhanga:** Shahi Complex,1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga - 846001 • **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 • **Dhanbad:** 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:** 42, Bengal Ambuja Housing Development Ltd. Ground Floor, City Centre Durgapur-713216 • **Erode:** 197, Seshaiyer Complex Agraharam Street Erode-638001 • **Faridhabad:** B-49, Ist Floor, Nehru Ground Behind Anupam Sweet House Nit Faridhabad 121001 • **Faizabad:** 64 Cantonment, Near GPO, Faizabad – 224001 • **Gandhidham:** Plot No. 261, 1st Floor, Sector 1A, Om Mandap Gali, Gandhidham - 370201, Dist. Kutch, • **Ghaziabad:** 113/6, I Floor, Navvyug Market, Gazhiabad-201001 • **Goa:** No.108, 1st Floor, Gurudutta Bldg Above Weekender, M. G. Road, Panaji (Goa)-403001 • **Gondal:** A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360 311, Gujarat • **Gorakhpur:** Shop No. 3, Second Floor, The Mall Cross Road, A. D. Chowk Bank Road Gorakhpur-273001 • **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 • **Guntur:** Door No 5-38-44, 5/1, BRODIPET Near Ravi Sankar Hotel, Guntur-522002 • **Gurgoan:** SCO - 16, Sector 14, First Floor, Gurgoan 122001 • **Guwahati:** A.K. Azad Road, Rehabori 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:** Gagananahadi 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, Shimla Pahari Chowk, Hoshiarpur – 146001 • **Himmatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar – 383001 • **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar – 125001 • **Hosur:** Shop No. 8, J. D. Plaza, OPP. TNEB Office, Royakotta Road Hosur-635109 • **HUBLI:** 206 & 207, 1st Floor A' Block, Kundagol Complex Opp Court, Club road Hubli-580029 • **Hyderabad:** 208, II Floor Jade Arcade Paradise Circle Secunderabad-500003 • **Indore:** 101, Shalimar Corporation Centre 8- B, Scheme tikogunj, Opp. Greenpark Indore-452 001 • **Itarsi:** 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi – 461111 • **Jabalpur:** 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001 • **Jaipur:** R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar, Police Station, Jaipur-302001 • **Jaipur:** Room No 1, First Floor, Sulaiikha complex, Chorda, Bypass Jaipur Road, Jaipur - 755091 • **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001 • **Jalgaon:** Rustonji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon-425001 • **Jalna:** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203 • **Jammu:** 660- Gandhi Nagar Jammu-180004 • **Jammagar:** 217/2118, Manek Centre, P.N. Marg, Jammagar-361001 • **Jamshedpur:** Millennium Tower, "F" 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 • **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur-342003 • **Junagadh:** Circle Chowk, Near Choksi Bazar Kamnar, 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, Kunjpurja Road, Karnal – 132001 • **Karimnagar:** HNo.7-1-257, Upstairs S B H Mangamathota Karimnagar A.P. Karimnagar-505001 • **Karur:** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 • **Katni:** NH 7, Near LIC, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483 501 • **Kadapa:** Bandi Subbarammaiah Complex D.No. 3/ 17178, Shop No. 8 Raja Reddy Street, Beside Bherathi Jinni College, KADAPA – 516 001, Andhra Pradesh • **Kestopur:** 148,Jessore Road, Block-B (2nd Floor), Kolkata -700074 • **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburaa Petrol Bunk, Khammam, Andhra Pradesh - 507 001 • **Kharagpur:** 623/1, Malancha Main Road, P.O. Nimpura, WARD NO – 19, Kharagpur – 721304 • **Kochi:** Door No. 64 / 5871 – D, 3rd Floor, Ittoor's Imperial Trade Centre, M. G. Road (North), Kochi - 682 035, Kerala, Kochi - 682 035 • **Kolhapur:** AMD Sofex Office No. 7, 3rd Floor, Ayodhya Towers Station Road, Kolhapur-416001 • **Kolkata:** 'LORDS Building' 7/1, Lord Sinha Road, Ground Floor, Kolkata-700071 • **Kollam:** Kochupillamoodu Junction, Near V.L.C, Beach Road, Kollam-691001 • **Kota:** B-33 Kalyan Bhawan Triangle Part, Vallabh Nagar, Kota-324007 • **Kottayam:** Door No. IX / 1276, Ambaroans Building Manamona Junction, Kottayam - 686001 • **Kumbakonam:** Jailani 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-226001 • **Ludhiana:** U/GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar, Pulli Pakhowal Road, Ludhiana 141 002 • **Madurai:** 86/71A, Tamilangam Road, Madurai-625001 • **Malda:** Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda – 732101 • **Mangalore:** No. G. 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri Mangalore-575003 • **Manipal:** Trade Centre, 2nd Flr., Syndicate Circle, Starting Point, Manipal – 576104 • **Mapusa:** Office no. CF-8, 1st Floor, Business Point, Above Bicholim, Urban Co-op Ang, Mapusa – 403507 • **Margao:** Virginkar Chambers, I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao – 403601 • **Mathura:** 159/160, Vikas Bazar, Mathura-281001 • **Meerut:** 108, Ist Floor, Shivram Plaza, Opposite Evos 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 • **Morbi:** 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi – 363641 • **Mumbai:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (East) - 400 069. Rajababdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort Mumbai 400 023 • **Muzzafarpur:** Brahman loti, Durgasthan Gola Road Muzzafarpur-842001 • **Mysore:** No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishaktihs Medicals) Saraswati Puram Mysore-570009 • **Nadiad:** 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad – 387001 • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspet, Nagpur-440 010 • **Nalgonda:** H.NO. 6-2 -1277, Samadnaha Nagar, beside HDFC STANDARD LIFE OFFICE Lane, Ramgiri, Nalgonda - 508 001.Andhra Pradesh • **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 • **Nasik:** Rutarang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik – 422005 • **Navsari:** Dinesh Vasan & Associates, 103-Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies Chinnabai Road, Navasari-396445 • **Nellore:** 97/56, I Floor, Immediatsey Towers, Ranganayalakupet Road, Santhapet, Nellore-524001 • **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi - 110 055 • **Noida:** C-81, 1st floor, Sector – 2, Noida - 201301 • **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad – 678001 • **Palanpur:** Tirupati Plaza, 3rd Floor, T-11 Opp. Government Quarter, College Road, Palanpur - 385 001 • **Panipat:** 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G. T. Road Panipat-132103 • **Patiala:** 355, New Lal Bagh Colony, Patiala-147001 • **Patna:** Kamalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna-800 001 • **Pondicherry:** S-8, 100 Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry-605001 • **Pune:** Nirmiti Eminence, Off. No. 6, I Floor, Opp. Abhishek Hotel, Mehandrae st., Garage Road, Erandawane Pune - 411004 • **Raebareilly:** 17, Anand Nagar Complex, Raebareilly – 229001 • **Raipur:** HIG, C-23, Sector -1, Devendra Nagar, Raipur - 492004 • **Rajahmundry:** Cabin 101, D No-727-4 I Floor, Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533101 • **Rajapalayam:** No. 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam - 626117 • **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:** Kohinoor Complex, 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:** 399/1, Jadugar Road, 33 Civil Lines, Roorkee – 247667 • **Sagar:** Opp. Somani Automobiles, Bhawanganj Sagar, Madhya Pradesh, Sagar - 470 002 • **Salem:** No.2, I Floor Vivekananda Street, New Fairlands Salem - 636016 • **Sahanarpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanarpur – 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 • **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Jal Road, Shahjahanpur, Uttar Pradesh - 242 001 • **Shillong:** LDB Building, 1st Floor, G. S. Road, Shillong – 793001 • **Siliguri:** No. 8, Swamiji Sarani, Ground Floor Hakimpura, Siliguri - 734401 • **Sirsa:** Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Haryana - 125 055 • **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 262 001 • **Shimla:** I Floor, Opp. Panchayati Bhawan Main Gate, Bus stand, Shimla – 171001 • **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga – 577201 • **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan – 173212 • **Sholapur:** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur - 431001 • **Sriganganagar:** 18 L Block, Sri Ganganagar, Sriganganagar – 335001 • **Srikakulam:** Door No 5 - 6 - 2, Punyapatri Street, Palakonda Road, Near Krishna Park, Srikakulam - 532 001 • **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 • **Surat:** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat - 395 001 • **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar – 363035 • **Thane(W):** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. Maharashtra • **Thiruppur:** 1(1), Birny Compound, II Street, Kumaran Road, Thiruppur - 641601 • **Thiruvallu:** Central Tower, Above Indian Bank, Cross Junction, Thiruvallu, Kerala - 689101 • **Tinsukia:** Sanarlan Lohia Road, 1st Floor, Tinsukia – 786125 • **Tirunelveli:** III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli - 627001 • **Tirupathi:** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Complex, Tirumala Bypass Road, Tirupathi - 517501 • **Trichur:** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), 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 Fatedhpura Circle Udaipur - 313004 • **Tuticorin:** 227/F South New Street, Tuticorin - 620 052 • **Unjha:** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha – 384170 • **Ujjain:** 123, First Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010 • **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 • **Valsad:** Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad - 396001 • **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi - 396195 • **Varanasi:** C-28/142-2A, Near Tiliyaba Bagh Crossing, Tiliyaba Bagh, Varanasi - 221002. Uttar Pradesh. • **Vashi:** Mahaveer Centre Office No:17, Plot No:77 Sector 17 Vashi - 400703 • **Vellore:** No:54, 1st Floor, Pillayar Kolli Street, Tholai Palayam, Vellore - 632004 • **Vijayawada:** C-28/146, Rao & Rathnam Complex Near Chennupati Petrol Pump, M.G Road, Labipet, 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 - 135001 • **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri 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 (BSLAMC). The investors can undertake purchase and sale / switch transactions and avail of such other online facilities as may be provided by BSLAMC 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 BSLAMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

