

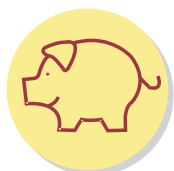


Birla Sun Life Mutual Fund

Key Information Memorandum & Common Application Form

Continuous Offer of Open Ended Scheme(s) at NAV Based Prices

Solutions for your varied financial needs



Savings Solutions



Tax Savings Solutions



Regular Income Solutions



Wealth Creation Solutions

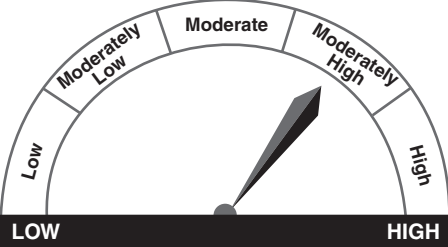
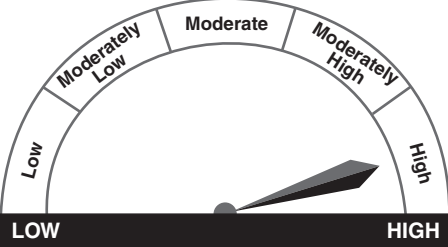
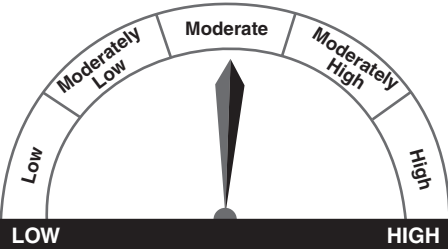
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Connect with us on  <https://www.facebook.com/BSLMF>  <https://twitter.com/BSLMF>  <https://www.linkedin.com/company/bslmf>

Product Labeling 

SPONSORS: Aditya Birla Financial Services Private Limited, Indian Rayon Compound, Veraval, Gujarat - 362 266. Sun Life (India) AMC Investments Inc., 150 King Street West, Toronto, ON Canada M5H 1J9. **INVESTMENT MANAGER:** Birla Sun Life Asset Management Company Limited, One India Bulls Cebrt, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. CIN: U65991MH1994PLC080811. **REGISTRAR & TRANSFER AGENTS:** Computer Age Management Services Pvt. Ltd. (CAMS), Unit: Birla Sun Life Mutual Fund, New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034. This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, Investor's 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 Common KIM. This Common KIM is dated October 09, 2015.**

GROWTH SCHEMES

Scheme	This product is suitable for investors who are seeking*:	Riskmeter
Birla Sun Life Advantage Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at moderately high risk</p>
Birla Sun Life Dividend Yield Plus (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies having relatively high dividend yield 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at high risk</p>
Birla Sun Life Midcap Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments primarily in mid cap stocks 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at moderate risk</p>
Birla Sun Life MNC Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments primarily in equity and equity related securities of multinational companies (MNCs) 	
Birla Sun Life Index Fund (An Open ended Index Linked Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors 	
Birla Sun Life Top 100 Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of top 100 companies as measured by market capitalisation 	
Birla Sun Life Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities 	
Birla Sun Life Frontline Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&P BSE 200 	
Birla Sun Life Tax Plan (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Birla Sun Life Tax Relief '96 (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Birla Sun Life Small & Midcap Fund (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments predominantly in equity and equity related securities of companies considered to be small and midcap 	
Birla Sun Life Pure Value Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities by following value investing strategy 	
Birla Sun Life India Reforms Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending 	
Birla Sun Life Tax Savings Fund (An Open ended Equity Linked Savings Scheme)	<ul style="list-style-type: none"> • investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate • investment predominantly in equity and equity related securities 	
Birla Sun Life Equity Savings Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • Long term capital growth and income • An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments 	
Birla Sun Life India Opportunities Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme 	
Birla Sun Life Infrastructure Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India 	
Birla Sun Life India GenNext Fund (An Open ended Growth scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes 	
Birla Sun Life New Millennium Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies 	
Birla Sun Life International Equity Fund-Plan A (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments predominantly in equity and equity related securities in the international markets 	
Birla Sun Life International Equity Fund-Plan B (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%) 	
Birla Sun Life Special Situations Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities by following investment strategy that would take advantage of Special Situations like buy backs, open offers, demerger etc. & contrarian investment style 	
Birla Sun Life Commodity Equities Fund - Global Agri Plan (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas 	
Birla Sun Life Banking And Financial Services Fund (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> • long term capital growth • Investments in equity and equity related securities of companies engaged in banking and financial services 	
Birla Sun Life Enhanced Arbitrage Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • income over short term • investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash & Futures) 	

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

BALANCED SCHEMES

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Balanced '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments 	<p align="center">LOW HIGH</p> <p align="center">Investors understand that their principal will be at moderately high risk</p>
Birla Sun Life Dynamic Asset Allocation Fund (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> capital appreciation and regular income in the long term investment in equity and equity related securities as well as fixed income securities (Debt & Money Market Securities) 	

FUND OF FUNDS SCHEMES

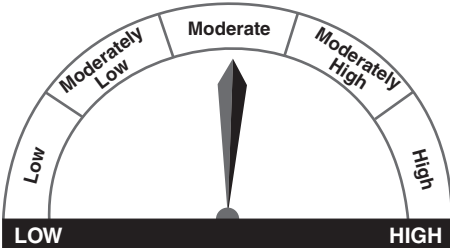
Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Gold Fund (An Open ended Fund of Fund Scheme)	<ul style="list-style-type: none"> returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term investments predominantly in units of Birla Sun Life Gold ETF BSL GETF invests in physical gold of 99.5% purity (fineness) 	
Birla Sun Life Asset Allocator Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation in the long term investment in portfolio of equity and debt funds 	<p align="center">LOW HIGH</p> <p align="center">Investors understand that their principal will be at moderately high risk</p>
Birla Sun Life Financial Planning FoF - Prudent Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds & debt funds) 	
Birla Sun Life Financial Planning FoF - Aggressive Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in equity funds) 	
Birla Sun Life Active Debt Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation in the long term investment in a dynamically managed portfolio of debt funds 	<p align="center">LOW HIGH</p> <p align="center">Investors understand that their principal will be at moderate risk</p>
Birla Sun Life Financial Planning FoF - Conservative Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds & debt funds) 	
Birla Sun Life Global Commodities Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation in the long term investment in units of global mutual funds which invest in commodity related securities 	
Birla Sun Life Global Real Estate Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> capital appreciation in the long term investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector 	<p align="center">LOW HIGH</p> <p align="center">Investors understand that their principal will be at high risk</p>

INCOME SCHEMES

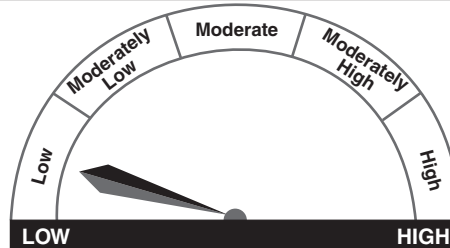
Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life MIP II - Wealth 25 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [20-30%] 	<p align="center">LOW HIGH</p> <p align="center">Investors understand that their principal will be at moderately high risk</p>

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

INCOME SCHEMES

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life MIP (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term. investments in debt and money market instruments as well as equity and equity related securities [upto 15%]. 	 <p>LOW HIGH</p> <p align="center">Investors understand that their principal will be at moderate risk</p>
Birla Sun Life MIP II - Savings 5 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [0-10%] 	
Birla Sun Life Monthly Income (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 	
Birla Sun Life Income Plus (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over medium to long term investments in a combination of debt and money market instruments including government securities of varying maturities 	
Birla Sun Life Gilt Plus - PF Plan (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> income with capital growth over medium to long term investments exclusively in Government Securities 	
Birla Sun Life Constant Maturity 10 Year Gilt Fund (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> credit risk-free returns based on their own view on interest rate scenario over short to medium term investments in a portfolio of Central Government securities of around 10 year average maturity. 	
Birla Sun Life Government Securities Fund - Long Term Plan (An Open ended Gilt Scheme)	<ul style="list-style-type: none"> income with capital growth over medium to long term investments exclusively in Government Securities 	
Birla Sun Life Dynamic Bond Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over short term investments in actively managed portfolio of high quality debt and money market instruments including government securities. 	
Birla Sun Life Short Term Opportunities Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over short to medium term investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade 	
Birla Sun Life Treasury Optimizer Plan (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in debt and money market securities with relatively low levels of interest rate risk 	
Birla Sun Life Medium Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over medium to long term investments in debt and money market instruments 	
Birla Sun Life Corporate Bond Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> Income with capital growth over short to medium term Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. 	
Birla Sun Life Short Term Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over short term investments in debt and money market instruments. 	
Birla Sun Life Savings Fund (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in debt and money market instruments 	
Birla Sun Life Floating Rate Fund - Long Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over short term investments in a mix of fixed and floating rate debt and money market instruments 	
Birla Sun Life Cash Manager (An Open ended Income Scheme)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in a basket of debt and money market instruments of very short maturities 	

LIQUID SCHEMES

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Cash Plus (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> reasonable returns with high levels of safety and convenience of liquidity over short term investments in high quality debt and money market instruments with maturity of upto 91 days only 	 <p>LOW HIGH</p> <p align="center">Investors understand that their principal will be at low risk</p>
Birla Sun Life Floating Rate Fund - Short Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in debt and money market instruments with maturity of upto 91 days only 	

MANUFACTURING SECTOR SCHEME

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Manufacturing Equity Fund (An Open ended Manufacturing Sector Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies engaged in manufacturing sector 	 <p>LOW HIGH</p> <p align="center">Investors understand that their principal will be at high risk</p>

*Investors should consult their financial advisers if in doubt whether the product is suitable for them. / Note: Risk is represented as:

Key Information Memorandum & Common Application Form

Continuous Offer of Open ended Scheme(s) at NAV Based Prices

GROWTH SCHEMES

Birla Sun Life Advantage Fund
An Open Ended Growth Scheme

Birla Sun Life Dividend Yield Plus
An Open Ended Growth Scheme

Birla Sun Life Midcap Fund
An Open Ended Growth Scheme

Birla Sun Life MNC Fund
An Open Ended Growth Scheme

Birla Sun Life India Opportunities Fund
An Open Ended Growth Scheme

Birla Sun Life Infrastructure Fund
An Open Ended Growth Scheme

Birla Sun Life India GenNext Fund
An Open Ended Growth Scheme

Birla Sun Life Index Fund
An Open Ended Index-Linked Growth Scheme

Birla Sun Life Top 100 Fund
An Open Ended Growth Scheme

Birla Sun Life Equity Fund
An Open Ended Growth Scheme

Birla Sun Life Frontline Equity Fund
An Open Ended Growth Scheme

Birla Sun Life New Millennium Fund
An Open Ended Growth Scheme

Birla Sun Life International Equity Fund
An Open Ended Diversified Equity Scheme

Birla Sun Life Special Situations Fund
An Open Ended Diversified Equity Scheme

**Birla Sun Life Commodity Equities Fund -
Global Agri Plan**
An Open Ended Growth Scheme

Birla Sun Life Enhanced Arbitrage Fund
An Open Ended Equity Scheme

Birla Sun Life Tax Plan
An Open Ended Equity Linked Savings Scheme
(ELSS)
(All Investments in the Scheme are subject to a
lock-in period of 3 years from the date of allotment)

Birla Sun Life Tax Relief '96
An Open Ended Equity Linked Savings Scheme
(ELSS)
(All Investments in the Scheme are subject to a
lock-in period of 3 years from the date of allotment)

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

Birla Sun Life Pure Value Fund
An Open ended Diversified Equity Scheme

Birla Sun Life India Reforms Fund
An Open ended Equity Scheme

Birla Sun Life Tax Savings Fund
An Open ended Equity Linked Savings Scheme

Birla Sun Life Equity Savings Fund
An Open ended Equity Scheme

BANKING & FINANCIAL SERVICES SECTOR SCHEME

**Birla Sun Life Banking And Financial Services
Fund**
An Open ended Banking & Financial Services
Sector Scheme

MANUFACTURING SECTOR SCHEME

Birla Sun Life Manufacturing Equity Fund
An Open ended Manufacturing Sector Scheme

BALANCED SCHEMES

Birla Sun Life Balanced '95 Fund
An Open Ended Balanced Scheme
(erstwhile Birla Sun Life '95 Fund)

Birla Sun Life Dynamic Asset Allocation Fund
An Open ended Asset Allocation Scheme

FUND OF FUNDS SCHEME

Birla Sun Life Gold Fund
An Open Ended Fund of Fund Scheme

**Birla Sun Life Active Debt Multi Manager
FoF Scheme**
An Open Ended Fund of Funds Scheme

**Birla Sun Life Asset Allocator Multi Manager
FoF Scheme**
An Open Ended Fund of Funds Scheme

Birla Sun Life Financial Planning FoF
An Open Ended Fund of Funds Scheme

Birla Sun Life Global Commodities Fund
An Open Ended Fund of Funds Scheme

Birla Sun Life Global Real Estate Fund
An Open Ended Fund of Funds Scheme

INCOME SCHEMES

Birla Sun Life MIP
An Open Ended Income Scheme
(Monthly Income is not assured and is subject to
availability of distributable surplus)

Birla Sun Life MIP II
An Open Ended Income Scheme
(Monthly Income is not assured and is subject to
availability of distributable surplus)

Birla Sun Life Monthly Income
An Open Ended Income Scheme
(Monthly Income is not assured and is subject to
availability of distributable surplus)

Birla Sun Life Income Plus
An Open Ended Income Scheme

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

Birla Sun Life Gilt Plus - PF Plan
An Open Ended Government Securities Scheme

**Birla Sun Life Constant Maturity 10 Year Gilt
Fund**
An Open Ended Government Securities Scheme
(erstwhile Birla Sun Life Gilt Plus - Regular Plan)

**Birla Sun Life Government Securities Fund -
Long Term Plan**
An Open Ended Gilt Scheme

Birla Sun Life Dynamic Bond Fund
An Open Ended Income Scheme

Birla Sun Life Short Term Opportunities Fund
An Open Ended Income Scheme

Birla Sun Life Savings Fund
An Open Ended Short Term Income Scheme

Birla Sun Life Treasury Optimizer Plan
An Open Ended Short Term Income Scheme
(erstwhile Birla Sun Life Ultra Short Term Fund)

Birla Sun Life Medium Term Plan
An Open Ended Income Scheme

Birla Sun Life Floating Rate Fund
An Open Ended Income Scheme

Birla Sun Life Cash Manager
An Open Ended Income Scheme

Birla Sun Life Cash Plus
An Open Ended Liquid Scheme

Birla Sun Life Corporate Bond Fund
An Open ended Income Scheme

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COMMON APPLICATION FORM

For Resident Indians and NRIs/FIIs/FPIs



(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.)

Distributor Name / ARN No.	Sub Broker Name / ARN No.	Sub Broker Code	Employee Unique ID. No. (EUIN)
ARN-111928			E158748

Application No.

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

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

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 1 (viii))

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

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

Existing Folio No.

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

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

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

Mr. Ms. M/s.

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

RELATIONSHIP OF GUARDIAN (Refer Instruction No. 2(ii))

ISD CODE TEL: OFF.

TEL: RESI

Proof of the Relationship with Minor** ** Mandatory in case the First / Sole Applicant is Minor

TAX STATUS (Please tick (✓)) (Applicable for First / Sole Applicant)

- Resident Individual FIIs NRI - NRO HUF Club / Society PIO Body Corporate Minor Government Body
 Trust NRI - NRE Bank & FI Sole Proprietor Partnership Firm QFI Provident Fund Others _____ (Please Specify)

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

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O.Box Address is not sufficient. Please provide full address.) (Indian Address in case of NRIs/FIIs)

CITY

STATE

PIN CODE

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)	COMMON APPLICATION FORM	Application No.
	Birla Sun Life Asset Management Company Limited One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Toll Free : 1-800-270-7000/ 1-800-22-7000 sms 'GAIN' to 567679 Email: connect@birlasunlife.com	Collection Centre / BSLAMC Stamp & Signature <input type="text"/>
	Received from Mr. / Ms. <input type="text"/> Date : ____ / ____ / ____ (Please tick (✓)) ENCLOSED <input type="checkbox"/> PAN/PEKRN Proof <input type="checkbox"/> KYC Complied <input type="checkbox"/> NECS Form <input type="checkbox"/> Yes <input type="checkbox"/> No	

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

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

Email Id _____

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

Facebook Id _____

Twitter Id _____

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

Name of the Bank _____

Branch Address _____

Pin Code _____

City _____

Account No. _____

Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify) _____

11 Digit IFSC Code _____

9 Digit MICR Code _____

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

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

S. No.	*Cheque / DD Favouring Scheme Name (refer Instruction 5)	Plan / Option	Sweep to (applicable only for Dividend option)	Cheque Date	Amount Invested (₹)	^DD Charges	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
1.	BSL		Scheme Name						
			Plan / Option						
2.	BSL		Scheme Name						
			Plan / Option						
3.	BSL		Scheme Name						
			Plan / Option						

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

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

FIRST APPLICANT

Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife
 Student Forex Dealer Others (please specify)

SECOND APPLICANT

Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife
 Student Forex Dealer Others (please specify)

THIRD APPLICANT

Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife
 Student Forex Dealer Others (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT

Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore
Net worth (Mandatory for Non - Individuals Rs. _____ as on DDMMYY [Not older than 1 year])

SECOND APPLICANT

Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth _____

THIRD APPLICANT

Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth _____

For Individuals

I am Politically Exposed Person
 I am Related to Politically Exposed Person
 Not Applicable

For Non-Individual Investors (Companies, Trust, Partnership etc.)

Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: Yes No
(If No, please attach mandatory UBO Declaration)
Foreign Exchange / Money Changer Services Yes No
Gaming / Gambling / Lottery / Casino Services Yes No
Money Lending / Pawning Yes No

S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	BSL				

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

NSDL: Depository Participant Name: _____ DPID No.:

I	N								
---	---	--	--	--	--	--	--	--	--

 Beneficiary A/c No.

--	--	--	--	--	--	--	--	--	--

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

--	--	--	--	--	--	--	--	--	--

Enclosed: Client Master Transaction/ Statement Copy/ DIS Copy

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

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				

To register multiple nominee please fill separate Multiple nomination Form.

7. FATCA & CRS INFORMATION [Please tick (✓)] For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA detail form

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

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

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

If Yes, please provide the following information [mandatory]

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

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

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

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

To, Date

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

The Trustee,
Birla Sun Life Mutual Fund

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

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

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

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

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

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

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

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
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COMMON APPLICATION FORM

For Resident Indians and NRIs/FIIs/FPIs



Birla Sun Life
Mutual Fund

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.)

Distributor Name / ARN No.	Sub Broker Name / ARN No.	Sub Broker Code	Employee Unique ID. No. (EUIN)
ARN-111928			E158748

Application No.

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

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

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

TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 1 (viii))

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

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

Existing Folio No.

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

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

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

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

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

Mr. Ms. M/s.

PAN / PEKRN (Mandatory) Date of Birth** KYC

AADHAR Card Number

RELATIONSHIP OF GUARDIAN (Refer Instruction No. 2(ii))

ISD CODE TEL: OFF.

TEL: RESI

Proof of the Relationship with Minor** ** Mandatory in case the First / Sole Applicant is Minor

TAX STATUS (Please tick (✓)) (Applicable for First / Sole Applicant)

- Resident Individual FIIs NRI - NRO HUF Club / Society PIO Body Corporate Minor Government Body
 Trust NRI - NRE Bank & FI Sole Proprietor Partnership Firm QFI Provident Fund Others _____ (Please Specify)

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

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O.Box Address is not sufficient. Please provide full address.) (Indian Address in case of NRIs/FIIs)

CITY		
STATE		PIN CODE

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

COMMON APPLICATION FORM

Application No.



Birla Sun Life Asset Management Company Limited

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

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 567679 | Email: connect@birlasunlife.com

Collection Centre /
BSLAMC Stamp & Signature

Received from Mr. / Ms. Date : / /

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

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

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

Email Id _____

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

Facebook Id _____

Twitter Id _____

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

Name of the Bank _____
 Branch Address _____
 Pin Code _____ City _____
 Account No. _____
 Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify) _____
 11 Digit IFSC Code _____ 9 Digit MICR Code _____

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

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

S. No.	*Cheque / DD Favouring Scheme Name (refer Instruction 5)	Plan / Option	Sweep to (applicable only for Dividend option)	Cheque Date	Amount Invested (₹)	^DD Charges	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
1.	BSL		Scheme Name Plan / Option						
2.	BSL		Scheme Name Plan / Option						
3.	BSL		Scheme Name Plan / Option						

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

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

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

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

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

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT
 Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore
 Net worth (Mandatory for Non - Individuals Rs. _____ as on DDMMYY [Not older than 1 year])

SECOND APPLICANT
 Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth _____

THIRD APPLICANT
 Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net Worth _____

For Individuals

I am Politically Exposed Person
 I am Related to Politically Exposed Person
 Not Applicable

For Non-Individual Investors (Companies, Trust, Partnership etc.)

Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: Yes No
 (If No, please attach mandatory UBO Declaration)
 Foreign Exchange / Money Changer Services Yes No
 Gaming / Gambling / Lottery / Casino Services Yes No
 Money Lending / Pawning Yes No

S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	BSL				

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

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

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

Enclosed: Client Master Transaction/ Statement Copy/ DIS Copy

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

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				

To register multiple nominee please fill separate Multiple nomination Form.

7. FATCA & CRS INFORMATION [Please tick (✓)] For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA detail form

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

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

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

If Yes, please provide the following information [mandatory]

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

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

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

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

To,
**The Trustee,
Birla Sun Life Mutual Fund**

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

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

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

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

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

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

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

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

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
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available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

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

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

- iv. **Cash acceptance towards subscription**

In accordance with SEBI circular CIR/MD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities¹ may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer pg no 8. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. ¹Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial.

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.

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

6. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis:

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

7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (POA) holders.
- iv) In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- v) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- vi) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- vii) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii) Nomination shall not be allowed in a folio/account held on behalf of a minor.
- ix) Nomination in respect of the units stands rescinded upon the transfer of units.
- x) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- xi) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- xiv) **Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals with single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.**

8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

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

9. DIRECT APPLICATIONS AND EUN

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

10. E-MAIL COMMUNICATION

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

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Birla Sun Life Asset Management Co Ltd (BSLAMC) means a Unitholder being serviced by BSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Birla Sun Life website (www.birlasunlife.com) and other services mentioned herein after.
- iii) The user shall have no objection to BSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and BSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform BSLAMC immediately in case the CIP becomes known to any other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as BSLAMC may deem fit.
- vi) BSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that BSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) BSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that BSLAMC may require. BSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.

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

- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. BSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep BSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoing, expenses, claims, damages or consequences whatsoever that BSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. BSLAMC shall not be liable for the non-suitability thereof or if any other data or software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and BSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he/ shall be liable in damages to BSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate BSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement/ policy will be deemed to be correct and accepted by the user.
- xiv) BSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
 - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to BSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
 - b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect instructions to BSLAMC. Whilst BSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect instructions to BSLAMC. The user shall separately evaluate all risks arising out of the same.
 - c) The technology for enabling the services offered by BSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and disabilities. The user understands that BSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by BSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that BSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that BSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding BSLAMC's liability.
- xvii) The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons therefor.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which BSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user's use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of: a) illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access BSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/ NEFT

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

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as 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:

- a. Incorrect and insufficient details are provided.
- b. If there is dislocation of work due to circumstances beyond the control of Remitting/Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot, etc or 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. Details under FATCA & CRS

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

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

REQUEST FOR ONLINE ACCOUNT ACCESS

(For Existing Investors)



Birla Sun Life
Mutual Fund

To

Birla Sun Life Asset Management Company Limited (BSLAMC)

Customer Service Group

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

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

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

I/We authorize BSLAMC to change the mode of holding in the listed folios to Anyone or Survivor in case the current holding nature is found to be JOINT.

I/We have read and understood the terms and conditions, and agree to abide by the same.

Thanking you,

Yours faithfully,

First Account Holder

Second Account Holder

Third Account Holder

Note:

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

FORM FOR NOMINATION / CANCELLATION OF NOMINATION

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



Birla Sun Life
Mutual Fund

To,

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

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

Folio Number Application Number

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

- I/We do hereby nominate the person/s more particularly described hereunder / and cancel the nomination made by me/us earlier, if any, in respect of account (folio) held by me/us as provided herein.
I/We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund.
- I/We hereby DO NOT wish to nominate. (Please sign in the box below, if you do not wish to nominate)

Name and Address of Nominee

To be furnished in case Nominee is a Minor (strike out if not applicable)

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

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

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

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

TERMS & CONDITIONS

- Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.
- In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination shall not be allowed in a folio/account held on behalf of a minor.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

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SPECIAL PRODUCTS APPLICATION FORM

(STP / SWP)

STP

SWP



Birla Sun Life
Mutual Fund

ARN-111928	Stamp & Sign	E158748
	Official Acceptance Point	

EJIN is mandatory for "Execution Only" transactions
Ref. Instruction No. B-7

Request for Fresh Registration Renewal

Application / Folio No. _____ Date DD MM YY YY

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. _____

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

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

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

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

NAME OF THE GUARDIAN (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)
Mr. Ms. M/s. _____

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

2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME	PLAN	OPTION
Withdrawal Option <input checked="" type="checkbox"/> Please tick (✓) <input type="checkbox"/> FIXED Amount (₹) (in figures) _____ or <input type="checkbox"/> APPRECIATION WITHDRAWAL		
Withdrawal Frequency <input checked="" type="checkbox"/> Please tick (✓) <input type="checkbox"/> DAILY <input type="checkbox"/> WEEKLY _____ (Please mention any day between Monday to Friday) <input type="checkbox"/> MONTHLY <input type="checkbox"/> QUARTERLY (Default day is Wednesday) (Only monthly and quarterly withdrawal option available for Appreciation Withdrawal)		
Dates (Only one date) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th Withdrawal Period From DD MM YY YY To DD MM YY YY (Please select 4 dates in case of Fast Forward SWP. Applicable only for monthly SWP.)		(Please attach cancelled cheque / cheque copy to opt for electronic payout.)

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

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

4. DECLARATION AND SIGNATURES

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the scheme(s), I/We hereby apply to the Trustee of Birla Sun Life Mutual Fund for units of scheme(s) of Birla Sun Life Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.

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

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

Signature(s) Sole / Unit Holder / First Applicant	Signature(s) Second Unit Holder / Second Applicant	Signature(s) Second Unit Holder / Third Applicant
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(To be signed by All Applicants if mode of operation is Joint)

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

Birla Sun Life Asset Management Company Limited
One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013
Toll Free : 1-800-270-7000 / 1-800-22-7000 | sms 'GAIN' to 567679 | Email: connect@birlasunlife.com

Application No. _____
Collection Centre / BSLAMC Stamp & Signature

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

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

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

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

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- For multiple transactions under more than 1 scheme, separate forms need to be utilised.
- This form should be submitted at least 5 days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 5 days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP / STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of the day of the week is a non business day).
An updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS.
- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
- DIRECT APPLICATIONS AND EUIN :**
 - Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
 - Employee Unique Identification Number (EUID) is a unique number allotted to Sales personnel i.e. employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUID of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUID in the application/transaction forms would assist in tackling the problem of misselling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is "execution only"), then the EUID box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- KNOW YOUR CLIENT (KYC)**
According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, 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:
 - their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
 - each of the applicants, in case of investments in joint names; and
 - Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgment letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the 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:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
- The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012.
The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. BSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STP / SWP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Options available and Minimum Amount :
 - Fixed Withdrawal:** Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals.
 - Appreciation Withdrawal:** Investors can withdraw appreciation of Rs. 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/-.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount. A cancelled cheque/cheque copy to be attached to opt for electronic payout.
- BSLAMC will endeavour to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). BSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment. The capital appreciation, if any, will be calculated from the registration date of the Appreciation Withdrawal under the folio, till the first redemption date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous Appreciation withdrawal date (where Appreciation withdrawal has been processed and paid) and the next Appreciation withdrawal.
- Withdrawal Dates:**
 - Fixed Withdrawal**
 - Daily**- Investors can withdraw fixed amount on every Business Day.
 - Weekly**- Investor can select any day between Monday, Tuesday, Wednesday, Thursday and Friday as the withdrawal day.
 - Monthly/Quarterly Withdrawal**- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter.
- Default Dates:**
In case of ambiguity in selection of Fixed or Appreciation withdrawal facility, then default option selected will be Fixed Withdrawal facility.
In case of any ambiguity in selection of withdrawal frequency for Fixed/Appreciation withdrawal facility, the withdrawal frequency will be 'Monthly' and the withdrawal date will be 7 of each month.
In case of any ambiguity in selection of withdrawal frequency of Monthly/Quarterly Fixed and Appreciation withdrawal facility, the SWP date will be 7 of each month in case of Monthly/Quarterly withdrawal and Wednesday in case of Fixed Weekly withdrawal facility.
- SWP will be available at Daily, Weekly, Monthly and Quarterly intervals. (Only Monthly and Quarterly withdrawal available for Appreciation withdrawal)
- Fast Forward Facility:** Investors availing only for monthly SWP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and/ or 7th and/ or 10th and/ or 14th and/ or 20th and/ or 21st and/ or 28th of each month.
- Unitholders can enrol themselves for the facility by submitting the duly completed enrolment Form along with cancelled cheque copy to enable electronic payout at the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs).

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount:

A) Daily Plan	:	Minimum 20 Transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter.
B) Weekly / Monthly / Quarterly Plan	:	For STP installments greater than ₹ 500 but less than ₹ 999, Investors are required to instruct for minimum 12 transfers of ₹ 1 thereafter. For STP installments greater than ₹ 1000 and above, Investors are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.
- Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 6,000/- Quarterly STP ₹ 8,000/-
- STP is not available for investments under lock-in period.
- In case of insufficient balance, the transfer will not be effected.
- Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates :
Daily STP: the commencement date for transfers shall be the 5th day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable exit load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP instalments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 instalment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP instalments shall be triggered.
Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.
Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.
Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and/ or 7th and/ or 10th and/ or 14th and/ or 20th and/ or 21st and/ or 28th of each month.
- Default Dates:**
Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month/quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.
- Weekly:** In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.
9. Minimum Application Amount specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.
- Daily STP**
a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "in" scheme shall not be applicable to Daily STP triggers.
b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Birla Sun Life Century SIP.
c) Only one Daily STP will be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth
- Value STP**
a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first instalment amount) X (number of instalments; including the current instalment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
b. The first Value STP instalment will be processed for the first instalment amount specified by the Unitholder at the time of enrolment. From the second Value STP instalment onwards, the transfer amount may be higher or lower than the first instalment amount, as derived by the formula stated below:
[(First instalment amount) X (Number of instalments including the current instalment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer)
c. On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month [(first instalment amount) X (number of instalments; including the current instalment)], then there would be no transfer effected from the Transferor Scheme.

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL PRODUCTS APPLICATION FORM

an application for SYSTEMATIC WITHDRAWAL PLAN / SYSTEMATIC TRANSFER PLAN

Scheme Name _____ Plan _____ Option _____

To Scheme Name _____ Plan _____ Option _____

Amount (₹) _____

Request for
 Fresh Registration
 Renewal

- d. If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance instalments under Value STP will be processed for the fixed instalment amount only as specified by the Unitholder at the time of enrolment.
- e. The total amount invested through Value STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Investment Value of the investment i.e. the [(first instalment amount) X (total number of instalments specified by the Unitholder)]. This may be on account of fluctuations in the market value of the Units of the Transferee Scheme.
- f. The maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the application form.
- g. The frequencies available under this facility are as follows: Monthly & Quarterly
- h. The minimum number of instalments and amount for enrolment to avail Value STP are as below:

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

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

Illustration:

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

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

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

Calculation of Value STP amount of the second instalment i.e. 16-Feb-15:

- a. First Instalment Amount- Rs. 10000/-
- b. Number of instalments including the current instalment is 2
- c. Total of 63,3995 units allotted up to the date of last instalment i.e. January 2015 in BSL Front Line Equity- Growth. The NAV of BSL Front Line Equity- Growth on February 16, 2015 is 167.92/- per unit. Hence the market value of the investment in BSL Front Line Equity- Growth on the date of transfer is Rs. 1,0646.04 [167.92 X 63.3995].
- d. Amount Derived for second instalment Amount from the formula - [(First instalment amount) X (Number of instalments including the current instalment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer) is - [(Rs 10000) X 2] - Rs. 10,646.04 = Rs. 9,353.96

12. Capital Appreciation Transfer Plan

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

- a. Capital Appreciation Transfer Plan is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the fund (except Birla Sun Life Gold ETF and Birla Sun Life Nifty ETF).
- b. The transfer shall take place at a defined time on a periodic basis.

- c. The minimum amount required to trigger instalment under Capital Appreciation Transfer Plan is Re. 1 and in multiples of Re. 1 thereafter
- d. The capital appreciation, if any, will be calculated from the registration date of the Capital Appreciation Transfer under the follo, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous successful Capital Appreciation Transfer date (where Capital Appreciation Transfer has been processed and paid) and the next Capital Appreciation Transfer date. Appreciation will be calculated on the units available for transfer at the time of the STP instalment.
- e. Capital Appreciation Transfer Plan is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- f. A Single Capital Appreciation Transfer Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
- g. Unitholder has the right to discontinue Cap STP at any time he/ she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.
- h. Capital Appreciation Transfer Plan will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

E. LOAD STRUCTURE

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

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

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MULTI SCHEME SIP/CSIP FACILITY APPLICATION FORM

SIP (WITH MICRO SIP)



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

INVESTMENT THROUGH NACH/AUTO DEBIT

Investment Advisor's Name & ARN ARN-111928	Sub-Broker's Name & ARN No. 	Official Acceptance Point Stamp & Sign 	Employee Unique ID. No. (EUIN) E158748
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EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. D-3
I/we hereby confirm that the EUIN box has been intentionally left blank my me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First Applicant / Authorised Signatory 	Second Applicant 	Third Applicant
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Request for Registration of SIP Registration of CSIP Renewal of SIP Change in Bank Details Additional Micro SIP in same folio OTM Registration Date DDMMYYYY

TRANSACTION CHARGES FOR APPLICATIONS ROUTED THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction D (8))
In case of subscriptions through SIPs, transaction charge of ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted and paid to your distributor if opted to receive the transaction charges. In such cases the transaction charge shall be recovered in 3-4 installments but only where total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. Units will be issued against the balance of the installment amounts invested.

Existing Investor Folio No. _____ Application No. _____

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. _____

2. INVESTMENT DETAILS (Refer Instruction C5 & C8)

SR. No.	Scheme Name	Plan/ Option	1 st Investment Amount	SIP/CSIP Installment Amount	Frequency	SIP Date
1.	BSL				Monthly <input type="checkbox"/> (max 4 debit dates) (Only one date for CSIP/Step UP SIP) (Fast Forward SIP is only available for Monthly Frequency) (CSIP frequency-Monthly only)	1 <input type="checkbox"/> 7* <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 28 <input type="checkbox"/> (*Default Date)
2.	BSL				OR Weekly <input type="checkbox"/> _____ (Please mention any day from Monday to Friday) (Default day is Wednesday)	
3.	BSL					
Cheque Date: DDMMYYYY		Cheque number: _____	Cheque Amount: _____	Drawn on Bank and Branch: _____		

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

CSIP/SIP Start Date: DDMMYYYY For CSIP End Date: 60 years - Your Current Age _____ years = _____ years OR Till Further Instruction (Refer Instruction E5)
For SIP End Date: 5 years 10 years 15 years 31/12/99 Others DDMMYYYY (Please specify)

STEP-UP SIP (OPTIONAL - and available only for SIP/CSIP Investments through NACH) (Refer Instruction C-21)
Amount (Default of ₹ 500/-) ₹ 500/- ₹ 1,000/- Amount (In multiples of ₹ 500/-) _____ STEP-UP SIP Frequency (Default Yearly) Half Yearly Yearly

Use existing One Time Mandate
Bank name _____ A/c No _____
(To be filled in case of more than one OTM registration)

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

Date DDMMYYYY

(tick✓) UMRN _____

CREATE MODIFY CANCEL

Sponsor Bank Code _____ Office use only Utility Code _____ Office use only

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

Bank A/c No.: _____

With Bank: _____ Bank Name & Branch _____ IFSC _____ OR MICR _____

an amount of Rupees ₹ _____

FREQUENCY Monthly Quarterly Half Yearly Yearly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 Folio No: _____ Mobile _____

Reference 2 AppIn No: _____ Email: _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.

PERIOD From DDMMYYYY to DDMMYYYY or Until Cancelled

1. Sign _____ 2. Sign _____ Sign _____

Name as in bank records (mandatory) Name as in bank records (mandatory) Name as in bank records (mandatory)

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SYSTEMATIC INVESTMENT THROUGH NACH/ AUTO DEBIT FACILITY APPLICATION FORM

Application No. _____



Birla Sun Life Asset Management Company Limited

One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013
Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 567679 | Email: connect@birlasunlife.com

Collection Centre / BSLAMC Stamp & Signature

Received from Mr. / Ms. _____

Date : ____/____/____

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

Date of Birth

D	D	M	M	Y	Y	Y	Y
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 GENDER MALE FEMALE

NOMINATION DETAILS (Refer Instruction No. E-14)

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

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

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

Signature of Nominee or Parent / Guardian

Address : _____

Note: Nomination as stated above, shall be considered and prevail over nomination details provided in Common Application form or registered in the folio. In case Nominee details are not provided the single/sole nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. Multiple nominees if available in CAF or folio would be considered for the purpose of insurance in case nomination details are not provided. (For complete details refer to terms & conditions – Century SIP point 14). Birla Sun Life AMC would intimate the above nomination to Birla Sun Life Insurance for the purpose of insurance cover.

5. DECLARATION(S) & SIGNATURE(S)

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

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

For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year. (refer Instruction no: C-19).

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

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

INSTRUCTIONS FOR ONE TIME MANDATE FORM

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

Acknowledgement	ISC Stamp
Investor Name: _____	Folio No/Application No. _____
<input type="checkbox"/> DEBIT MANDATE FORM <input type="checkbox"/> SIP FORM	

Website : www.birlasunlife.com | **E-mail :** connect@birlasunlife.com | **Contact Centre :** 1-800-270-7000/ 1-800-22-7000

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SYSTEMATIC INVESTMENT THROUGH NACH/ AUTO DEBIT FACILITY APPLICATION FORM

Scheme Name _____ Plan _____ Option _____

Scheme Name _____ Plan _____ Option _____

Amount (₹) _____

- Request for**
- Registration of SIP Registration of CSIP
- Renewal of SIP
- Change in Bank Details
- Additional Micro SIP in same folio
- OTM Registration

CHECKLIST

Particulars	Regular SIP	Micro SIP (Upto ₹ 50,000 Investment in a year)	Century SIP (with Life Insurance)
First Purchase through cheque	Recommended	Recommended	Mandatory Requirement
Different amount for first cheque and subsequent installment	Allowed	Allowed	Not allowed
Minimum Amount Criteria (For list of eligible schemes please refer the SIP instructions.)	Birla Sun Life Tax Relief '96 and Birla Sun life Tax Plan - ₹ 500 / each, Other eligible Schemes- ₹ 1000/ each.	Birla Sun Life Tax Relief '96 and Birla Sun life Tax Plan - ₹ 500 / each, Other eligible Schemes- ₹ 1000/ each.	₹ 1000 per month for all eligible schemes
Application with Minor as first applicant	Allowed	Allowed	Not allowed

[A. LIST OF BANKS FOR PAYMENT THROUGH AUTO DEBIT]**

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

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

B. SCHEMES AVAILABLE UNDER SIP

Birla Sun Life Advantage Fund / Birla Sun Life Dividend Yield Plus / Birla Sun Life Tax Plan* / Birla Sun Life India Opportunities Fund / Birla Sun Life MNC Fund / Birla Sun Life Midcap Fund / Birla Sun Life India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Frontline Equity Fund / Birla Sun Life Tax Relief '96* / Birla Sun Life Commodity Equities Fund - Global Agri Plan/ Birla Sun Life Balanced '95 Fund / Birla Sun Life Top 100 Fund / Birla Sun Life Infrastructure Fund / Birla Sun Life India Reforms Fund / Birla Sun Life Small & Midcap Fund / Birla Sun Life International Equity Fund / Birla Sun Life Index Fund / Birla Sun Life Special Situations Fund / Birla Sun Life Pure Value Fund / Birla Sun Life Savings Fund / Birla Sun Life Short Term Opportunities Fund / Birla Sun Life Dynamic Bond Fund / Birla Sun Life Floating Rate Fund - Long Term Plan / Birla Sun Life Gilt Plus - PF Plan/ Birla Sun Life Constant Maturity 10 Year Gilt Fund/ Birla Sun Life Income Plus / Birla Sun Life Government Securities Fund - Long Term Plan/ Birla Sun Life MIP# / Birla Sun Life MIP II# / Birla Sun Life Monthly Income# / Birla Sun Life Cash Manager / Birla Sun Life Treasury Optimizer Plan / Birla Sun Life Short Term Fund / Birla Sun Life Medium Term Plan/ Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Gold Fund/ Birla Sun Life Banking and Financial Services Fund/ Birla Sun Life Manufacturing Equity Fund/ Birla Sun Life Equity Savings Fund/ Birla Sun Life Corporate Bond Fund.