Birla Sun Life **Fixed Term Plan - Series GH (539 days)**

A Close ended Income Scheme

Birla Sun Life
Mutual Fund

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

New Fund Offer Opens: Thursday, January 17, 2013 | **New Fund Offer Closes:** Thursday, January 17, 2013

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

<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF MUTUAL FUND</u>
BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel.: +91-22 43568000. Fax No. +91-22 43568110 / 8111.	BIRLA SUN LIFE MUTUAL FUND One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. +91-22 43568000. Fax No. +91-22 43568110 / 8111. Website www.birlasunlife.com

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

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

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

It is to be distinctly understood that the permission given by Bombay Stock Exchange Ltd. should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by Bombay Stock Exchange Ltd. nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of Bombay Stock Exchange Ltd.'.

Investment Objective	The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the duration of the Scheme.		
Liquidity	The scheme will have duration of 539 days from and including the date of allotment.		
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:		
	Instrument	Risk Profile	Normal Allocation (% of total Assets)
	Debt Securities	Low to medium	70-100%
	Money Market instruments	Low to medium	0-30%
	Government Securities	Low	0-30%
<p>The scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the "put option" date.</p> <p>The scheme does not intend to invest in Foreign Securities, repo in corporate debt securities, Securitised Debt Instruments and/or (Fixed income) derivative instruments.</p> <p>The scheme shall not engage in securities lending/short selling activities.</p> <p>OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:</p> <p>(1) Credit Evaluation Policy</p> <p>From credit evaluation perspective, each company is internally appraised by focusing on three parameters i.e. (1) Business Fundamental (2) Financial Analysis & (3) Management Track record of the Investee company. A detailed analysis is carried out to understand the business model of the investee company and its financial position before deciding to invest.</p> <p>All Research is carried out by the internal team and approved as per our authorisation matrix.</p> <p>(2) Sectors in which the Scheme shall not invest</p> <p>The scheme shall not invest in securities of Real Estate sector, Retail and Gem and jewellery sector.</p> <p>Further, the scheme shall not have exposure in fixed income securities in excess of 30% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to Financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 30% of the net assets of the scheme.</p> <p>Further provided that the above sectoral limit is not applicable for:</p> <ol style="list-style-type: none"> AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs). CBLOs Bank Certificate of Deposits Government of India securities Treasury Bills. 			

- (3) **Type of instruments which the scheme proposes to invest in:** Please refer Section 'D. Investment By Scheme' given in SID for further details.
- (4) **Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:**
Intended Portfolio Allocation:
- | Instruments | Credit Rating | | | | |
|---|---------------|--------|--------|---|----------------|
| | A1 | AAA | AA | A | Not Applicable |
| CDs | 0-5% | - | - | - | - |
| CPs | 0-5% | - | - | - | - |
| NCDs | - | 70-75% | 25-30% | - | - |
| Government Securities/ Treasury Bills/ CBLO / Reverse Repos (on Government Securities/Treasury Bills) | - | - | - | - | 0-5% |
| Mutual Fund Schemes | - | - | - | - | 0-5% |
- Note:**
- Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively. Similarly, securities with A1 rating shall include A1+.
 - All investments shall be made based on rating prevalent at the time of investment. Where any paper is having dual rating (rated differently by more than one rating agency) then for the purpose of meeting intended range the most conservative publicly available rating would be considered e.g. if the paper is rated AAA by one rating agency and AA by the other, then, the paper will be treated as AA rated paper for complying with intended portfolio range.
 - There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating in the same instrument than indicated.
 - In case of non-availability of and taking into account the risk-reward analysis of CPs / NCDs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or Government Securities / T-Bills / CBLOs. Such deviation may continue till maturity of the scheme, if suitable NCDs/CPs of desired credit quality are not available.
 - At the time of building the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalents.
 - Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / Government Securities / T-Bills. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available.
 - Change in Asset Allocation:** Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table and subject to the notes mentioned herein, the Fund Manager shall review and rebalance the portfolio within 30 days from the date of said deviation (provided such deviation is not too close to maturity of the scheme)
Accordingly, investors should note that there will not be any variation between the intended portfolio allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (iii), (iv), (v), (vi) and (vii) above.
 - The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, short term deposit and such similar instruments to which rating is not applicable.
- (5) **Reporting:** After the closure of NFO, the AMC will report in the next meeting of AMC/ Trustees, the publicized percentage allocation and the final portfolio.