C. GENERAL INSTRUCTIONS FOR SIP

General Instructions

- New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together.
- Existing investors need to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.
Note: Investors can also start a SIP without any initial Investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.
- The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- SIP form should be submitted 21 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.

Mandatory Details

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

Default Details

- Default Dates:**
Monthly SIP: In case of any ambiguity in selection of investment dates, the SIP date will be 7 of each month. In case where more than 4 dates are specified, default dates will be 7, 15, 20 & 28 of each month
Weekly SIP: In case of any ambiguity in selection of investment day, the SIP day will be as 'Wednesday'.
- For Regular SIP - "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default".
- Minimum Amount**
For Monthly and Weekly SIP:
(i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 6 cheques/ Instalments of ₹ 500/- each and above.
(ii) Other Schemes: Minimum 6 Cheques/ Instalments of ₹ 1,000/- each and above.
- The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.
- Investment Dates:**
Monthly Systematic Investment Plan: Cheques should be of the following dates: 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th of every month.
Weekly Systematic Investment Plan : Cheques should be of the following days: Monday , Tuesday, Wednesday, Thursday, Friday of every week.
- Fast Forward Facility:** This facility is only available to investors with Monthly SIP frequency. Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th of every month.
- Cheques should be drawn payable at locations of Birla Sun Life Asset Management Company Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Allotment of Units**
Monthly SIP: Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 15th and/or 20th and/or 28th is a non business day).
Weekly SIP: Units will be Allotted at the NAV related prices of the Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday is a non business day).
- Change of Amount**
Investors can change the SIP amount by submitting the following documents 21 days before the next OTM/ NACH/ Auto Debit date :
a) A new 'SIP through OTM/ NACH/ Auto Debit Facility' Form with revised SIP amount details.
b) Letter to discontinue the existing SIP
- Change of Bank**
In order to change the existing bank account for OTM/ NACH/ Auto Debit investors need to submit following documents 21 calendar days before the next SIP debit
a) A new 'SIP through OTM/ NACH/ Auto Debit Facility' Form with Change of bank details and cancelled cheque of new bank.
- Discontinue/ Cancellation of SIP**
The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 21 calendar days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated.
- MICRO SIP :-**
1. As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
2. This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN*. HUFs and other categories will not be eligible for this exemption.

* In case of joint holders, first holder must not possess a PAN.

- Please note that for availing Micro SIP investor have to submit KYC/ KRA acknowledgement/confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
- Please note that investors holding a valid permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement/confirmation.
- Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
- In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
- In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
- "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STEP-UP SIP**
1. **Frequency for Step-Up SIP:**
a. **Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
b. **Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
2. **Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
4. **Maximum Tenure for Step-Up SIP:** 10 years. (i.e. Investors may chose / have tenure of more than 10 years under SIP / Century SIP however, in such cases, feature of Step-Up SIP shall be considered and processed for a maximum of 10 years only.)
5. **Step-Up SIP shall be available for SIP / Century SIP Investments through NACH Facility only.** Step-Up SIP shall not be available under Fast Forward SIP facility.
6. Step-Up SIP shall also be available to investors availing Birla Sun Life Century SIP (Century SIP) under designated schemes, subject to eligible insurance cover calculated on the basis of amount of First (1st) installment under Century SIP.
22. In case 3 (three) consecutive instalments are not honoured / failed on account of reasons attributable to the investors like insufficient balance etc. Birla Sun Life Asset Management Company Limited shall discontinue SIP SWP and STP registrations
23. **Multi SIP Investment Details:**
a. Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
b. The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly.
c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
d. Currently, the maximum number of Schemes in which investments can be made using a single SIP application Form shall be 3 (three). Birla Sun Life Asset Management Company Limited reserves right to extend the facility to more than 3 (three) schemes in future.
e. The date of investments under SIP in respect of all Schemes registered by the investor through the Facility should be uniform. However, the amount of investments in the Schemes through the Facility can be different subject to the requirement of minimum amount of investment requirement as mentioned for the respective scheme.
f. Third Party Payments for investments are not accepted except in the below cases :
• Payments made by Parents/Grand Parents/related persons on behalf of a minor in consideration of natural love and affection for value not exceeding ₹ 50,000
• Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imburements.
• Custodian on behalf of an FPI or Client made by Custodian.
• Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
• Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
In the above cases, necessary declaration / banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.
- First Installment Details:**
a. Your investment cheque should be crossed "Account Payee only" and drawn favoring "Birla Sun Life Mutual Fund".
b. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

D. COMMON INSTRUCTIONS FOR SIP/ CENTURY SIP

1. DISCLAIMER

- (i) Investors will not hold Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of OTM/ NACH/ Auto Debit.
 - (ii) Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
 - (iii) Birla Sun Life Mutual Fund reserves the right to reject any applications without assigning any reason thereof.
 - (iv) Investors shall not hold the AMC/ Registrar/Service Provider and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar /Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC/ It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.
2. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, please refer instructions (E-23) in SIP Application Form.

3. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/swiches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
 - b. **Employee Unique Identification Number (EUIN)** is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/ sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/ transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
4. **KNOW YOUR CLIENT (KYC):** According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

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

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

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

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

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.

5. LIST OF MANDATORY FIELDS :-

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

6. RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

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

- (ii) **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- (iii) BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (iv) below:
 - a. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
 - b. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - c. Custodian on behalf of an FII or a client.
- (iv) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/ declarations alongwith the application form without which such applications will be rejected/not processed/refunded:
 - a. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - b. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website www.birlasunlife.com for the said Declaration Form. 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 Prefunded Instrument:** (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.
The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

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

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

7. Email communication

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

8. TRANSACTION CHARGES

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

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

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

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.

E. TERMS & CONDITIONS CENTURY SIP

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

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

Birla Sun Life Infrastructure Fund Birla Sun Life MNC Fund Birla Sun Life India Opportunities Fund Birla Sun Life India GenNext Fund Birla Sun Life Dividend Yield Plus Birla Sun Life Commodity Equities Fund - Global Agri Plan Birla Sun Life India Reforms Fund Birla Sun Life Pure Value Fund	Birla Sun Life Small & Midcap Fund Birla Sun Life Balanced '95 Fund Birla Sun Life Advantage Fund Birla Sun Life International Equity Fund Birla Sun Life Special Situations Fund Birla Sun Life Tax Plan* Birla Sun Life Equity Fund Birla Sun Life Index Fund	Birla Sun Life Midcap Fund Birla Sun Life New Millennium Birla Sun Life Frontline Equity Fund Birla Sun Life Tax Relief 96* Birla Sun Life Top 100 Fund Birla Sun Life Monthly Income Birla Sun Life Banking and Financial Services Fund
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*An Open-ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years.

2. ELIGIBILITY CRITERIONS

Only individual investors whose age is 18 years and above years but less than 51 years, at the time of the first investment.

- Provided,
- Investors enroll for investments through Century SIP, in Designated Schemes.
- Investors should provide their Date of Birth, Gender and Nominee details at the specified places in the application form

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

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

3. INVESTMENT AMOUNT IN CENTURY SIP

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

4. MODE OF PAYMENT

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

5. TENURE OF CENTURY SIP

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

6. DISCONTINUATION OF CENTURY SIP

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

7. LOAD STRUCTURE

Load Structure under Century SIP would be:

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

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

8. GROUP LIFE INSURANCE

Amount of Life Insurance Cover:

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

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

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

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

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

9. COMMENCEMENT OF INSURANCE COVER

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

10. CESSATION OF INSURANCE COVER

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

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

11. REVIVAL OF INSURANCE COVER

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

12. EXCLUSIONS FOR INSURANCE COVER

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

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

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

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

14. NOMINATION

- It is recommended that the nominee name to be mentioned on the CSIP form. Nomination as stated, shall be considered and prevail over nomination details provided in Common Application form or registered in the folio. In case Nominee details are not provided the single/sole nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. Multiple nominees if available in CAF or folio would be considered for the purpose of insurance in case nomination details are not provided. Birla Sun Life AMC would intimate the above nomination to Birla Sun Life Insurance for the purpose of insurance cover.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

15. CSIP INVESTMENT AND PAYMENT DETAILS

- Applicants should indicate the Option (Dividend / Growth / Sweep) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Application Form.
- In case Applicants wish to opt for both the Options, separate CSIP Application Forms will have to be filled.
- The first CSIP installment can carry any date and must be a cheque payment. The second instalment in case of monthly CSIP will be processed on the available CSIP dates (currently 1st, 7th, 10th, 15th, 20th or 28th of every month) indicated by the investor, but immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of CSIP will be processed on the earliest CSIP date (1st, 7th, 10th, 15th, 20th or 28th) immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP installment.
- All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque must accompany each application /each Scheme.
- Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund /AMC.
- Century SIP will continue till you turn 60 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 21 Calendar Days prior to next CSIP date.

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

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

17. OTHER TERMS AND CONDITIONS

- The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.
- Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.
- Other regular/fresh purchases will be allowed in this folio, and they will be maintained separately. Consolidation of folios will not be allowed.
- In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company.
- Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
- The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/ sales of insurance policies.
- Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
- Charges of the insurance cover will be entirely borne by the AMC.
- Investors opting for Birla Sun Life Century SIP agree and confirm to have read, understood and accepted the Terms of Century SIP and Insurance cover.
- Insurance is subject matter of solicitation.
- All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.
- In the event of change in scheme for CSIP, the prospective instalments will continue in the new scheme without impacting their insurance cover.

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

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Birla Sun Life
Mutual Fund

FATCA & CRS

Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)

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

Applicant / Guardian

Name																												
Gender	M	F	O		PAN													Occupation Type	Service	Business	Others							
Father's Name																												
Cust ID / Folio No.																												
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes																												
Type of address given at KRA	<input checked="" type="checkbox"/>	Residential or Business	<input checked="" type="checkbox"/>	Residential	<input checked="" type="checkbox"/>	Business	<input checked="" type="checkbox"/>	Registered Office																				
Permissible documents are	<input type="checkbox"/> Passport <input type="checkbox"/> Election ID Card <input type="checkbox"/> PAN Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> UIDAI Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others																											
Date of Birth				Place of Birth																								
Country of Birth																												
Nationality																												
Are you a tax resident of any country other than India?				Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>																					

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

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

[#]To also include USA, where the individual is a citizen / green card holder of The USA
^{*}In case Tax Identification Number is not available, kindly provide its functional equivalent [§]

Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Signatures

Applicant / Guardian

Date

Place

FATCA & CRS Terms & Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Incometax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS Instructions

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<p><i>If no Indian telephone number is provided</i></p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) <p><i>If Indian telephone number is provided along with a foreign country telephone number</i></p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

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

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

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



Birla Sun Life
Mutual Fund

Birla Sun Life Asset Management Company Limited

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

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 567679 | Email: connect@birlasunlife.com

Details of ultimate beneficial owner including additional FATCA & CRS information

Name of the entity																				
Type of address given at KRA	<input checked="" type="checkbox"/> Residential or Business	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Business	<input checked="" type="checkbox"/> Registered Office																
<i>"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"</i>																				
Customer ID / Folio Number																				
PAN					Date of incorporation	D	D	/	M	M	/	Y	Y	Y	Y					
City of incorporation																				
Country of incorporation																				
Entity Constitution Type <i>Please tick as appropriate</i>	<input type="checkbox"/> a Partnership Firm		<input type="checkbox"/> b HUF		<input type="checkbox"/> c Private Limited Company		<input type="checkbox"/> d Public Limited Company		<input type="checkbox"/> e Society		<input type="checkbox"/> f AOP/BOI		<input type="checkbox"/> g Trust H Liquidator		<input type="checkbox"/> h Limited Liability Partnership		<input type="checkbox"/> i Artificial Juridical Person		<input type="checkbox"/> z Others specify _____	

Please tick the applicable tax resident declaration -

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

Country	Tax Identification Number*	Identification Type <i>(TIN or Other*, please specify)</i>

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

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

FATCA & CRS Declaration

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

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

1. We are a, Financial institution⁶ or Direct reporting NFE⁷ (please tick as appropriate)

GIN

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

Name of sponsoring entity

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

Not required to apply for - please specify 2 digits sub-category¹⁰

Not obtained – Non-participating FI

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

1. Is the Entity a publicly traded company <i>(that is, a company whose shares are regularly traded on an established securities market)</i>	Yes <input checked="" type="checkbox"/> <i>(If yes, please specify any one stock exchange on which the stock is regularly traded)</i> Name of stock exchange _____
2. Is the Entity a related entity of a publicly traded company <i>(a company whose shares are regularly traded on an established securities market)</i>	Yes <input checked="" type="checkbox"/> <i>(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</i> Name of listed company _____ Nature of relation: <input checked="" type="checkbox"/> Subsidiary of the Listed Company or <input checked="" type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active ³ NFE	Yes <input checked="" type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section.)</i> Nature of Business _____ Please specify the sub-category of Active NFE <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> (Mention code – refer 2c of Part D)
4. Is the Entity a passive ⁴ NFE	Yes <input checked="" type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section.)</i> Nature of Business _____

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

UBO Declaration

Category (Please tick applicable category):

<input checked="" type="checkbox"/> Unlisted Company	<input checked="" type="checkbox"/> Partnership Firm	<input checked="" type="checkbox"/> Limited Liability Partnership Company
<input checked="" type="checkbox"/> Unincorporated association / body of individuals	<input checked="" type="checkbox"/> Public Charitable Trust	<input checked="" type="checkbox"/> Religious Trust
<input checked="" type="checkbox"/> Others (please specify _____)		

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

5 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

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

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

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

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

* To include US, where controlling person is a US citizen or green card holder

*In case Tax Identification Number is not available, kindly provide functional equivalent

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

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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

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

Certification

I/ We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name																				
Designation																				
Signature	Signature	Signature	Place _____ Date ____/____/____																	

PART D FATCA Instructions & Definitions

- 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

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

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

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

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

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

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

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

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

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

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

b. Related entity of a publicly traded company

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

C. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3. Other definitions

<p>(i) Related entity</p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p>(ii) Passive NFE</p> <p>The term passive NFE means</p> <p>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;</p> <p>or</p> <p>(ii) an investment entity defined in clause (b) of these instructions</p> <p>(iii) a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
<p>(iii) Passive income</p> <p>The term passive income includes income by way of :</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest,</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>
<p>(iv) Controlling persons</p> <p>Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.</p> <p>Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:</p>

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

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

(A) Controlling Person Type:

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons

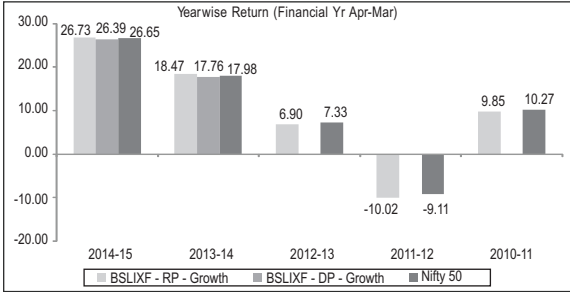
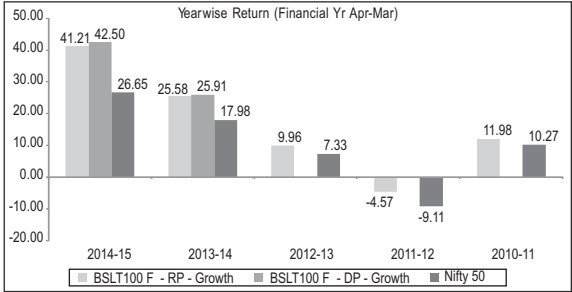
Code	Sub-category
A	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701 (a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political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

Name(s) of the Scheme(s)	Birla Sun Life Advantage Fund	Birla Sun Life Dividend Yield Plus																																																		
Type of Scheme	An Open ended Growth Scheme	An Open ended Growth scheme																																																		
Investment Objective	The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment approach.	The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.																																																		
Asset Allocation Pattern of the scheme	Types of Instruments	Instruments																																																		
	Equity and Equity Related Instruments Debt and money market instruments.	High Dividend Yield Equity and Equity Related Instruments Other Equity and Equity Related Instruments Debt and Money Market Instruments																																																		
	Normal Allocation (% of Net Assets)	Normal Allocation (% of net assets)																																																		
	At least 70% Upto 30%	65-100% 0-35% 0-20%																																																		
Risk Profile of the Scheme		High High Low																																																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 37122 AUM in Crs: ₹ 552.20	Folio: 108006 AUM in Crs: ₹ 1,133.20																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																																																			
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	S&P BSE 200	Nifty 500																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager(s)	Mr. Satyabrata Mohanty	Mr. Satyabrata Mohanty and Mr. Vineet Maloo																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																		
Performance of the scheme	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																			
Compounded annualised returns	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLAF - RP\$</td> <td>18.82</td> <td>24.53</td> <td>10.89</td> <td>18.87</td> </tr> <tr> <td>S&P BSE 200</td> <td>3.08</td> <td>13.23</td> <td>5.78</td> <td>11.11</td> </tr> <tr> <td>BSLAF - DP@</td> <td>19.40</td> <td>-</td> <td>-</td> <td>23.76</td> </tr> <tr> <td>S&P BSE 200</td> <td>3.08</td> <td>-</td> <td>-</td> <td>12.16</td> </tr> </tbody> </table> <p>\$Inception - February 24, 1995 @Inception - January 01, 2013 Note: Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLAF - RP\$	18.82	24.53	10.89	18.87	S&P BSE 200	3.08	13.23	5.78	11.11	BSLAF - DP@	19.40	-	-	23.76	S&P BSE 200	3.08	-	-	12.16	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLDYP - RP\$</td> <td>6.50</td> <td>15.42</td> <td>8.60</td> <td>23.11</td> </tr> <tr> <td>Nifty 500</td> <td>3.59</td> <td>13.82</td> <td>6.17</td> <td>18.87</td> </tr> <tr> <td>BSLDYP - DP@</td> <td>7.40</td> <td>-</td> <td>-</td> <td>14.84</td> </tr> <tr> <td>Nifty 500</td> <td>3.59</td> <td>-</td> <td>-</td> <td>12.70</td> </tr> </tbody> </table> <p>\$Inception - February 26, 2003 @Inception - January 01, 2013 Note: Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLDYP - RP\$	6.50	15.42	8.60	23.11	Nifty 500	3.59	13.82	6.17	18.87	BSLDYP - DP@	7.40	-	-	14.84	Nifty 500	3.59	-	-	12.70
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BSLDYP - DP@	7.40	-	-	14.84																																																
Nifty 500	3.59	-	-	12.70																																																
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p>Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																		
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.82% (Reg); 2.33% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.45% (Reg); 1.61% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life Midcap Fund	Birla Sun Life MNC Fund																																																		
Type of Scheme	An Open ended Growth scheme	An Open ended Growth Scheme																																																		
Investment Objective	The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.	The objective of the scheme is to achieve long term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach																																																		
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related instruments of Midcap companies</td> <td>65% - 100%</td> </tr> <tr> <td>Equity & Equity Related instruments of companies other than Midcap Companies</td> <td>0% - 35%</td> </tr> <tr> <td>Cash, Deposits & Money market instruments including Mibor linked short term papers</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity & Equity Related instruments of Midcap companies	65% - 100%	Equity & Equity Related instruments of companies other than Midcap Companies	0% - 35%	Cash, Deposits & Money market instruments including Mibor linked short term papers	0% - 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Instruments</td> <td>Upto 100%</td> </tr> <tr> <td>Debt & Money market instruments</td> <td>Upto 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity Related Instruments	Upto 100%	Debt & Money market instruments	Upto 20%																																				
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Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 111716 AUM in Crs: ₹ 1,487.98	Folios: 165153 AUM in Crs: ₹ 2,419.64																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																																																			
Minimum Application Amount/ Number of Units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	Nifty Midcap 100	Nifty MNC																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Jayesh Gandhi	Mr. Ajay Garg																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																																			
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																		
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.47% (Reg); 1.57% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.70% (Reg); 1.77% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life India Opportunities Fund		Birla Sun Life Infrastructure Fund																																																				
Type of Scheme	An Open ended Growth Scheme		An Open Ended Growth Scheme																																																				
Investment Objective	<p>The objective of the scheme is to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following:</p> <ol style="list-style-type: none"> Leverage India's intellectual capital for providing services, research and creative inputs. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. Leverage India's lower labour costs for providing services and manufactured goods. Leverage India's large population of English speaking people for providing services. 		<p>The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.</p>																																																				
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Asset)	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																																																		
	Equity and Equity Related Instruments Cash, Money market instruments & short term debt instruments	70%- 100% 0%- 30%	Equity and Equity Related Instruments Money market instruments	80% to 100% 0% to 20%	90% 10%																																																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																						
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																						
No. of Folios & AUM (As on September 10, 2015)	Folios: 15658 AUM in Crs: ₹ 96.74		Folios: 69544 AUM in Crs: ₹ 706.48																																																				
Plans offered under the Schemes	<p>The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.</p>																																																						
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Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units		Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																						
Benchmark Index	Nifty 500		Nifty 50																																																				
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																						
Name of the Fund Manager	Mr. Kunal Sangoi		Mr. Mahesh Patil																																																				
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		Birla Sun Life Trustee Company Private Limited																																																				
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.99% (Reg); 2.36% (Direct)		Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.60% (Reg); 1.74% (Direct)																																																				

Name(s) of the Scheme(s)	Birla Sun Life India GenNext Fund																												
Type of Scheme	An Open ended Growth Scheme																												
Investment Objective	<p>The objective of the scheme is to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics :</p> <ul style="list-style-type: none"> Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer The products and services should have distinct brand identity, thereby enabling choice. 																												
Asset Allocation Pattern of the scheme	Types of Instruments	Range	Normal Allocation (% of net assets)																										
	Equity and Equity related Securities	80% - 100%	90%																										
	Fixed Income Securities (including Money Market Instruments)	0% - 20%	10%																										
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																												
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																												
No. of Folios & AUM (As on September 10, 2015)	Folios: 28987 AUM in Crs: ₹ 273.32																												
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																												
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																												
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																												
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																												
Benchmark Index	Nifty 50																												
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																												
Name of the Fund Manager(s)	Mr. Anil Shah and Mr. Chanchal Khandelwal																												
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																												
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																												
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																								
	BSLIGF - RP\$	20.83	22.93	15.40	17.92																								
	Nifty 50	-0.20	11.68	5.68	12.69																								
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.84% (Reg); 2.01% (Direct)																												

Name(s) of the Scheme(s)	Birla Sun Life Index Fund	Birla Sun Life Top 100 Fund																																																		
Type of Scheme	An Open ended Index-Linked Growth Scheme	An Open Ended Growth Scheme																																																		
Investment Objective	The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.	The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.																																																		
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Securities covered by Nifty including derivatives (upto 50%)</td> <td>Upto 100%</td> </tr> <tr> <td>Cash & Money market instruments including Mibor linked instruments</td> <td>Upto 10%</td> </tr> </tbody> </table>	Type of Instrument	Normal Allocation (% of Net Assets)	Securities covered by Nifty including derivatives (upto 50%)	Upto 100%	Cash & Money market instruments including Mibor linked instruments	Upto 10%	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related Securities out of which</td> <td>80% - 100%</td> <td>90%</td> </tr> <tr> <td>Top 100 Market Cap Companies</td> <td>65% - 100%</td> <td>70%</td> </tr> <tr> <td>Other Companies</td> <td>0% - 35%</td> <td>20%</td> </tr> <tr> <td>Money Market instruments</td> <td>0% - 20%</td> <td>10%</td> </tr> </tbody> </table>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Equity & Equity Related Securities out of which	80% - 100%	90%	Top 100 Market Cap Companies	65% - 100%	70%	Other Companies	0% - 35%	20%	Money Market instruments	0% - 20%	10%																													
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No. of Folios & AUM (As on September 10, 2015)	Folios: 2626 AUM in Crs: ₹ 629.20	Folios: 1,54,090 AUM in Crs: ₹ 1,827.16																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
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Name of the Fund Manager	Mr. Ajay Garg	Mr. Mahesh Patil																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																		
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015. <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIXF - RP\$</td> <td>0.00</td> <td>11.65</td> <td>5.32</td> <td>17.05</td> </tr> <tr> <td>Nifty 50</td> <td>-0.20</td> <td>11.68</td> <td>5.68</td> <td>17.38</td> </tr> <tr> <td>BSLIXF - DP@</td> <td>-0.24</td> <td>-</td> <td>-</td> <td>10.84</td> </tr> <tr> <td>Nifty 50</td> <td>-0.20</td> <td>-</td> <td>-</td> <td>11.12</td> </tr> </tbody> </table> <p>\$Inception - September 18, 2002 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLIXF - RP\$	0.00	11.65	5.32	17.05	Nifty 50	-0.20	11.68	5.68	17.38	BSLIXF - DP@	-0.24	-	-	10.84	Nifty 50	-0.20	-	-	11.12	Compounded annualised returns (%) of Growth Options as at September 30, 2015. <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLT100F - RP\$</td> <td>9.20</td> <td>20.11</td> <td>12.28</td> <td>15.58</td> </tr> <tr> <td>Nifty 50</td> <td>-0.20</td> <td>11.68</td> <td>5.68</td> <td>12.83</td> </tr> <tr> <td>BSLT100F - DP@</td> <td>10.17</td> <td>-</td> <td>-</td> <td>19.57</td> </tr> <tr> <td>Nifty 50</td> <td>-0.20</td> <td>-</td> <td>-</td> <td>11.12</td> </tr> </tbody> </table> <p>\$Inception - October 24, 2005 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLT100F - RP\$	9.20	20.11	12.28	15.58	Nifty 50	-0.20	11.68	5.68	12.83	BSLT100F - DP@	10.17	-	-	19.57	Nifty 50	-0.20	-	-	11.12
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.78% (Reg); 0.57% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.58% (Reg); 1.67% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life Equity Fund	Birla Sun Life Frontline Equity Fund																																																		
Type of Scheme	An Open ended Growth Scheme	An Open ended Growth Scheme																																																		
Investment Objective	An open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.	An open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, BSE 200. The secondary objective is income generation and distribution of dividend.																																																		
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Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 115320 AUM in Crs: ₹ 2,231.85	Folios: 521773 AUM in Crs: ₹ 9,465.69																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																																																			
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	S&P BSE 200	S&P BSE 200																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Anil Shah	Mr. Mahesh Patil																																																		
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Expenses of the Scheme	Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																																																			
(i) Load Structure	Entry Load for both plans: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																																																			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.46% (Reg); 1.49% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.26% (Reg); 1.37% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life New Millennium Fund																												
Type of Scheme	An Open ended Growth Scheme																												
Investment Objective	Birla Sun Life New Millennium Fund : The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.																												
Asset Allocation Pattern of the scheme	Type of Instruments	Target Allocation	Allocation Range																										
	Equity & Equity Related Instruments	100%	80% - 100%																										
	Debt & Money Market Instruments	0%	0% - 20%																										
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																												
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																												
No. of Folios & AUM (As on September 10, 2015)	Folios: 12670 AUM in Crs: ₹ 72.03																												
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																												
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																												
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																												
Despatch of Repurchase Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																												
Benchmark Index	S&P BSE Teck																												
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																												
Name of the Fund Manager(s)	Mr. Kunal Sangoi																												
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																												
Performance of the scheme	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																												
Compounded annualised returns	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																								
	BSLNMF - RP\$	10.29	24.90	11.59	8.51																								
	S&P BSE Teck	5.69	22.29	10.97	-																								
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	S&P BSE Teck	5.69	-	-	24.36																								
	\$Inception - January 15, 2000 @Inception - January 01, 2013																												
	Note : Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.																												
	* Absolute Returns Year-wise returns for the last 5 financial years																												
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Expenses of the Scheme	Entry Load: (Including for SIP Transaction): Nil For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																												
(i) Load Structure																													
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.95% (Reg); 2.28% (Direct)																												

Name(s) of the Scheme(s)	Birla Sun Life Tax Plan	Birla Sun Life Tax Relief '96																																																		
Type of Scheme	An Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)																																																		
Investment Objective	The objective of the scheme is to achieve long term growth of capital along with income tax relief for investment.	An open-end equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.																																																		
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Asset)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Linked Instruments</td> <td>At Least 80%</td> </tr> <tr> <td>Short term money market & other liquid instrument.</td> <td>Upto 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Asset)	Equity and Equity Linked Instruments	At Least 80%	Short term money market & other liquid instrument.	Upto 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related</td> <td>80%</td> <td>80% - 100%</td> </tr> <tr> <td>Debt & Money Markets</td> <td>20%</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Target Allocation	Allocation Range	Equity & Equity Related	80%	80% - 100%	Debt & Money Markets	20%	0% - 20%																																			
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Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 51363 AUM in Crs: ₹ 270.38	Folios: 358,029 AUM in Crs: ₹ 1,898.23																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Sweep) and Growth The dividend, if any declared will be compulsorily paid out to all unit holders including unit holders who have opted for dividend reinvestment.																																																			
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 500/- Additional Purchase (including switch-in) : ₹ 500/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : ₹ 500/- Additional Purchase (including switch-in) : ₹ 500/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																		
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Compounded annualised returns	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLTP - RP\$</td> <td>17.72</td> <td>23.17</td> <td>13.09</td> <td>21.20</td> </tr> <tr> <td>S&P BSE Sensex</td> <td>-1.79</td> <td>11.69</td> <td>5.44</td> <td>13.16</td> </tr> <tr> <td>BSLTP - DP@</td> <td>18.81</td> <td>-</td> <td>-</td> <td>23.03</td> </tr> <tr> <td>S&P BSE Sensex</td> <td>-1.79</td> <td>-</td> <td>-</td> <td>11.12</td> </tr> </tbody> </table> <p>\$Inception - February 16, 1999 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. Returns assume reinvestment of tax free dividends declared</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLTP - RP\$	17.72	23.17	13.09	21.20	S&P BSE Sensex	-1.79	11.69	5.44	13.16	BSLTP - DP@	18.81	-	-	23.03	S&P BSE Sensex	-1.79	-	-	11.12	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLTP'96 - RP\$</td> <td>18.85</td> <td>24.13</td> <td>10.85</td> <td>26.72</td> </tr> <tr> <td>S&P BSE 200</td> <td>3.08</td> <td>13.23</td> <td>5.78</td> <td>12.35</td> </tr> <tr> <td>BSLTP'96 - DP@</td> <td>19.61</td> <td>-</td> <td>-</td> <td>23.86</td> </tr> <tr> <td>S&P BSE 200</td> <td>3.08</td> <td>-</td> <td>-</td> <td>12.16</td> </tr> </tbody> </table> <p>\$Inception - March 29, 1996 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. Returns assume reinvestment of tax free dividends declared</p> <p>*Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLTP'96 - RP\$	18.85	24.13	10.85	26.72	S&P BSE 200	3.08	13.23	5.78	12.35	BSLTP'96 - DP@	19.61	-	-	23.86	S&P BSE 200	3.08	-	-	12.16
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Expenses of the Scheme	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																			
(i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP · For Century SIP & BSL Life Stage Plan applicable load structure, please refer to instructions on Century SIP & BSL Life Stage Plan · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 3.08% (Reg); 2.19% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.35% (Reg); 1.66% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life International Equity Fund (Plan A & Plan B)																																																			
Type of Scheme	An Open - Ended Diversified Equity Scheme (investing in blend of equity and equity related instruments under two plans viz. Plan A and Plan B. Each Plan shall have a separate portfolio.)																																																			
Investment Objective	<p>Plan A: Birla Sun Life International Equity Fund Plan A seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.</p> <p>Plan B: Birla Sun Life International Equity Fund Plan B seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.</p>																																																			
Asset Allocation Pattern of the scheme	PLAN A	Type of Investments	Normal Allocation																																																	
		Equity and Equity related Instruments (Investment in foreign equity securities as permitted by SEBI/RBI).	90% - 100%																																																	
	PLAN B	Fixed Income Securities (including Money Market Instruments).	0% - 10%																																																	
		Equity and Equity related Instruments (Investment in Indian equity and equity related securities- 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI- 25%-35%)	90% - 100%																																																	
Fixed Income Securities (including Money Market Instruments).	0% - 10%																																																			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: Plan A: 12868; Plan B: 37757 AUM in Crs: Plan A: ₹ 61.65; Plan B: ₹ 103.56																																																			
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																																																			
Minimum Application Amount / Number of Units	Fresh Purchase (Including Switch-in): ₹ 5,000/- Additional Purchase(Including Switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units																																																			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	Plan A: S&P Global 1200 Plan B: A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.																																																			
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Vineet Maloo																																																			
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																																			
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																			
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																																															
	BSLIEF - Plan A - RP\$	-0.73	11.07	12.12	5.57																																															
	S&P Global 1200	-2.10	13.77	13.98	5.67																																															
	BSLIEF - Plan A - DP@	-0.21	-	-	10.30																																															
	S&P Global 1200	-2.10	-	-	12.71																																															
	BSLIEF - Plan B - RP\$	6.64	12.32	6.87	4.07																																															
	Customised Index ^	1.27	13.42	8.65	4.64																																															
	BSLIEF - Plan B - DP@	7.22	-	-	11.10																																															
	Customised Index ^	1.27	-	-	12.35																																															
	^ A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio. \$Inception - October 31, 2007 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. *Absolute Returns																																																			
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Expenses of the Scheme (i) Load Structure	<p>Entry Load: (including for SIP Transaction): Plan A & Plan B: NIL</p> <p>Exit Load: (including for SIP Transaction): Plan A & Plan B: For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	<p>Actual (unaudited) expenses for the financial year ended March 31, 2015:</p> <ul style="list-style-type: none"> Plan A: 2.89% (Reg); 2.24% (Direct) Plan B: 2.87% (Reg); 2.32% (Direct) 																																																			

Name(s) of the Scheme(s)	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)																														
Type of Scheme	An Open ended Growth Scheme																														
Investment Objective	The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.																														
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of net assets)																													
	Equities & Equity Linked Instruments (Overseas securities - 65% - 100%) (Indian securities - 0% - 35%)	80% - 100%																													
	Overseas Equity Mutual Funds	0% - 35%																													
	Debt and Money market instruments	0% - 20%																													
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																														
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																														
No. of Folios & AUM (As on September 10, 2015)	Folios: 2250 AUM in Crs: ₹ 9.72																														
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																														
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																														
Minimum Application Amount / Number of Units	Fresh Purchase(Including switch in): ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase:In Multiples of ₹ 1/- or 0.001 units																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	S&P Global Agribusiness Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Milind Bafna																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme :	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																														
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Year	BSLCEF-GAP - RP - Growth	BSLCEF-GAP - DP - Growth	S&P Global Agriculture Business Index																												
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Expenses of the Scheme	<p>Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																														
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.64% (Reg); 1.11% (Direct)																														

Name(s) of the Scheme(s)	Birla Sun Life Special Situations Fund	Birla Sun Life Enhanced Arbitrage Fund																																																		
Type of Scheme	An Open-ended diversified equity scheme	An Open ended Equity Scheme																																																		
Investment Objective	The objective of the Scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations and Contrarian investment style.	The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Future).																																																		
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Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 34,695 AUM in Crs: ₹ 132.32	Folios: 1499 AUM in Crs: ₹ 1,051.26																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth																																																			
Minimum Application Amount / Number of Units	Fresh Purchase (Including Switch-in): ₹ 5,000/- Additional Purchase(Including Switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (Including Switch-in): ₹ 5,000/- Additional Purchase(Including Switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	S&P BSE 200	CRISIL Liquid Fund Index																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Anil Shah	Mr. Lovelish Solanki																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																		
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth Options as at September 30, 2015.</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSSF - RP\$</td> <td>19.48</td> <td>22.77</td> <td>9.91</td> <td>7.72</td> </tr> <tr> <td>S&P BSE 200</td> <td>3.08</td> <td>13.23</td> <td>5.78</td> <td>5.46</td> </tr> <tr> <td>BSLSSF - DP@</td> <td>20.28</td> <td>-</td> <td>-</td> <td>23.08</td> </tr> <tr> <td>S&P BSE 200</td> <td>3.08</td> <td>-</td> <td>-</td> <td>12.16</td> </tr> </tbody> </table> <p>\$Inception - January 31, 2008 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLSSF - RP\$	19.48	22.77	9.91	7.72	S&P BSE 200	3.08	13.23	5.78	5.46	BSLSSF - DP@	20.28	-	-	23.08	S&P BSE 200	3.08	-	-	12.16	<p>Compounded annualised returns (%) of Growth Options as at September 30, 2015.</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLEAF - RP\$</td> <td>8.23</td> <td>8.23</td> <td>8.28</td> <td>7.26</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>8.56</td> <td>8.86</td> <td>8.60</td> <td>7.68</td> </tr> <tr> <td>BSLEAF - DP@</td> <td>8.77</td> <td>-</td> <td>-</td> <td>9.14</td> </tr> <tr> <td>CRISIL Liquid Fund Index</td> <td>8.56</td> <td>-</td> <td>-</td> <td>8.96</td> </tr> </tbody> </table> <p>\$Inception - July 24, 2009 @Inception - January 01, 2013 Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Note:Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLEAF - RP\$	8.23	8.23	8.28	7.26	CRISIL Liquid Fund Index	8.56	8.86	8.60	7.68	BSLEAF - DP@	8.77	-	-	9.14	CRISIL Liquid Fund Index	8.56	-	-	8.96
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Expenses of the Scheme	<p>Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																			
(i) Load Structure	<p>Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.85% (Reg); 2.24% (Direct)</p>																																																			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	<p>Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.98% (Reg); 0.61% (Direct)</p>																																																			

Name(s) of the Scheme(s)	Birla Sun Life Balanced '95 Fund (erstwhile Birla Sun Life '95 Fund)		
Type of Scheme	An Open ended Balanced Scheme		
Investment Objective	The objective of the scheme is to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.		
Asset Allocation Pattern of the scheme	Types of Instruments	Target Allocation	Allocation Range
	Equity & Equity Related instruments	60%	50% - 75%
	Debt & Money Markets instruments	40%	25% - 50%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.		
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.		
No. of Folios & AUM (As on September 10, 2015)	Folios: 78778 AUM in Crs: ₹ 1,788.08		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.		
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth		
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.		
Benchmark Index	CRISIL Balanced Fund Index		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.		
Name of the Fund Manager(s)	Mr. Mahesh Patil and Mr. Pranay Sinha		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		

Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.				*Absolute Returns
	Returns	Last 1 year*	Last 3 years	Last 5 years	
	BSL'95 - RP\$	12.41	18.93	11.58	21.72
	Crisil Balanced Fund Index	4.38	11.06	6.99	-
	BSL'95 - DP@	13.54	-	-	19.40
	Crisil Balanced Fund Index	4.38	-	-	10.71
	\$Inception - February 10, 1995 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown.				