Investment Strategy

The Investment Philosophy of the fund manager is to generate superior risk-adjusted returns on a consistent basis through a research driven investment approach in line with the investment objective of the scheme. The investment manager will aim to allocate assets of the scheme between various money market and fixed income securities. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:

Risk Factors associated with investments in Fixed Income Securities:

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Concentration Risk:** The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 30% of net assets as specified, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio.
- Different types of securities in which the scheme would invest as given in the Scheme Information Document 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. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

	<p>Risk Factors associated with Listing of units:</p> <ul style="list-style-type: none"> ▪ Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. ▪ Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged. ▪ Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode. ▪ The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV. ▪ There is a possibility that the unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme. ▪ Regulatory Risk: Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also result in wider premium/ discount to the NAV of the Schemes. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Schemes on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control. ▪ As the units of the scheme may be held in electronic (demat) mode through depositories, the records of the depository shall be final with respect to the number of units available to the credit of unitholder. Settlement of trades, redemption/dividend payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.
<p>Risk Control Strategies</p>	<p>Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p> <p>Credit Risk</p> <p>Every investment in Debt and Money Market Instruments of any issuer would be made in accordance with Credit policy as defined and established by AMC from time to time. The Credit Policy, which is reviewed and monitored on a regular basis by Investment Committee, inter alia, enumerates issuer selection process, the various parameters to be considered for setting up credit exposure limits and Credit authorisation matrix for such limits, credit monitoring process etc.</p> <p>The following parameters shall be considered for selection :</p> <ol style="list-style-type: none"> The exposure to a counter party is based on the networth of the counterparty. The fund manager would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the networth of the company is done. The risk assessment by the fund manager includes the monitoring of the following: <ol style="list-style-type: none"> Capital Structure Debt Service coverage ratio Interest coverage Profitability margin Current ratio The fund managers determine the sector to which the counter party relates. The fund managers assigns risk weightages to sectors and shall not invest in sectors which carry a high credit risk. The risk weightages are based upon various factors like the nature of products/services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector. The fund manager shall also check the track record of the company in terms of its financials and any defaults to its creditors. The fund managers shall consider the track record of the sponsor/ parent of the counterparty. It includes the financials of the sponsor/ parent company and whether the parent/sponsor has defaulted in the past. The fund manager can also have a call with the Management of the company as a part of its research of the company. The fund manager will also check for Credit Default Swaps spreads of the company in global market, if any available. <p>The above parameters are dependent upon the information available at the time of due diligence. The fund manager shall endeavour to include all these parameters but investors should note that these parameters are indicative and can change from time to time at the discretion of the fund manager.</p> <p>Price-Risk or Interest-Rate Risk</p> <p>The fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p> <p>Reinvestment Risk</p> <p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p> <p>Concentration Risk</p> <p>The Fund Manager shall endeavor to mitigate the risk by taking exposure to high rated instruments and locking in at the point of investment to such issuance yields.</p> <p>While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p>