Expenses of the Scheme (I) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil.</p> <p>Exit Load: (Including for SIP Transaction): For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.</p> <p>· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP.</p> <p>· For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.69% (Reg); 1.65% (Direct)
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Name(s) of the Scheme(s)	Birla Sun Life Dynamic Asset Allocation Fund																												
Type of Scheme	An Open ended Asset Allocation Scheme																												
Investment Objective	The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.																												
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)																										
	Equity and equity related securities	Medium to High	0% - 100%																										
	Debt and money market instruments	Medium to High	0% - 100%																										
	<p>Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>The above percentages would be adhered to at the point of investment in a stock. The portfolio would be reviewed quarterly to address any deviations from the aforementioned allocations due to market changes, and rebalanced within a period of 30 days.</p> <p>Consistent with the objective of the Scheme and subject to Regulations, the corpus of the Scheme will be invested in any of (but not exclusively) in the following securities:</p> <ul style="list-style-type: none"> Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to attain equity shares Securities issued/guaranteed by the Central, State Governments and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills), Obligations of Banks (both public and private sector) and Development Financial Institutions like Certificate of Deposits (CDs), Coupon bearing Bonds, Zero Coupon Bonds, Short Term Debt, Bank Fixed Deposits; Money Market instruments permitted by SEBI/RBI High investment grade corporate debt (of both public and private sector undertakings) Commercial Paper (CPs) Any other fixed income securities and instruments as permitted by the Regulations from time to time. <p>The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.</p>																												
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																												
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																												
No. of Folios & AUM (As on September 10, 2015)	Folios: 1,424 AUM in Crs: ₹ 4.79																												
Plans offered under the Schemes	<p>The Scheme(s) offers 3 plans viz Conservative Plan, Prudent Plan & Aggressive Plan. Each of the 3 plans has a Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>**Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.</p>																												
Options/Facility offered under Regular and Direct Plan	Growth Option and Dividend Option (Payout and Reinvestment)																												
Minimum Application Amount / Number of Units	<p>Fresh Purchase (including switch-in): ₹ 5,000/- ; Additional Purchase (including switch-in): ₹ 1,000/- ; Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units</p>																												
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																												
Benchmark Index	CRISIL Balanced Fund Index																												
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																												
Name of the Fund Manager(s)	Mr. Prasad Dhonde and Mr. Vineet Maloo																												
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																												
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth Options as at September 30, 2015.</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLDAF - RP\$</td> <td>4.86</td> <td>12.34</td> <td>6.96</td> <td>8.87</td> </tr> <tr> <td>CRISIL Balanced Fund Index</td> <td>4.38</td> <td>11.06</td> <td>6.99</td> <td>-</td> </tr> <tr> <td>BSLDAF - DP@</td> <td>5.21</td> <td>-</td> <td>-</td> <td>12.43</td> </tr> <tr> <td>CRISIL Balanced Fund Index</td> <td>4.38</td> <td>-</td> <td>-</td> <td>10.71</td> </tr> </tbody> </table> <p>\$Inception - April 25, 2000 @Inception - January 01, 2013</p> <p>Note : Past performance may or may not be sustained in future. Where benchmark returns are not available they have not been shown.</p> <p>*Absolute Returns</p>				Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLDAF - RP\$	4.86	12.34	6.96	8.87	CRISIL Balanced Fund Index	4.38	11.06	6.99	-	BSLDAF - DP@	5.21	-	-	12.43	CRISIL Balanced Fund Index	4.38	-	-	10.71
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	<table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Financial Year</th> <th>BSLDAF - RP - Growth</th> <th>BSLDAF - DP - Growth</th> <th>CRISIL Balanced Fund Index</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>23.03</td> <td>23.88</td> <td>22.53</td> </tr> <tr> <td>2013-14</td> <td>0.32</td> <td>0.34</td> <td>0.29</td> </tr> <tr> <td>2012-13</td> <td>0.02</td> <td>0.02</td> <td>0.09</td> </tr> <tr> <td>2011-12</td> <td>0.14</td> <td>-0.09</td> <td>-0.10</td> </tr> <tr> <td>2010-11</td> <td>-0.09</td> <td>-0.10</td> <td>-0.10</td> </tr> </tbody> </table>				Financial Year	BSLDAF - RP - Growth	BSLDAF - DP - Growth	CRISIL Balanced Fund Index	2014-15	23.03	23.88	22.53	2013-14	0.32	0.34	0.29	2012-13	0.02	0.02	0.09	2011-12	0.14	-0.09	-0.10	2010-11	-0.09	-0.10	-0.10	
Financial Year	BSLDAF - RP - Growth	BSLDAF - DP - Growth	CRISIL Balanced Fund Index																										
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Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil</p> <p>Exit Load: (Including for SIP Transaction): For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil</p> <ul style="list-style-type: none"> No exit load shall be charged on redemption by Unitholders of units issued to them on Reinvestments of Dividends and units issued to Unitholders as bonus units. • For STP / SWP facility and applicable load structure please refer to instructions on STP / SWP. • For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/GIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 																												
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.89% (Reg); 2.42% (Direct)																												

Name(s) of the Scheme(s)	Birla Sun Life Manufacturing Equity Fund			Birla Sun Life Equity Savings Fund		
Type of Scheme	An Open ended Manufacturing Sector Scheme			An Open ended Equity Scheme		
Investment Objective	The primary investment objective of the Scheme is to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.			To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.		
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)
	Equity & Equity related securities of Manufacturing Sector Companies Cash, Money Market & Debt instruments	High Low	80-100% 0-20%	Equity & Equity Related instruments including derivatives Out of which: Cash-futures arbitrage* : 20% - 60% Net long equity exposure** : 20% - 45% Debt & Money market Instruments (including margin for derivatives)	Medium to High Low to Medium High Low	65% - 80% 20-35%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.					
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.					
No. of Folios & AUM (As on September 10, 2015)	Folios: 91,112 AUM in Crs: ₹ 932.81			Folios: 11,160 AUM in Crs: ₹ 361.49		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.					
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth			Dividend (Payout, Reinvestment & Sweep) and Growth		
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units			Purchase (including Switch-in): ₹ 5,000/- Additional Purchase (including Switch-in): ₹ 1,000/- Repurchase: In multiples of ₹ 1/- or 0.001 units		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.					
Benchmark Index	S&P BSE 500			S&P BSE 200 to the extent of 30% of portfolio, Crisil Short Term Bond Fund Index to the extent of 30% of the portfolio and Crisil Liquid Fund Index to the extent of 40% of portfolio.		
Default Plan	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.					
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.					
Name of the Fund Manager	Mr. Anil Shah			Mr. Anil Shah		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited			Birla Sun Life Trustee Company Private Limited		
Performance of the scheme : Compounded annualised returns	This scheme has been in existence for less than one year, and hence performance of the scheme has not been shown. Scheme Inception Date: January 31, 2015			This scheme has been in existence for less than one year, and hence performance of the scheme has not been shown. Scheme Inception Date: November 28, 2014		
Expenses of the Scheme (i) Load Structure	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil			For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil		
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.74% (Reg); 1.72% (Direct)			Actual (unaudited) expenses for the financial year ended March 31, 2015: 3.07% (Reg); 2.04% (Direct)		

Name(s) of the Scheme(s)	Birla Sun Life MIP (An open ended income scheme. Monthly Income is not assured and is subject to availability of distributable surplus)	Birla Sun Life Monthly Income (Formerly Alliance Monthly Income) An open-ended income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.																																																		
Type of Scheme	An Open ended Income Scheme	An Open ended Income Scheme																																																		
Investment Objective	The objective of the scheme is to generate regular income so as to make monthly distributions to unitholders with the secondary objective being growth of capital. Income may be generated through receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets.	The primary objective to generate regular income so as to make monthly and quarterly distributions to Unitholders and the secondary objective is growth of capital.																																																		
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments</td> <td>Upto 100%</td> </tr> <tr> <td>Equity and Equity Related Instruments</td> <td>Upto 15%</td> </tr> </tbody> </table> <p>The scheme may invest a maximum of 40% in securitised debt.</p> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>	Types of Instruments	Normal Allocation (% of Net Assets)	Debt and Money market instruments	Upto 100%	Equity and Equity Related Instruments	Upto 15%	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Government of India Securities</td> <td>90%</td> </tr> <tr> <td>Debt and Money market instruments</td> <td>Upto 100%</td> </tr> <tr> <td>Call Money and Treasury Bills</td> <td>60%</td> </tr> <tr> <td>Corporate Debt</td> <td>75%</td> </tr> <tr> <td>State Government Bonds, Commercial Paper, Certificate of Deposit, Discounted Trade Bills, Asset Backed Securities, Government Guaranteed Bonds, PSU Bonds, Financial Institution & Banking Sector Bonds.</td> <td>50%</td> </tr> <tr> <td>Equity Securities</td> <td>15%</td> </tr> </tbody> </table> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>	Type of Investments	Normal Allocation	Government of India Securities	90%	Debt and Money market instruments	Upto 100%	Call Money and Treasury Bills	60%	Corporate Debt	75%	State Government Bonds, Commercial Paper, Certificate of Deposit, Discounted Trade Bills, Asset Backed Securities, Government Guaranteed Bonds, PSU Bonds, Financial Institution & Banking Sector Bonds.	50%	Equity Securities	15%																														
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Equity Securities	15%																																																			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 6913 AUM in Crs: ₹ 109.19	Folios: 14,539 AUM in Crs: ₹ 252.84																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Monthly Dividend (Payout , Reinvestment & Sweep): Monthly Payment (Instant & Deferred) and Growth	Monthly Dividend (Payout , Reinvestment & Sweep); Quarterly Dividend (Payout, Reinvestment & Sweep) and Growth																																																		
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : Dividend & Payment Option: ₹ 25000/- Growth: ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: ₹ 25000/-, Growth Plan: ₹ 5000/- Additional Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: ₹ 5000/-, Growth Plan: ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	CRISIL MIP Blended Index	CRISIL MIP Blended Index																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager(s)	Mr. Pranay Sinha and Mr. Vineet Maloo	Mr. Pranay Sinha and Mr. Vineet Maloo																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																		
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																		
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Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil</p> <p>Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of applicable NAV</p> <p>For redemption/switch out of units after 1095 days from the date of allotment: Nil</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p>Entry Load: (Including for SIP Transaction): Nil</p> <p>Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 540 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																		
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.54% (Reg); 2.00% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.50% (Reg); 1.83% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life MIP II (An open ended income scheme. Monthly Income is not assured and is subject to availability of distributable surplus)				
Type of Scheme	An Open ended Income Scheme				
Investment Objective	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital.				
Asset Allocation Pattern of the scheme	Savings 5 Plan				
	Types of Instruments	Asset Allocation Range		Normal Allocation (% of Net Assets)	
	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	90%- 100%		95%	
	Equity and Equity related instruments	0%- 10%		5%	
Asset Allocation Pattern of the scheme	Wealth 25 Plan				
	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	70%- 80%		75%	
	Equity and Equity related instruments	20%- 30%		25%	
	For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.				
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.				
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.				
No. of Folios & AUM (As on September 10, 2015)	Folios: Savings 5 Plan: 8214; Wealth 25 Plan: 18,140 AUM in Crs: Savings 5 Plan: ₹ 245.21; Wealth 25 Plan: ₹ 987.50				
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.				
Options/Facility offered under Regular and Direct Plan	Monthly Dividend (Payout, Reinvestment & Sweep); Monthly Payment and Growth				
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : Monthly Dividend & Monthly Payment : ₹ 25,000/- Growth: ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.				
Benchmark Index	CRISIL MIP Blended Index				
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.				
Name of the Fund Manager(s)	Mr. Satyabrata Mohanty, Mr. Pranay Sinha and Mr. Vineet Maloo				
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited				
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.				
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
	BSL MIP II - Savings 5 - RP\$	12.91	10.77	9.91	9.30
	CRISIL MIP Blended Index	10.72	9.66	8.25	8.08
	BSL MIP II - Savings 5 - DP@	13.36	-	-	11.21
	CRISIL MIP Blended Index	10.72	-	-	9.57
	BSL MIP II - Wealth 25 - RP\$	14.38	14.43	10.91	10.11
	CRISIL MIP Blended Index	10.72	9.66	8.25	8.08
	BSL MIP II - Wealth 25 - DP@	15.40	-	-	14.46
	CRISIL MIP Blended Index	10.72	-	-	9.57
	\$Inception - May 22, 2004		@Inception - January 01, 2013		
	Note : Past performance may or may not be sustained in future. *Absolute Returns				
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Savings 5 Plan & Wealth 25 Plan: NIL.</p> <p>Exit Load: (Including for SIP Transaction): Savings 5 Plan: For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.</p> <p>Exit Load: (Including for SIP transactions): Wealth 25 Plan: For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>				
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: Savings 5 : 1.30% (Reg); 0.90% (Direct) Wealth 25 : 2.24% (Reg); 1.48% (Direct)				

Name(s) of the Scheme(s)	Birla Sun Life Income Plus	Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)																																																		
Type of Scheme	An Open ended Income Scheme	An Open ended Income Scheme																																																		
Investment Objective	The objective of the scheme is to generate consistent income, through superior yields on its investments, at relatively moderate levels of risk through diversified research based investment approach. This income may be complemented by price changes of instruments in the portfolio.	The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.																																																		
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments</td> <td>Upto 100%</td> </tr> </tbody> </table> <p>The scheme may invest maximum of 40% in securitised debt.</p> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>	Types of Instruments	Normal Allocation (% of Net Assets)	Debt and Money market instruments	Upto 100%	<table border="1"> <thead> <tr> <th>Type of Securities / Instruments</th> <th>Asset Allocation</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments</td> <td>0 – 100%</td> <td>Low to Medium</td> </tr> <tr> <td>- Out of which: Securities with less than 3 Years residual maturity</td> <td>80%-100%</td> <td>Low to Medium</td> </tr> <tr> <td>- Securities with less than 5 Years Residual maturity</td> <td>0% - 20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>Under the revised provisions, the Average Maturity of the scheme shall be from 1 to 3 Years.</p> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>	Type of Securities / Instruments	Asset Allocation	Risk Profile	Debt and Money Market Instruments	0 – 100%	Low to Medium	- Out of which: Securities with less than 3 Years residual maturity	80%-100%	Low to Medium	- Securities with less than 5 Years Residual maturity	0% - 20%	Low to Medium																																		
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Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 17030 AUM in Crs: ₹ 4,616.15	Folios: 9070 AUM in Crs: ₹ 8,408.18																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth Quarterly Dividend (Payout & Reinvestment)	Monthly Dividend (Payout, Reinvestment & Sweep); Dividend (Payout, Reinvestment & Sweep) and Growth																																																		
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase for both Plans: In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase for both Plans: In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	CRISIL Composite Bond Fund Index	CRISIL Short Term Bond Fund Index																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Prasad Dhonde	Mr. Prasad Dhonde																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																		
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																		
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Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																		
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.84% (Reg); 1.21% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.32% (Reg); 0.22% (Direct)																																																		

Name(s) of the Scheme(s)	Birla Sun Life Gilt Plus - PF Plan		Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus-Regular Plan)																																																	
Type of Scheme	An Open ended Government Securities Scheme		An Open ended Government Securities Scheme																																																	
Investment Objective	The objective of the scheme is to generate income and capital appreciation through investments exclusively in Government Securities		The investment objective of the scheme is to enable investors to invest in Central Government Securities, based on their own view on the interest rate scenario & generate credit risk-free returns.																																																	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	Instruments	Normal Allocation	Risk Profile																																															
	Securities created and issued by the central government and/or repos/reverse repos in such government securities as may be permitted by the RBI. The scheme may also invest a portion of the corpus in call money market or in an alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements. For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.	Upto 100%	Central Government Security between (8 to 15 years) Treasury bills, G-Sec Repo and CBLO The scheme may invest a small portion of the corpus in T-Bills, G-sec Repo & CBLO to meet the liquidity requirements. In the event of deviations from the investment strategy and allocation pattern, the fund manager will endeavor to carry out rebalancing within 30 Business Days. For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.	85-100% 0-15%	Low Low																																															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios:650 AUM in Crs: ₹ 51.42		Folios: Regular Plan: 874 AUM in Crs: Regular Plan: ₹ 63.11																																																	
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Quarterly Dividend (Payout, Reinvestment & Sweep) and Growth (Quarterly Gain & Annual Gain).		Quarterly Dividend (Payout, Reinvestment & Sweep) and Growth																																																	
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in): ₹ 5,000/- ; Additional Purchase (including switch-in): ₹ 1,000/- ; Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units																																																			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	I Sec Li-Bex		I-Sec Li-Bex																																																	
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																			
Name of the Fund Manager(s)	Mr. Prasad Dhonde and Mr. Kaustubh Gupta																																																			
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																																			
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Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.		Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.																																																	
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.50% (Reg); 0.85% (Direct)		Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.49% (Reg); 0.15% (Direct)																																																	

Name(s) of the Scheme(s)	Birla Sun Life Government Securities Fund - Long Term Plan	
Type of Scheme	An Open ended Gilt Scheme	
Investment Objective	The Scheme seeks to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation
	GOI dated Securities, State Government dated Securities, GOI Treasury Bills For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.	100%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.	
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.	
No. of Folios & AUM (As on September 10, 2015)	Folios: Long Term Plan: 3709 AUM in Crs: Long Term Plan: ₹ 947.74	
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.	
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment); Half yearly Dividend (Payout and Reinvestment) and Growth.	
Minimum Application Amount/ Number of Units	Fresh Purchase (including switch-in) : ₹5000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase for both Plans: In Multiples of ₹ 1/- or 0.001 units	
Despatch of Repurchase Redemption Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	
Benchmark Index	I-Sec Li-Bex	
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manager(s)	Mr. Prasad Dhonde and Mr. Kaustubh Gupta	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme
Compounded annualised returns

Compounded annualised returns (%) of Growth Options as at September 30, 2015.

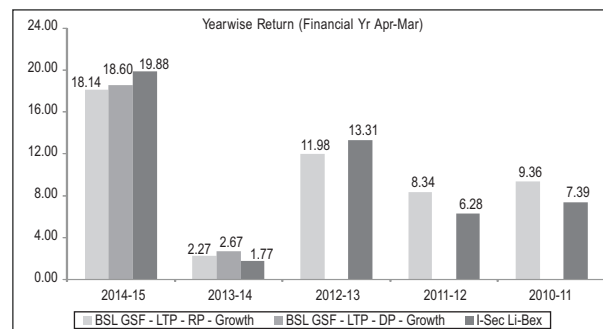
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLGSF (LTF) - RP\$	15.61	9.80	9.11	9.60
I-Sec Li-BEX	15.60	10.35	9.63	-
BSLGSF (LTF) - DP@	16.38	-	-	9.95
I-Sec Li-BEX	15.60	-	-	9.85

\$Inception - October 28, 1999

@Inception - January 01, 2013

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

***Absolute Returns**



(i) Load Structure

Entry Load: (Including for SIP Transaction): Nil

Exit Load: (Including for SIP Transaction) Nil

· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.
· In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

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

(Also refer page 71 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2015:
1.75% (Reg); 1.20% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Dynamic Bond Fund			Birla Sun Life Short Term Opportunities Fund																																																						
Type of Scheme	An Open Ended Income Scheme			An Open ended Income scheme																																																						
Investment Objective	The objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.			The objective of the fund is to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating																																																						
Asset Allocation Pattern of the scheme	Types of Investments		Asset Allocation Range	Normal Allocation (% of Net Assets)		0-80%- investments in Debt and Money market securities with short to medium term maturities and across the credit spectrum within the universe of investment grade rating. 0-20%- Money market instruments including cash & cash equivalents. For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.																																																				
	Government of India Securities Corporate Bonds Cash/ Liquid instruments, Money Markets Short term Debt Papers*		0% to 100% 0% to 100% 0% to 100%	50% to 65% 25% to 35% 0% to 25%																																																						
<p>The investments in securitised debt papers will normally not exceed 50% of the net asset of the scheme.</p> <p>Since the intention of the fund is to dynamically manage the asset allocation the percentages would change depending on view on interest rates as well as the level of corporate spreads prevailing at that point in time and also availability of different assets at different points of time.</p> <p>* The short-term debt papers would have a maturity upto 1 year.</p> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>																																																										
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																									
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																									
No. of Folios & AUM (As on September 10, 2015)	Folios: 42064 AUM in Crs: ₹ 15,017.95			Folios: 20166 AUM in Crs: ₹ 4,148.11																																																						
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																									
Options/Facility offered under Regular and Direct Plan	Monthly Dividend Sweep Option; Monthly Dividend (Payout, Reinvestment & Sweep); Quarterly Dividend (Payout, Reinvestment & Sweep) Dividend (Payout, Reinvestment & Sweep) and Growth			Quarterly Dividend (Payout & Reinvestment); Dividend (Payout & Reinvestment) and Growth																																																						
Minimum Application Amount/ Number of Units	For Monthly Dividend Sweep Option: Fresh Purchase (including switch-in) : ₹ 5 lacs. Additional Purchase (including switch-in): ₹ 1000/- For Other Options: Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in): ₹ 1000/- Repurchase for all plans: In Multiples of ₹ 1/- or 0.001 units			Fresh Purchase (including switch-in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase for all Plans/ Options: In Multiples of ₹ 1/- or 0.001 units Max. Subscription Amt. (incl. switch-in): ₹ 25 crore per investor per day.																																																						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																									
Benchmark Index	CRISIL Short Term Bond Fund Index			CRISIL AA Short Term Bond Fund Index																																																						
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																									
Name of the Fund Manager(s)	Mr. Maneesh Dangi			Ms. Sunaina da Cunha and Mr. Kaustubh Gupta																																																						
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited			Birla Sun Life Trustee Company Private Limited																																																						
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.41% (Reg); 0.89% (Direct)			Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.23% (Reg); 1.10% (Direct)																																																						

Name(s) of the Scheme(s)	Birla Sun Life Savings Fund	Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)																																																																						
Type of Scheme	An Open ended Short Term Income Scheme	An Open ended Short Term Income Scheme																																																																						
Investment Objective	The primary objective of the scheme is to generate regular income through investments in debt and money market instruments. Income may be through the receipt of coupon payments or the purchase and sale of in the underlying portfolio. The scheme will under normal market conditions, securities generated invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.	The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.																																																																						
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments</td> <td>Upto 100%</td> </tr> </tbody> </table> <p>The scheme may invest a maximum of 50% in securitised debt.</p> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>	Types of Instruments	Normal Allocation	Debt and Money market instruments	Upto 100%	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Treasury Bills, Govt. of India Securities & Corporate Debt</td> <td>100%</td> </tr> <tr> <td>State Government Bonds, Government Guaranteed Bonds</td> <td>50%</td> </tr> <tr> <td>PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit</td> <td>100%</td> </tr> <tr> <td>Asset Backed Securities & Financial Institutions and Banking Sector Bonds</td> <td>75%</td> </tr> <tr> <td>Discounted trade Bills</td> <td>75%</td> </tr> </tbody> </table> <p>For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.</p>	Type of Investments	Normal Allocation	Treasury Bills, Govt. of India Securities & Corporate Debt	100%	State Government Bonds, Government Guaranteed Bonds	50%	PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit	100%	Asset Backed Securities & Financial Institutions and Banking Sector Bonds	75%	Discounted trade Bills	75%																																																						
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No. of Folios & AUM (As on September 10, 2015)	Folios: 16466 AUM in Crs: ₹ 11,674.68	Folios: 5746 AUM in Crs: ₹ 5,015.12																																																																						
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																																							
Options/Facility offered under Regular and Direct Plan	Daily Dividend (Reinvestment); Weekly Dividend (Payout & Reinvestment) and Growth	Monthly Dividend (Payout and Reinvestment); Quarterly Dividend (Payout and Reinvestment); Dividend (Payout and Reinvestment) and Growth																																																																						
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Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption / switch-out of units within 90 days from the date of allotment: 0.25% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																																						
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.42% (Reg); 0.33% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.59% (Reg); 0.29% (Direct)																																																																						

Name(s) of the Scheme(s)	Birla Sun Life Floating Rate Fund (Short Term Plan & Long Term Plan)									
Type of Scheme	An Open ended Income Scheme									
Investment Objective	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/ money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.									
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation								
	Floating Rate Debt Securities (including Securitised Debt, Money market instruments & Fixed Rate Debt Instruments swapped for floating rate returns) Fixed Rate Debt Securities (including Securitised Debt, Money market instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	65% - 100% 0% - 35%								
	Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/ money market instruments. It is the intention of the scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans. **In accordance with SEBI Circular No. SEBI Circular No. 13/150975/09 dated January 19, 2009 Birla Sun life Floating Rate Fund-Short Term Plan shall have additional characteristics with regard to its portfolio. (Please refer Page 69 for further details) For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.									
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.									
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.									
No. of Folios & AUM (As on September 10, 2015)	Folios: Short Term Plan: 5037; Long Term Plan: 3580 AUM in Crs: Short Term Plan: ₹ 4,789.99; Long Term Plan: ₹ 1,188.93									
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.									
Options/Facility offered under Regular and Direct Plan	Daily Dividend (Reinvestment); Weekly Dividend (Reinvestment) and Growth									
Minimum Application Amount / Number of Units	For Short Term Plan and Long Term Plan: Fresh Purchase (including switch-in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units									
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.									
Benchmark Index	CRISIL Liquid Fund Index									
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.									
Name of the Fund Manager(s)	Short Term Plan: Mr. Kaustubh Gupta and Ms. Sunaina Da Cunha		Long Term Plan: Mr. Kaustubh Gupta and Mr. Prasad Dhonde							
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited									
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.									
	Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception	Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception
	BSL FRF-LTP-Regular Plan**	9.36	9.42	9.48	8.96	BSL FRF-STP-Regular Plan***	8.68	9.06	9.10	8.18
	CRISIL Liquid Fund Index	8.56	8.86	8.60	7.55	CRISIL Liquid Fund Index	8.56	8.86	8.60	7.43
	BSL FRF-LTP-Retail Plan ^	9.36	9.31	9.32	7.83	BSL FRF-STP-Retail Plan ^	8.68	8.91	8.95	7.32
	CRISIL Liquid Fund Index	8.56	8.86	8.60	6.82	CRISIL Liquid Fund Index	8.56	8.86	8.60	6.82
	BSL FRF-LTP-Direct Plan@	9.63	-	-	9.70	BSL FRF-STP-Direct Plan@	8.76	-	-	9.15
	CRISIL Liquid Fund Index	8.56	-	-	8.96	CRISIL Liquid Fund Index	8.56	-	-	8.96
	Scheme Inception: June 05, 2003; ** Inception - March 23, 2004, ***Inception: October 10, 2005 @Inception - January 01,2013 for the Plan(s) as introduced under the respective Scheme. Note : Past performance may or may not be sustained in future. ^ This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012. Please refer page 69 for further details on the same. *Absolute Returns					*Absolute Returns				
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP Transaction): Short Term Plan: Nil Long Term Plan: Nil Exit Load: (Including for SIP Transaction): Short Term Plan: Nil. Long Term Plan: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. Please note, SIP Facility is not available under Short Term Plan									
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: Short Term Plan : 0.21% (Reg); 0.15% (Direct) Long Term Plan : 0.50% (Reg); 0.25% (Direct)									

Name(s) of the Scheme(s)	Birla Sun Life Cash Manager		Birla Sun Life Cash Plus																																																													
Type of Scheme	An Open ended Income Scheme		An Open ended Liquid Scheme																																																													
Investment Objective	The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.		The objective of the scheme is to provide reasonable returns, at high levels of safety, and liquidity through judicious investments in high quality debt and money market instruments.																																																													
Asset Allocation Pattern of the scheme	Type of Securities/ Instruments	Normal Allocation (% of Net Assets)	Type of Investments	Normal Allocation																																																												
	Debt Market Securities*	0% to 80%	All Money market instruments Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments.	Upto 90%																																																												
	Money Market Instruments including CBLO & repo	20% to 100%		Atleast 10%																																																												
	*The scheme will invest primarily in instruments having maturity of one year and less than one year. The scheme may invest into securitized debt upto 75% of its net assets. For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.		**In accordance with SEBI Circular No. SEBI Circular No. 13/150975/09 dated January 19, 2009 Birla Sun Life Cash Plus shall have additional characteristics with regard to its portfolio. (Please refer Page 69 for further details) For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.																																																													
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No. of Folios & AUM (As on September 10, 2015)	Folios: 47118 AUM in Crs: ₹ 7,537.11		Folios: 15655 AUM in Crs: ₹ 21,487.28																																																													
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																															
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2010-11	5.72	6.20	6.20																																																													
(i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>		<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): Nil - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																													
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.25% (Reg); 0.45% (Direct)		Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.22% (Reg); 0.13% (Direct)																																																													

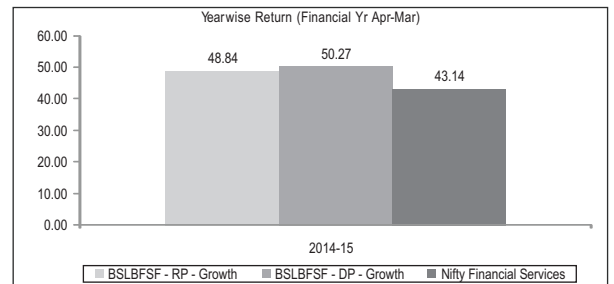
Name(s) of the Scheme(s)	Birla Sun Life Corporate Bond Fund		
Type of Scheme	An Open ended Income Scheme		
Investment Objective	The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the Schemes' objectives will be achieved.		
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)
	Corporate Debt Securities* excluding Government Securities and State Developmental Loans Money market instruments	Low-Medium Low	80-100% 0-20%
	*For the purpose of this Scheme, Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.		
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.		
No. of Folios & AUM (As on September 10, 2015)	Folios: 4065 AUM in Crs: ₹ 529.12		
Plans offered under the Schemes	The Scheme(s) offers 3 plans viz Conservative Plan, Prudent Plan & Aggressive Plan. Each of the 3 plans has a 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.		
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth		
Minimum Application Amount / Number of Units	Purchase (including Switch-in): ₹ 5,000/- Additional Purchase (including Switch-in): ₹ 1,000/- Repurchase: In multiples of ₹ 1/- or 0.001 units		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.		
Benchmark Index	CRISIL AA Short Term Bond Fund Index		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.		
Name of the Fund Manager	Mr. Maneesh Dangi		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		
Performance of the scheme : Compounded annualised returns	This scheme has been in existence for less than one year, and hence performance of the scheme has not been shown. Scheme Inception Date: April 17, 2015		
Expenses of the Scheme	Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption / switch-out of units within 365 days from the date of allotment: 3.00% of applicable NAV. For redemption / switch-out of units after 365 days but within 730 days from the date of allotment: 2.00% of applicable NAV. For redemption / switch-out of units after 730 days but within 1095 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 1095 days from the date of allotment: Nil. *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. • No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme • No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. • Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa. • Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of service tax, if any.		
(i) Load Structure			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	This scheme was not in existence during the financial year 2014-15, and hence Recurring expense of the scheme has not been shown. Scheme Inception Date: April 17, 2015		

Name(s) of the Scheme(s)	Birla Sun Life Medium Term Plan		Birla Sun Life Small & Midcap Fund (erstwhile Birla Sun Life Long Term Advantage Fund-Series 1)																																																				
Type of Scheme	An Open ended Income Scheme		An Open ended Small and Mid Cap Equity Scheme ^																																																				
Investment Objective	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unitholders & secondary objective is growth of capital.		The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and mid cap. The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.																																																				
Asset Allocation Pattern of the scheme	Types of Instruments		Types of Instruments		Risk Profile																																																		
	Indicative Allocation		Indicative Allocation		Indicative Allocation																																																		
	Debt Securities Money Market Instruments		Equity and Equity Linked instruments of Small and Mid Cap companies out of which (Small Cap 10%-50% Mid Cap 35% - 100%) Other equity and equity related securities including derivatives Fixed Income Securities* (including Money market instruments)		Medium to High Medium to High Low to Medium																																																		
	For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 68.		* investment in securitised debt papers may be made upto 20%.		65% - 100% 0% - 35% 0% - 20%																																																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																						
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																						
No. of Folios & AUM (As on September 10, 2015)	Folios: 47847 AUM in Crs: ₹ 4,394.77		Folios: 30120 AUM in Crs: ₹ 177.70																																																				
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																						
Options/Facility offered under Regular and Direct Plan	Quarterly Dividend (Payout & Reinvestment); Half Yearly Dividend (Payout & Reinvestment); Dividend (Payout, Reinvestment & Sweep) and Growth		Dividend (Payout & Reinvestment) and Growth																																																				
Minimum Application Amount/ Number of Units	Fresh Purchase (including switch-in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units Max. Subscription Amt. (incl. switch-in): ₹ 25 crore per investor per day.		Fresh Purchase (including switch-in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units																																																				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																						
Benchmark Index	CRISIL AA Short Term Bond Fund Index		Nifty Midcap 100																																																				
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																						
Name of the Fund Manager	Mr. Maneesh Dangi		Mr. Jayesh Gandhi																																																				
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		Birla Sun Life Trustee Company Private Limited																																																				
Performance of the scheme Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.		Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																				
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(i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/ switch-out of units after 365 days but before 730 days from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 730 days from the date of allotment: Nil. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>		<p>Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil. • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. • For STP facility and applicable load structure, please refer to instructions on STP. • For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. • In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p>																																																				
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.59% (Reg); 1.00% (Direct)		Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.94% (Reg); 2.06% (Direct)																																																				
			^ The Scheme was launched as a Close ended Diversified Equity Scheme with a maturity period of 3 years (from the date of allotment) with an automatic conversion into an Open ended Scheme upon maturity.																																																				

Name(s) of the Scheme(s)	Birla Sun Life Pure Value Fund	Birla Sun Life India Reforms Fund																																																		
Type of Scheme	An Open ended Diversified Equity Scheme ^	An Open ended Equity Scheme																																																		
Investment Objective	The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.	The investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.																																																		
Asset Allocation Pattern of the scheme	Types of Instruments	Types of Instruments																																																		
	Equity and Equity linked Instruments Fixed Income Securities (including Money market instruments)* * Investment in Securitised Debt papers may be made upto 15%.	Equity and Equity related instruments Debt and Money Market Instruments (Including Securitised Debt)																																																		
	Risk Profile	Risk Profile																																																		
	Medium to High Low to medium	Medium to High Low to medium																																																		
	Indicative Allocation	Indicative Allocation																																																		
	85% - 100% 0% - 15%	65% - 100% 0% - 35%																																																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 41707 AUM in Crs: ₹ 385.46	Folios: 6447 AUM in Crs: ₹ 247.21																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth																																																			
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	S&P BSE 200	Nifty 500																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																																																			
Name of the Fund Manager(s)	Mr. Mahesh Patil and Mr. Milind Bafna	Mr. Satyabrata Mohanty																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																		
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																																																			
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Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil</p> <ul style="list-style-type: none"> No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 72. For STP facility and applicable load structure, please refer to instructions on STP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 																																																			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.94% (Reg); 2.03% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.88% (Reg); 2.28% (Direct)																																																		
	^ The Scheme was launched as a Close ended Diversified Equity Scheme with a maturity period of 3 years (from the date of allotment) with an automatic conversion into an Open ended Scheme upon maturity.																																																			

Name(s) of the Scheme(s)	Birla Sun Life Gold Fund																																						
Type of Scheme	An Open ended Fund of Fund Scheme																																						
Investment Objective	The investment objective of the scheme is to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).																																						
Asset Allocation Pattern of the scheme	Types of Instruments Units of Birla Sun Life Gold ETF Debt and Money Market Instruments* (Including Cash Equivalent)	Risk Profile Medium to high Low to Medium	Normal Allocation (% of Net Assets) 95% - 100% 0 - 5%																																				
	*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLs and any other like instruments as specified by the Reserve Bank of India from time to time. A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Collateralised Borrowing & Lending Obligations (CBLO) or reverse repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme. Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits in accordance with the guidelines issued by SEBI. The scheme does not intend to invest in Securitised debt instruments, Foreign Securities and/or Derivative instruments. The scheme shall not engage in securities lending.																																						
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																						
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																						
No. of Folios & AUM (As on September 10, 2015)	Folios: 15,781 AUM in Crs: ₹ 50.58																																						
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																						
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth																																						
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																																						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																						
Benchmark Index	Domestic price of physical gold.																																						
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax.																																						
Name of the Fund Manager	Mr. Shravan Sreenivasula																																						
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																						
Performance of the scheme :	Compounded annualised returns (%) of Growth Options as at September 30, 2015. <table border="1" style="margin-top: 10px;"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Last 1 Year*</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLGF - RP\$</td> <td>-7.03</td> <td>-7.97</td> <td>-4.52</td> </tr> <tr> <td>Domestic Price of Gold</td> <td>-0.98</td> <td>-5.38</td> <td>-1.13</td> </tr> <tr> <td>BSLGF - DP@</td> <td>-6.78</td> <td>-</td> <td>-7.64</td> </tr> <tr> <td>Domestic Price of Gold</td> <td>-0.98</td> <td>-</td> <td>-5.13</td> </tr> </tbody> </table> <p style="margin-top: 10px;">\$Inception - March 15, 2012 @Inception - January 01, 2014 Note : Past performance may or may not be sustained in future. *Absolute Returns </p> <div style="margin-top: 10px;"> <table border="1" style="margin-top: 10px;"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Financial Year</th> <th>BSLGF - RP - Growth</th> <th>BSLGF - DP - Growth</th> <th>Domestic Price of Gold</th> </tr> </thead> <tbody> <tr> <td>2012-13</td> <td>-</td> <td>-</td> <td>0.17</td> </tr> <tr> <td>2013-14</td> <td>-3.68</td> <td>-4.60</td> <td>-2.88</td> </tr> <tr> <td>2014-15</td> <td>-8.95</td> <td>-8.70</td> <td>-9.45</td> </tr> </tbody> </table> </div>			Returns	Last 1 Year*	Last 1 Year*	Since Inception	BSLGF - RP\$	-7.03	-7.97	-4.52	Domestic Price of Gold	-0.98	-5.38	-1.13	BSLGF - DP@	-6.78	-	-7.64	Domestic Price of Gold	-0.98	-	-5.13	Financial Year	BSLGF - RP - Growth	BSLGF - DP - Growth	Domestic Price of Gold	2012-13	-	-	0.17	2013-14	-3.68	-4.60	-2.88	2014-15	-8.95	-8.70	-9.45
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Expenses of the Scheme (i) Load Structure	Entry Load* (Incl Switch-in): (Including for SIP Transaction): Nil Exit Load (Incl Switch-out): (Including for SIP Transaction): For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil *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. No exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. No Exit Loads will be chargeable in case of switches made from Growth Plan to Dividend Plan or vice-versa within the respective Plans offered under the Scheme upon reopening The above Load shall also be applicable in case of SIP/STP/SWP transactions.																																						
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Investors should note that they shall bear the recurring expenses of the Scheme in addition to the expenses of the Birla Sun Life Gold ETF (i.e. of the underlying scheme) Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.50% (Reg); 0.23% (Direct)																																						

Name(s) of the Scheme(s)	Birla Sun Life Banking And Financial Services Fund																	
Type of Scheme	An Open ended Banking & Financial Services Sector Scheme																	
Investment Objective	The objective of the Scheme is to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.																	
Asset Allocation Pattern of the scheme	<p>Types of Instruments</p> <p>Equity and Equity related securities of Banking & Financial Services Companies Cash, Money Market & Debt instruments</p> <p>The Scheme may invest in Foreign Securities upto 20% of its net assets, which in the judgment of the AMC are eligible for investment as part of the scheme's portfolio and is consistent with the investment strategy. The Scheme may invest in securitised debt instruments upto 30% of its net assets. The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNP/Dir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Dir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Dir-31/2006 dated September 22, 2006, SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may take exposure through derivative transactions in the manner and subject to limit as may be specified by SEBI from time to time. In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. The Scheme may undertake Stock Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:</p> <p>i. Not more than 25% of the net assets can generally be deployed in Stock Lending ii. Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party. The Scheme shall not invest in repo in corporate debt securities, Credit default Swaps and/or (Fixed income) derivative instruments.</p>	<p>Risk Profile</p> <p>High Low</p>	<p>Normal Allocation (% of Net Assets)</p> <p>80-100% 0-20%</p>															
Risk Profile of the Scheme	Mutual fund Investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																	
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																	
No. of Folios & AUM (As on September 10, 2015)	Folios: 43851 AUM in Crs: ₹ 509.33																	
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																	
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth																	
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																	
Benchmark Index	Nifty Financial Services																	
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																	
Name of the Fund Manager(s)	Mr. Satyabrata Mohanty and Mr. Dhaval Gala																	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																	
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth Options as at September 30, 2015.</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year*</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLBFSF - RP\$</td> <td>21.35</td> <td>31.33</td> </tr> <tr> <td>Nifty Financial Services</td> <td>11.45</td> <td>21.49</td> </tr> <tr> <td>BSLBFSF - DP@</td> <td>22.50</td> <td>32.62</td> </tr> <tr> <td>Nifty Financial Services</td> <td>11.45</td> <td>21.49</td> </tr> </tbody> </table> <p>\$Inception - December 14, 2013 @Inception - December 14, 2013 Note : Past performance may or may not be sustained in future. For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any *Absolute Returns</p>			Returns	Last 1 Year*	Since Inception	BSLBFSF - RP\$	21.35	31.33	Nifty Financial Services	11.45	21.49	BSLBFSF - DP@	22.50	32.62	Nifty Financial Services	11.45	21.49
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Expenses of the Scheme	<p>(i) Load Structure</p> <p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil</p> <ul style="list-style-type: none"> No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. • For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. • For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 																	
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.94% (Reg); 1.92% (Direct)																	