Plan/Options	The Scheme will have will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Dividend Option with (a) Normal Dividend sub-option (Payout Facility) (b) Quarterly Dividend sub-option (Payout Facility). **DIRECT PLAN: i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors]. iv. How to apply: a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. b. Investors should also indicate "Direct" in the ARN column of the application form.																						
Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply.)	Default Option/Sub-option: Growth Option / Normal Dividend sub-option. In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Normal Dividend and Quarterly Dividend sub-option, the same shall be considered as Normal Dividend sub-option and processed accordingly. Further, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.																						
Applicable NAV	Units of the scheme cannot be redeemed by the investors directly with the fund until the date of maturity of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.																						
Minimum Application Amount / Number of Units	Purchase Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.	Repurchase No redemption (repurchase) of units is allowed before the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchange.																					
Despatch of Proceeds of Repurchase (Redemption) Request	Within 10 working days from the date of maturity.																						
Benchmark Index	CRISIL Short Term Bond Fund Index																						
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend payout and dividend distribution tax, if any.																						
Name of the Fund Manager	Mr. Kaustubh Gupta																						
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																						
Performance of the Scheme	This scheme does not have any performance track record																						
Expenses of the Scheme (i) Load Structure	New Fund Offer Period The NFO expenses of the scheme shall be borne by the AMC. Entry Load*: Nil Exit Load: Nil No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode *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. Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective scheme immediately, net of service tax, if any																						
(ii) Recurring expenses (As a % of daily net assets)	Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets: <table><tr><th>Slabs</th><th>Maximum Total Recurring Expenses permissible under Regulation 52(6)</th><th>Additional expense permissible as per Regulation 52 (6A) (b)</th><th>Additional expense permissible as per Regulation 52(6A) (c)</th></tr><tr><td>First ₹ 100 crores</td><td>2.25%</td><td>0.30%</td><td>0.20%</td></tr><tr><td>Next ₹ 300 crores</td><td>2.00%</td><td>0.30%</td><td>0.20%</td></tr><tr><td>Next ₹ 300 crores</td><td>1.75%</td><td>0.30%</td><td>0.20%</td></tr><tr><td>On the balance of the assets</td><td>1.50%</td><td>0.30%</td><td>0.20%</td></tr></table> Further in terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, – AMC may charge service tax on investment management and advisory fees (AMC fees) to the scheme in addition to the			Slabs	Maximum Total Recurring Expenses permissible under Regulation 52(6)	Additional expense permissible as per Regulation 52 (6A) (b)	Additional expense permissible as per Regulation 52(6A) (c)	First ₹ 100 crores	2.25%	0.30%	0.20%	Next ₹ 300 crores	2.00%	0.30%	0.20%	Next ₹ 300 crores	1.75%	0.30%	0.20%	On the balance of the assets	1.50%	0.30%	0.20%
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	<p>maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Currently, service tax is levied @12.36% for AMC fees as per taxation laws in force.</p> <p>– the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</p> <p>Further, Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to Regular Plan and no commission will be paid / charged under Direct Plan.</p> <p>Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to SID under “Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense” for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.</p>	
Waiver of Load for Direct Applications	Not Applicable	
Listing	<p>The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme will be listed on BSE and/or any other recognized stock exchange/s as may be decided by AMC from time to time within 5 Business days from the date of allotment. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. Unitholders who wish to trade in units would be required to have a demat account. All investors may buy/sell Units on the stock exchange/s on all the trading days as per the settlement cycle of the stock exchange/s.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on Bombay Stock Exchange Ltd. (BSE) for which the Trustees have obtained an in-principle approval from BSE vide letter DCS/IPO/NP/MF-TP/299/2012-13 dated September 05, 2012.</p>	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in atleast 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel.: 1800-270-7000 / 1800-22-7000, E-mail: connect@birlasunlife.com	Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address: www.camsonline.com
Unitholders' Information	<p>Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</p> <p>Account Statements:</p> <ul style="list-style-type: none"> • AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. • Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i> • In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. • Half Yearly Consolidated Account Statement: <ul style="list-style-type: none"> ○ A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. ○ The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical. • Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions. For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI). <p>Annual Report:</p> <p>The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any.</p> <p>The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:</p> <ol style="list-style-type: none"> By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund; In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same. <p>Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to</p>	

	<p>receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund.</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the BSLAMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.birlasunlife.com) and shall also be displayed on the website of AMFI (www.amfiindia.com).</p> <p>Half Yearly Disclosures (Unaudited Financial Results / Portfolio):</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.birlasunlife.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Further, the monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.birlasunlife.com) on or before tenth day of the succeeding month.</p>						
Transaction Charges (For Lumpsum Purchases routed through distributor/ agent)	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹10,000/- and above.</p> <p>In accordance with the said circular, BSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table border="1"> <thead> <tr> <th>Investor Type</th><th>Transaction charges[^]</th></tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td><td>₹ 150 for subscription application of ₹10,000 and above.</td></tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td><td>₹ 100 for subscription application of ₹10,000 and above.</td></tr> </tbody> </table> <p>2. [^]The transaction charge, if any, shall be deducted by the BSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>3. Transaction charges shall not be deducted/applicable for:</p> <p>(a) purchases / subscriptions for an amount less than ₹ 10,000/-;</p> <p>(b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.</p> <p>(c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).</p> <p>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p> <p>4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.</p>	Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹10,000 and above.	Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹10,000 and above.
Investor Type	Transaction charges [^]						
First Time Mutual Fund Investor (across Mutual Funds)	₹ 150 for subscription application of ₹10,000 and above.						
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹10,000 and above.						

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

Date: January 07, 2013

Place: Mumbai