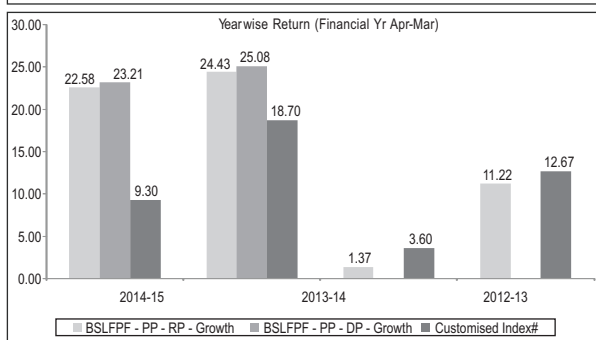
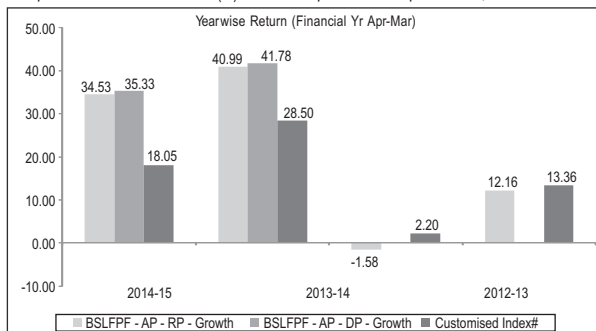
Name(s) of the Scheme(s)	Birla Sun Life Active Debt Multi Manager FoF Scheme																												
Type of Scheme	An Open ended Fund of Funds Scheme																												
Investment Objective	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.																												
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)																										
	Debt Funds (including Income Funds, Gilt Funds, Floating Rate Funds, Short Term Funds, Fixed Maturity Plans, and Liquid Funds) Money market Securities	Low to Medium Low	90% - 100% 0% - 10%																										
The Scheme can invest in third party mutual funds and also invest in schemes of Birla Sun Life Mutual Fund.																													
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																												
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																												
No. of Folios & AUM (As on September 10, 2015)	Folios: 338 AUM in Crs: ₹ 110.92																												
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																												
Options/Facility offered under Regular and Direct Plan	Growth Option and Dividend Option (Payout and Reinvestment)																												
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units																												
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																												
Benchmark Index	CRISIL Composite Bond Fund Index																												
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																												
Name of the Fund Manager	Mr. Shravan Sreenivasula																												
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																												
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015. *Absolute Returns																												
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																								
	BSLADMMF - RP\$	13.03	8.79	8.63	8.09																								
	CRISIL Composite Bond Fund Index	12.56	9.13	8.49	7.51																								
	BSLADMMF - DP@	13.60	-	-	8.89																								
	CRISIL Composite Bond Fund Index	12.56	-	-	9.11																								
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Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil																												
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(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.10% (Reg); 0.60% (Direct)																												
	Investors should note that they shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments (i.e. of the underlying scheme)																												

Name(s) of the Scheme(s)	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Birla Sun Life Global Commodities Fund																																																		
Type of Scheme	An Open ended Fund of Funds Scheme	An Open ended Fund of Funds Scheme																																																		
Investment Objective	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.																																																		
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Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 392 AUM in Crs: ₹ 3.35	Folios: 716 AUM in Crs: ₹ 2.19																																																		
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
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Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	CRISIL Balanced Fund Index	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Shravan Sreenivasula	Mr. Shravan Sreenivasula																																																		
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BSLGCF - DP@	-29.07	-	-	-11.32																																																
Customized Index ^	-22.33	-	-	-2.68																																																
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption/ switch out of units within 365 days from the date of allotment: 1% of applicable NAV. For redemption/ switch out of units after 365 days from the date of allotment: Nil</p> <ul style="list-style-type: none"> No exit load shall be charged on redemption by Unitholders of units issued to them on Reinvestments of Dividends and units issued to Unitholders as bonus units. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. For STP / SWP facility and applicable load structure please refer to instructions on STP / SWP For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 	<p>Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil</p> <ul style="list-style-type: none"> No exit load shall be charged on redemption by Unitholders of units issued to them on Reinvestments of Dividends and units issued to Unitholders as bonus units. For STP / SWP facility and applicable load structure please refer to instructions on STP / SWP For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 																																																		
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.43% (Reg); 1.36% (Direct)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 0.91% (Reg); 0.77% (Direct)																																																		
	Investors should note that they shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments (i.e. of the underlying scheme)																																																			

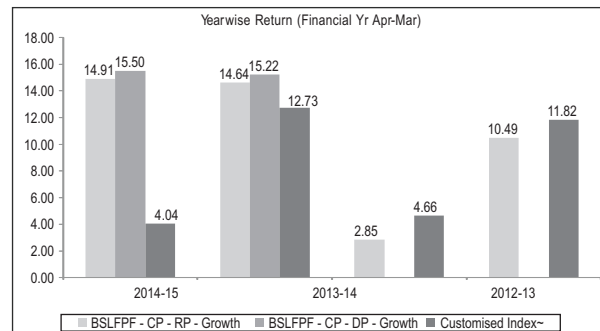
Name(s) of the Scheme(s)	Birla Sun Life Financial Planning FoF - Aggressive Plan / Conservative Plan / Prudent Plan								
Type of Scheme	An Open ended Fund of Funds Scheme								
Investment Objective	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.								
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)
	Aggressive Plan			Conservative Plan			Prudent Plan		
	Equity Funds Liquid Funds, Money Market Funds Debt Funds other than Liquid Funds, Money Market Funds Gold Exchange Traded Funds Money Market Securities	High Low Low to Medium High Low	63%-77% 13.50%-23.75% 9%-19.25% 4.25% - 14.50% 0% - 10.25%	Equity Funds Liquid Funds, Money Market Funds Debt Funds other than Liquid Funds, Money Market Funds Gold Exchange Traded Funds Money Market Securities	High Low Low to Medium High Low	15%-28% 40%-53% 22%-35% 10%-23% 0%-13%	Equity Funds Liquid Funds, Money Market Funds Debt Funds other than Liquid Funds, Money Market Funds Gold Exchange Traded Funds Money Market Securities	High Low Low to Medium High Low	34%-49% 25.50%-40.50% 17%-32% 8.50%-23.50% 0%-15%
	All 3 Plans under the Scheme can invest in third party mutual funds and also invest in schemes of Birla Sun Life Mutual Fund.								
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.								
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.								
No. of Folios & AUM (As on September 10, 2015)	Folios: Aggressive Plan: 10,274; Conservative Plan: 276; Prudent Plan: 1,488 AUM in Crs: Aggressive Plan: ₹ 89.41; Conservative Plan: ₹ 2.80; Prudent Plan: ₹ 10.72								
Plans offered under the Schemes	The Scheme(s) offers 3 plans viz Conservative Plan, Prudent Plan & Aggressive Plan. Each of the 3 plans has a 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.								
Options/Facility offered under Regular and Direct Plan	Growth Option and Dividend Option (Payout and Reinvestment)								
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in): ₹ 5,000/- ; Additional Purchase (including switch-in): ₹ 1,000/- ; Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.								
Benchmark Index	Conservative Plan: 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold Prudent Plan: 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold Aggressive Plan: 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold								
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.								
Name of the Fund Manager	Mr. Shravan Sreenivasula								
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited								

Performance of the scheme : Compounded annualised returns

Compounded annualised returns (%) of Growth Options as at September 30, 2015.



#70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold
 ~20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold
 ^ 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold



Returns	Last 1 year*	Last 3 years	Since Inception
BSLFPF - AP - RP\$	10.15	15.16	11.95
Customised Index#	2.35	10.15	8.39
BSLFPF - AP - DP@	10.90	-	14.30
Customised Index#	2.35	-	9.78
BSLFPF - CP - RP\$	8.70	8.61	8.83
Customised Index~	6.62	7.78	8.24
BSLFPF - CP - DP@	9.25	-	8.74
Customised Index~	6.62	-	7.74
BSLFPF - PP - RP\$	9.31	11.28	10.18
Customised Index^	4.90	8.62	8.27
BSLFPF - PP - DP@	9.88	-	10.82
Customised Index^	4.90	-	8.45

\$Inception - May 9, 2011 @Inception - January 01, 2013

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

* Absolute Returns

Expenses of the Scheme

(i) Load Structure

Entry Load: (Including for SIP Transaction): **Conservative, Prudent & Aggressive: Nil**
Exit Load: (Including for SIP Transaction):

Conservative Plan: For redemption/ switch-out of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil

Prudent Plan & Aggressive Plan: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV . For redemption/switch out of units after 365 days from the date of allotment: Nil

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

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

(ii) Recurring expenses

[% of daily Net assets]
 (Also refer page 71 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2015:

Conservative Plan: 1.34% (Reg); 0.81% (Direct)

Prudent Plan: 1.44% (Reg); 0.92% (Direct)

Aggressive Plan: 1.49% (Reg); 0.86% (Direct)

Investors should note that they shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments (i.e. of the underlying scheme)

Name(s) of the Scheme(s)	Birla Sun Life Global Real Estate Fund																																																			
Type of Scheme	An Open ended Fund of Funds Scheme																																																			
Investment Objective	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.																																																			
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)																																																	
	ING (L) Invest Global Real Estate Fund Money Market Instruments/ liquid funds / money market mutual funds	High Low to Medium	95% - 100% 0% - 5%																																																	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																																																			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																																																			
No. of Folios & AUM (As on September 10, 2015)	Folios: 5290 AUM in Crs: ₹ 22.19																																																			
Plans offered under the Schemes	The Scheme(s) offers 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																																																			
Options/Facility offered under Regular and Direct Plan	Growth Option and Dividend Option (Payout and Reinvestment)																																																			
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Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																			
Benchmark Index	10/40 GPR 250 Global (Net) Index																																																			
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																																																			
Name of the Fund Manager	Mr. Shravan Sreenivasula																																																			
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																																			
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.		*Absolute Returns																																																	
	<table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 year*</th> <th>Last 3 years</th> <th>Last 5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLGFREF - RP\$</td> <td>7.18</td> <td>-</td> <td>-</td> <td>5.70</td> </tr> <tr> <td>10/40 GPR 250 Global (Net) Index</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>BSLGFREF - DP@</td> <td>7.69</td> <td>-</td> <td>-</td> <td>8.35</td> </tr> <tr> <td>10/40 GPR 250 Global (Net) Index</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception	BSLGFREF - RP\$	7.18	-	-	5.70	10/40 GPR 250 Global (Net) Index	-	-	-	-	BSLGFREF - DP@	7.69	-	-	8.35	10/40 GPR 250 Global (Net) Index	-	-	-	-	<table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>BSLGFREF - RP - Growth</th> <th>BSLGFREF - DP - Growth</th> <th>10/40 GPR 250 Global (Net) Index</th> </tr> </thead> <tbody> <tr> <td>2010-11</td> <td>0.00</td> <td>3.17</td> <td>-</td> </tr> <tr> <td>2011-12</td> <td>31.91</td> <td>33.26</td> <td>-</td> </tr> <tr> <td>2012-13</td> <td>23.48</td> <td>5.78</td> <td>-</td> </tr> <tr> <td>2013-14</td> <td>1.28</td> <td>19.71</td> <td>-</td> </tr> <tr> <td>2014-15</td> <td>15.99</td> <td>15.49</td> <td>-</td> </tr> </tbody> </table>		Year	BSLGFREF - RP - Growth	BSLGFREF - DP - Growth	10/40 GPR 250 Global (Net) Index	2010-11	0.00	3.17	-	2011-12	31.91	33.26	-	2012-13	23.48	5.78	-	2013-14	1.28	19.71	-	2014-15	15.99	15.49	-
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	*Inception - December 31, 2007 @Inception - January 01, 2013 Note : Past performance may or may not be sustained in future.																																																			
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil <ul style="list-style-type: none"> No exit load shall be charged on redemption by Unitholders of units issued to them on Reinvestments of Dividends and units issued to Unitholders as bonus units. For STP / SWP facility and applicable load structure please refer to instructions on STP / SWP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. <ul style="list-style-type: none"> In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 																																																			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 1.85% (Reg); 1.38% (Direct) Investors should note that they shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments (i.e. of the underlying scheme)																																																			

Name(s) of the Scheme(s)	Birla Sun Life Tax Savings Fund																							
Type of Scheme	An open ended Equity Linked Savings Scheme																							
Investment Objective	Birla Sun Life Tax Savings Fund is an open ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate. There can be no assurance that the investment objective of the Scheme will be realized.																							
Asset Allocation Pattern of the scheme	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)																					
	Equity and equity related securities	High	80% - 100%																					
	PSU Bonds / Debentures*	High	0% - 20%																					
	Money Market Instruments	Low to Medium	0% - 20%																					
	* Including Securitised debt of upto 20% of corpus of the scheme.																							
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer Page 71.																							
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 75.																							
No. of Folios & AUM (As on September 10, 2015)	Folios: 8657 AUM in Crs: ₹ 24.20																							
Plans offered under the Schemes	The Scheme(s) offers 3 plans viz Conservative Plan, Prudent Plan & Aggressive Plan. Each of the 3 plans has a 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. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 69.																							
Options/Facility offered under Regular and Direct Plan	Growth Option, Bonus Option and Dividend Option (Payout) The dividend, if any declared will be compulsorily paid out to all unit holders including unit holders who have opted for dividend reinvestment.																							
Minimum Application Amount / Number of Units	No further subscriptions can be made in this scheme Repurchase: Minimum ₹ 500/- or 50 units (subject to the lock-in period of 3 years from the date of allotment)																							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																							
Benchmark Index	S&P BSE 100																							
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																							
Name of the Fund Manager	Mr. Ajay Garg																							
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																							
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth Options as at September 30, 2015.																							
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception																			
	BSLTSF - RP\$	19.20	19.08	9.07	14.76																			
	S&P BSE 100	0.77	12.29	5.55	14.53																			
	BSLTSF - DP@	19.16	-	-	19.25																			
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Financial Year	BSLTSF - RP - Growth	BSLTSF - DP - Growth	S&P BSE 100																					
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Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP Transaction): Nil Exit Load: (Including for SIP Transaction): For all application amounts: NIL <ul style="list-style-type: none"> No exit load shall be charged on redemption by Unitholders of units issued to them on Reinvestments of Dividends and units issued to Unitholders as bonus units. • For STP / SWP facility and applicable load structure please refer to instructions on STP / SWP. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. 																							
(ii) Recurring expenses [% of daily Net assets] (Also refer page 71 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2015: 2.88% (Reg); 2.49% (Direct)																							

TRIGGER FACILITY ^ (under growth option)

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

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

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

(A) Effective May 1, 2009:

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

(B) Effective November 1, 2009, inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with the maturity of upto 91 days.

Explanatory Notes: (for A and B above)

1. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
2. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day

Prudential limits on portfolio concentration risk in debt-oriented schemes

Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, no scheme shall take 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. Further provided that the above sectoral limit is not applicable for:

- i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
- ii. CBLOs
- iii. Bank Certificate of Deposits.
- iv. Government of India securities
- v. Treasury Bills.

Mutual Fund/AMC will comply with the aforesaid requirement within one year from the date of SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 and put in place such systems to ensure that sectoral exposure limit specified above does not increase from the levels existing as on September 13, 2012.

Plans/Options Discontinued For further Subscriptions ^ w.e.f. October 01, 2012 (Discontinued Plan/Options)

Scheme Name	Plan	Options/Facility
Birla Sun Life Cash Plus	Retail Plan	Daily Dividend & Growth
	Institutional Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Floating Rate Fund - Short Term Plan	Retail Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Cash Manager	Institutional Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Savings Fund	Retail Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Retail Plan	Daily Dividend#, Fortnightly Dividend# & Growth
Birla Sun Life Short Term Opportunities Fund	Institutional Plan	Quarterly Dividend, Dividend & Growth
Birla Sun Life Medium Term Plan	Institutional Plan	Quarterly Dividend, Half Yearly Dividend, Dividend & Growth
Birla Sun Life Floating Rate Fund-Long Term Plan	Retail Plan	Weekly Dividend & Growth
Birla Sun Life Dividend Yield Plus	PF Plan	Dividend & Growth
Birla Sun Life Enhanced Arbitrage Fund	Institutional Plan	Dividend & Growth

^ No fresh purchases/additional purchases/switch-in(s) shall be accepted under the above Plans/Options discontinued for further subscriptions under the schemes from October 01, 2012. Any valid request received for subscriptions into Plan/Option discontinued, as detailed above, shall be processed and units allotted under default plan/option under scheme which continue for fresh subscriptions. However, any Special Product/facility offered under the above Scheme(s) having the effect of creation of fresh units under the Discontinued plan/options of the Scheme(s) have been carried out as per the terms and conditions till October 31, 2012. Subsequently, w.e.f November 01, 2012, concerned Unitholders are required to note that all such Special Product/Facility shall be processed and units allotted under the Continuing Plan/Option of the scheme(s) i.e. Plan/Option under Scheme(s) which continues for further subscriptions. However, in case of such Special Products/Facilities under the Discontinued plan/option viz., Daily Dividend, Weekly Dividend, Dividend Option or Growth Option of Birla Sun Life Government Securities Fund-Short Term Plan, the respective Special product/facility, if any, shall be processed into the existing Daily Dividend (Reinvestment) option of Birla Sun Life Government Securities Fund-Short Term Plan which continues for further subscriptions. Further, there shall be no load on the dividends reinvested and the minimum investment criteria of the Continuing Plan/Option for the scheme(s) shall not be applicable in case of processing of dividend reinvestments / sweep, as case maybe. The existing investor, if any, under above discontinued plan/option may continue till such investors remain invested in the said plan/option.

The Daily Dividend and Fortnightly Dividend Option under the scheme have been renamed into Monthly Dividend and Quarterly Dividend Option respectively w.e.f March 12, 2014

As the same folio of the investor may reflect units under Discontinued Plan/Option and Continuing Plan/Option under the same Scheme, concerned Unitholders are requested to ensure the following:

- Any transaction requests (viz. redemption, switches, STP, SWP) submitted with respect to such investments should clearly specify Plan/Option of the Scheme of which the units are to be processed accordingly.
- Unitholders are advised to submit separate transaction requests for Discontinued Plan/Option and Continuing Plan/Option under same scheme.
- Unitholders should be aware of the Special Products/Facilities subsisting with respect to their investments in Discontinued and Continuing Plan/Option under Scheme(s) and ensure necessary care and precaution before submitting any cancellation requests for such Special Product/facility under Discontinued Plan/Option as the same may result and can by default be treated as cancellation request in Continuing Plan/Option under the Scheme.

INFORMATION COMMON TO ALL SCHEMES

Applicable NAV	<p>In accordance with provisions of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular No. Cir/IMD/DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</p> <p>I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Schemes i.e. Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund-Short Term Plan:</p> <ul style="list-style-type: none"> • where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application; • where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and • irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization. <p>For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:</p> <ol style="list-style-type: none"> (i) Application / switch-in request is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription / purchase as per the application/switch-in request are credited to the bank account of the respective Liquid Scheme/s before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Liquid Scheme/s. <p>II. Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes offered through this Common KIM (for applications for an amount of less than ₹ 2 lacs under):</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. <p>III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes offered through this Common KIM (for an amount of ₹ 2 lacs and above):</p> <p>In respect of valid applications for purchase of units with amount equal to or more than ₹ 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ₹ 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.) ii. Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.). iii. The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme. <p>FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <p>I. Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes i.e. Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund-Short Term Plan:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day; • In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. <p>II. Applicable NAV for Redemptions including switch-out of Units for other schemes offered through this Common KIM:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.</p> <p># Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is ₹ 2 lacs and above.</p> <ol style="list-style-type: none"> (a) All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time). (b) Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. (c) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions. (d) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. (e) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application (f) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lacs. (g) Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). (h) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.
Direct Plan	<p>In accordance with Para D titled "Separate Option for direct investments" under SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") ("Direct Plan") is being offered under all schemes with effect from January 1, 2013:</p> <ol style="list-style-type: none"> (a) Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. (b) Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the SID are eligible to subscribe under Direct Plan. (c) Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors]. (d) How to apply: <ol style="list-style-type: none"> i. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. ii. Investors should also indicate "Direct" in the ARN column of the application form. (e) Scheme characteristics: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (a) Switch of investments from Regular Plan (whether the investments were made before or after the January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa. (b) Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan. (f) Investments through systematic routes: (a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) etc. registered prior to the January 01, 2013 without any distributor code under the Regular Plan, installments falling on or after the January 01, 2013 will automatically be processed under the Direct Plan. (b) Investors who had registered for Systematic Investment Plan facility prior to the January 01, 2013 with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Mutual Fund in this behalf. The Fund will take at least 21 days to process such requests. Intervening installments will continue in the Regular Plan. (g) Redemption requests: Where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.
Waiver of Load for Direct Applications	Not Applicable
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published atleast in 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1-800-22-7000.

INFORMATION COMMON TO ALL SCHEMES

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

For normal transactions during ongoing sales and repurchase:

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

For normal transactions during ongoing sales and repurchase:

- Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.
- An allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.
- Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.
- **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.
- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.
- No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions

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

- On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) days from the date of closure of the New Fund Offer Period.
- Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.
- SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios / demat accounts across mutual funds / demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form

Communication by Email

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

Monthly Portfolio Disclosures

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

Half yearly Disclosures:

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

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

Annual Report:

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

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

- (i) By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;
 - (ii) In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same.
- Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund.

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

Option to hold Units in dematerialized (demat) form:

Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, Investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) offered under this Common Scheme Information Document in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP on or after January 01, 2012. Under this option, units will be allotted based on the applicable NAV as per provisions of respective Scheme Information Document(s) and will be credited to demat account of the investors on weekly basis (upon realisation of funds). Also, various Special Products/ Facilities such as RSP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by BSLAMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

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

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

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

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

INFORMATION COMMON TO ALL SCHEMES

Transaction Charges

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

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

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

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

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

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

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

- Transaction charges shall not be deducted/applicable for:**

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

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

INFORMATION COMMON TO ALL SCHEMES

Recurring Expenses of the Schemes:

Expenses of the Scheme

i. Load Structure:

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. The Upfront commission, if any, shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

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

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

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

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

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

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

- For all Equity /Growth Schemes**, the limit on total expenses including Investment Management and Advisory fees, shall be as follows:

- On the First ₹100 crores of the daily net assets: 2.50%;
- On the Next ₹300 crores of the daily net assets: 2.25%;
- On the Next ₹300 crores of the daily net assets: 2.00%;
- On the balance of the assets: 1.75%.

- For All Debt /Income Schemes**, the limit on total expenses including Investment Management and Advisory fees, shall be as follows:

- On the First ₹100 crores of the daily net assets: 2.25%;
- On the Next ₹300 crores of the daily net assets: 2.00%;
- On the Next ₹300 crores of the daily net assets: 1.75%;
- On the balance of the assets: 1.50%.

- For Birla Sun Life Index Fund**, the total expenses of the scheme including the investment and advisory fees shall not exceed 1.50% of the daily net assets of the respective Scheme.

- Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.

- Additional Expenses in terms of new ly inserted Regulation 52(6A) in addition to Maximum Total Expense Ratio on daily net assets of the Scheme(s) as permissible under Regulation 52(6) of SEBI (MF) Regulations:**

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

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

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

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

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

Further in terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012,

- the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

- AMC may charge service tax on following Fees and expenses as below:

- Investment Management and Advisory Fees:** AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Currently, service tax is levied @ 14.00% for AMC fees as per taxation laws in force.

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

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

Further, Investors should note that in case of Birla Sun Life Gold Fund, the total expenses of the fund of fund scheme including weighted average of charges levied by the underlying scheme (i.e. Birla Sun Life Gold ETF) shall not exceed 1.50% of the daily net assets of the respective Scheme. Thus, the investors will be charged a maximum expense of 1.50% p.a. of the daily net assets of the Scheme, including the expenses charged in its underlying investments in Birla Sun Life Gold ETF.

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

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

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

Different types of securities in which the scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. For the Scheme Birla Sun Life Monthly Income Birla Sun Life MIP, Birla Sun Life MIP II, monthly income is not assured and is subject to availability of distributable surplus. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units. For detailed Risk Factors please refer to Scheme Information Document

Risk Factors Specific to Birla Sun Life Dividend Yield Plus

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

Risk Factors Specific to Birla Sun Life Index Fund

Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the S&P Nifty 50 or one or more securities covered by / included in the Nifty 50 and may arise from a variety of factors including but not limited to:

- Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
- The index reflects the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing prices.

- India Index Services & Products Limited (IISL) undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and may not permit precise mirroring of the Nifty during this period.

- The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.

- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.

- Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions.

- The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

- Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error in the range of 2 to 3% per annum from its Benchmarks.

- However, it needs to be clearly understood that this is just an indicative range and that the actual tracking error can be higher or lower than the range given.

- In the event the S&P Nifty 50 is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as track a different and suitable index or to suspend

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

tracking the Nifty till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

Risk Factors Specific to Birla Sun Life Midcap Fund

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

Risk Factors Specific to Birla Sun Life India Opportunities Fund

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

Risk Factors Specific to Birla Sun Life MNC Fund

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

Risks Factors Specific to Birla Sun Life Commodity Equities Fund - Global Agri Plan

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

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

Risk Factors Specific to Birla Sun Life New Millennium Fund

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

Risk Factors Specific to Birla Sun Life Infrastructure Fund

- The investments under the scheme are oriented towards equity/equity related securities of companies belonging to the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The performance of the companies, which form the investment universe of this scheme, would be affected by the growth and performance of the infrastructure sector in the country.
- As the scheme may hold securities that are not in the S&P Nifty 50 Index and may invest in limited number of sectors with higher concentration in certain sectors and industries, it may perform differently from the general stock markets.

Risk Factors Specific to Birla Sun Life International Equity Fund

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

Risk Factors Specific to Birla Sun Life Special Situations Fund

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

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

Risk Factors Specific to Birla Sun Life Floating Rate Fund

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

Risk Factors Specific to Birla Sun Life Enhanced Arbitrage Fund

- The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities prevailing in terms of price spread (difference) in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.
- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price discrepancies in the capital markets.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment do not get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.
- The Fund intends to take advantage of opportunities arising out of corporate events like open offers, buy-back, merger, initial public offers, etc. The lack of such corporate events may lead to lack of opportunities to the Fund Manager.

Risk Factors Specific to Birla Sun Life Small & Midcap Fund

- The investments under the Scheme will be concentrated in the Small and Mid Cap segment and hence may perform differently than a broad market portfolio. Small and Mid Cap stocks are generally more volatile and less liquid as compared to Large Cap stocks. Further Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investing in companies which are part of the Nifty Midcap 100 Index stocks is based on the premise that relatively small and midcap companies will increase their earnings and grow into larger, more valuable companies. However, as with all equity investing, there is the risk that a company will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Historically, stocks which are part of the Nifty Midcap 100 Index stocks have experienced greater volatility and they may be less liquid than larger cap stocks. Thus, relative to larger, more liquid stocks, investing in small and midcap stocks, involves potentially greater volatility and risk. The biggest risk of equity investing is that returns can fluctuate and investors can lose money.

Risk Factors Specific to Birla Sun Life Gold Fund

- This being a fund of fund scheme, investors shall have to bear the expense ratio of the underlying scheme in addition to the expense ratio of the scheme.
- The Scheme's performance may depend upon the performance of the underlying scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Fund.
- The liquidity of the scheme's investment may be restricted by trading volumes, transfer process & settlement periods. It may also be affected by the liquidity of the underlying ETF units. Currently, the liquidity for gold ETF units on the exchange may be low. There might be an impact cost for liquidating units on the exchange. However, Authorised Participants are appointed for the underlying ETF to ensure that the market price of units is nearer to the NAV of the underlying Gold ETF units.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying ETF where the Scheme has invested and will not include the investments made by the underlying ETF.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

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

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

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

Investors in the Schemes are not being offered any guaranteed returns. Further, the Fund/AMC is not guaranteeing or assuring any returns. The fund is also not assuring or guaranteeing that it will be able to make regular dividend distributions to its Unit holders (wherever applicable), though it has every intention to manage the portfolio so as to make such payments to the Unit holders. Dividend payments will be dependent on the returns achieved by the AMC through active management of the portfolio. The dividend distributions may, therefore, vary from time to time based on investment results of the portfolio. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Risk Factors Specific to Birla Sun Life Banking and Financial Services Fund

- Investing in a Sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in other sectors.
- The scheme being sector specific will be affected by the risks associated with the Banking Sector and investments in Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies and hence concentration risk is expected to be high.
- Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company may occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk.

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

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

Risk Factors Specific to Birla Sun Life Active Debt Multi Manager FoF Scheme

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

Risk Factors Specific to Birla Sun Life Asset Allocator Multi Manager FoF Scheme

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

Risk Factors Specific to Birla Sun Life Financial Planning FoF - Aggressive Plan, Conservative Plan & Prudent Plan

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

Risk factors Specific to Birla Sun Life Manufacturing Equity Fund:

- Investing in a Sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to specific sectors. This will limit the capability of the Fund to invest in other sectors.
- The scheme being sector specific will be affected by the risks associated with Manufacturing Sectors (in this case Manufacturing Sectors are sectors involved in Manufacturing activity and as defined in Investment Objective) and hence concentration risk is expected to be high.
- Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market (due to Government Policies or Macro Economic factors) or within the company may occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk.

Risk factors Specific to Birla Sun Life Equity Savings Fund:

➤ Risks associated with investment in Arbitrage Strategies:

- The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities prevailing in terms of price spread (difference) in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.
- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price discrepancies in the capital markets.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment do not get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.
- The Scheme intends to take advantage of opportunities arising out of corporate events like open offers, buy-back, merger, initial public offers, etc. The lack of such corporate events may lead to lack of opportunities to the Fund Manager.

➤ RISKS FACTORS ASSOCIATED WITH INVESTMENTS IN INTEREST RATE SWAPS:

Being intended for use as an hedge instrument, Interest rate swaps will primarily help in mitigating interest rate risk of the portfolio. However, it may be exposed to following types of risks:

- Counterparty risk – The counterparty risk is to the extent of gain made in any IRS transaction. To restrict such risks, the fund manager may consider booking profits and unwinding the position.
- Limitations on upside: IRS when used as hedging tool may also limit the profits if interest rates move in the opposite direction than anticipated.

➤ RISKS FACTORS ASSOCIATED WITH INVESTMENTS IN REPO TRANSACTIONS IN CORPORATE BOND:

In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

- **Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. The Investment Manager will endeavour to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis or with entities regulated by SEBI/RBI/IRDA.
- **Collateral Risk:** In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities. Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.
- In case of any Downgrade and shortfall in the collateral the Fund Manager shall arrange for additional collateral/cash within a period of 1 Business Day, equivalent to the amount of shortfall and if the counterparty is unable to provide additional collateral/cash then it shall tantamount to early termination of repo agreement.
- The NAVs of the underlying schemes where the Scheme have invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
- The liquidity of the Scheme investments is inherently restricted by liquidity of Underlying Schemes.
- If the AMC charges an Exit load and the underlying schemes do not waive/exempt the Exit Load charged on Investment/ redemptions, the investors will incur load expenses on two occasions. First, on their redemptions/ switches under the Scheme and second on the Scheme's redemption/ switches under the underlying schemes.

Risk Factors Specific to Birla Sun Life Global Commodities Fund

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

Risk Factors Specific to Birla Sun Life Global Real Estate Fund

- Liquidity risk associated with liquidity of underlying schemes;
- Market volatility;
- Risk associated with changes in fundamental attributes i.e. investment policies of the underlying Schemes;
- Risk associated with Distribution;
- Currency risk/ country risk/ foreign exchange risk;
- Real Estate & Industry Concentration Risks

The Scheme intends to predominantly invest in ING (L) Global Real Estate Fund. Investors should note that investments in the Sub-Fund are exposed to the financial and market risks that accompany investments in equities and these have been set out in greater detail below. While equities may offer the potential for greater long-term growth than most debt securities, equities generally have higher volatility. The Sub-Fund is focused on a particular industry sector, namely the real estate sector, and concentrates its investments in real estate securities and real estate investment trusts (REITs) which are listed on recognized stock exchanges. This concentration may lead to higher price volatility. Risks of investing in the Sub-Fund are similar to those associated with direct ownership of real estate, including changes in real estate values and property taxes, interest rates, cash flow of underlying real estate assets, supply and demand, and the management skill and creditworthiness of the issuer. REITs may also be affected by tax and regulatory requirements. The Sub-Fund invests in foreign securities, which involve special risks, including currency fluctuations, lower liquidity, political and economic uncertainties, and differences in accounting standards. The Sub-Fund may invest in small and medium capitalized companies, which may be more susceptible to price swings and less liquidity than larger capitalized companies. Investors should note that the Sub-Fund may invest in real estate investment trusts that have not been authorized by the relevant Regulator and may not be directly available to the residents.

Risk Factors Specific to Birla Sun Life Dynamic Asset Allocation Fund

- Market volatility;
- Liquidity Risk associated with unrated and unlisted securities;
- Risk associated with investments in derivatives / foreign securities / securitized debt;
- Credit and Market Risk associated with money market.

Risk Factors Specific to Birla Sun Life Tax Savings Fund

- Market volatility;
- Liquidity Risk associated with unrated and unlisted securities;
- Risk associated with investments in derivatives / foreign securities / securitized debt;
- Credit and Market Risk associated with money market.

Risk Factors Specific to Birla Sun Life India Reforms Fund

- The investments under the scheme are oriented towards equity and equity related securities of companies that are expected to benefit from reforms carried out by the Government. The performance of the scheme could be affected by the ability of the Government to effectively implement these reforms.
- As the scheme may hold securities that are not in the CNX Nifty Index and may invest in limited number of sectors with higher concentration in certain sectors and industries, it may perform differently from the general stock markets.

Risk Factors Specific to Birla Sun Life Pure Value Fund

The Scheme proposes to invest in equity and equity related securities on the basis of value investment strategy. Equity securities by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors. Further, the securities invested by the scheme may take longer than the time expected by Fund Manager to appreciate; this may affect the returns of the scheme adversely.

Birla Sun Life Advantage Fund

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values.

Birla Sun Life Dividend Yield Plus

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

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

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

Birla Sun Life Midcap Fund

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

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

Birla Sun Life MNC Fund

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

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

Birla Sun Life India Opportunities Fund

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

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

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

Stock Selection strategy

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

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

Birla Sun Life Infrastructure Fund

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

Stock Selection Strategy

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

- Banking and Financial Services
- Capital Goods

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

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

Birla Sun Life India Gennext Fund

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

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

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

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

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

The scheme would seek to invest in these sectors as well as others that cater directly to the consumers.

Stock Selection Strategy

The companies that are part of the eligible universe for investment by the Scheme should have the following characteristics:

- A substantial portion (at least 50 % of the sales / revenue) of the companies products and services should be going directly to the consumers. In other words, the investment universe would exclude companies that are primarily in commodities and intermediates (products and materials that go into making products for consumers).
- The eligible companies for the Scheme should preferably have products/services, with distinct brand identity that enables choice.

For further details on Investment Strategy for the scheme, please refer to Scheme Information Document.

Birla Sun Life Index Fund

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

Birla Sun Life Top 100 Fund

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

Birla Sun Life Equity Fund

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

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

Birla Sun Life Frontline Equity Fund

The Scheme will aim at being as diversified across various industries and / or sectors as its chosen benchmark index. It will target the same sectoral weights within its equity portfolio as the benchmark index on a designated day subject to some

predetermined flexibility. However, the Scheme shall have the flexibility of selecting stocks within a particular sector from a wider investment universe. So while the equity component of the Scheme's portfolio will track sectoral weights of the chosen benchmark index, the stocks making up those sectoral weights in the Scheme's portfolio could be different from those comprising the relevant sectoral weights in the index. However, such stocks will be from the same sectors although they may differ from the index constituents on account of the Scheme's investment universe being wider than index stocks.

The sectoral weights will be computed by aggregating market values of individual stocks sector wise, as a percentage of the total market value of the equity component in the Scheme's portfolio. The Scheme will have the flexibility of varying the sectoral weights by $\pm 25\%$ of the sectoral weights in the index on the designated day, or by an absolute figure of $\pm 3\%$, whichever is higher. For example, if the sector weight in the index on the designated day is 15%, the $\pm 25\%$ rule will apply and the Scheme will maintain a weight between 11.25% and 18.75%. For a sector comprising 10% of the index, the Scheme could have an exposure of between 7% - 13% to that sector in the equity component in its portfolio index in this situation; the $\pm 3\%$ rule will become applicable. This implies that sectors with less than 3% weights in the index on the designated day may be ignored. The Scheme's equity portfolio will attain the sectoral diversification of the index on the designated day computed in the above manner, by the month-end after the designated day. The Scheme may invest up to 25% of its net assets in cash, government securities, debt and money market instruments. This limit may not be exceeded for a continuous period of 30 days without the approval of / ratification by the Trustee.

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

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

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

Birla Sun Life New Millennium Fund

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

Birla Sun Life Tax Plan

Stock Selection Strategy: The Scheme would adopt a bottom-up approach to investing. The investment emphasis of the Scheme will be in identifying companies with strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long-term fundamentally driven values.

Birla Sun Life Tax Relief '96

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

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

Plan A

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

Plan B

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

Domestic Investment Strategy:

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

International Investment Strategy:

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

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

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

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

As one of their proprietary methodologies for portfolio construction, SPIAS would use the renowned STARS ranking system of Standard & Poor's. "STARS" stand for Stock Appreciation and Ranking System, and is being used for ranking stocks across various parts of the world including U.S., Europe as well as Asia. The STARS system was started in the year 1987 and has more than 26-years of track record

Birla Sun Life Special Situations Fund

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

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

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

Birla Sun Life Commodity Equities Fund - Global Agri Plan

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

The scheme will be managed by investing in stocks that are also a part of the S&P Global Agribusiness Index.

S&P Global Agribusiness Index is an equity based index designed to provide liquid exposure to 24 of the largest publicly-traded agribusiness companies comprised of a mix of Producers, Distributors & Processors and Equipment & Materials Suppliers companies.

Fund manager will undertake an active investment management strategy. Investment in stocks will be based on a bottom up approach. There will be no market capitalization or geographic bias. The Scheme may also undertake active cash calls if the situation so warrants. Further, the Scheme may invest in units issued by overseas mutual funds. Such investment in the funds will not be more than 35% of the portfolio value. The selection of an overseas mutual fund will be based on parameters like:

- Appropriateness of the Fund, with regard to the Scheme's investment objective,
- Track record of the Fund under consideration,
- Reputation of the Fund house which has launched the Scheme

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

Birla Sun Life Enhanced Arbitrage Fund

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

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

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

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

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

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

Birla Sun Life India Reforms Fund

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

The scheme would seek to invest in companies that are expected to benefit from the government reforms program. These companies would encompass, but not be limited to, engineering, real estate & construction, power, telecom, infrastructure, financial services, Fertilizers, agrochemicals, irrigation, education and select commodity sectors. Investments will be

pursued in selected sectors based on the Investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers. The scheme will invest across sectors without any market cap or sectoral bias. The scheme shall also undertake Securities Lending and Borrowing within the framework as permitted by SEBI. For further details on Derivatives strategies and Investment strategy under the scheme, please refer to Scheme Information Document.

Birla Sun Life Pure Value Fund

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

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

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

Value Investing is similar but not the same as contrarian investing. The key difference between contrarian

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

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

Value strategy, is a conservative way of investing in Equities. The primary reason is that these stocks are

already available at a substantial discount relative to the general market levels. As such the downside in such stocks is relatively lesser.

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

Buying Approach

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

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

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

Selling Approach

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

Birla Sun Life Small & Midcap Fund

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

Apart from sound fundamentals and management, the fund would lay emphasis on valuations and long term growth potential. The stocks of small and midcap companies are generally more volatile and less liquid than the large cap stocks. The focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

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

Birla Sun Life Gold Fund

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

To achieve the investment objective, the scheme will predominantly invest in units of BSL Gold ETF. Accordingly, the Scheme may buy/sell the units of BSL Gold ETF either directly with the Fund or through the secondary market on the Stock Exchange(s). The scheme would also invest in debt & money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions.

The AMC shall endeavor that the returns of Birla Sun Life Gold Fund (BSL Gold Fund) will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. However, this may vary due to reasons beyond the control of the Fund Manager.

The deviation from the underlying BSL Gold ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of money considered from period of inception of BSL Gold ETF (May 13, 2011) till September 15, 2015.

% difference in NAV between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
AVG	0.03	0.05	0.07	0.08	0.10	0.12
Max	9.36	8.66	8.66	11.10	12.26	12.30
Min	-10.72	-11.25	-11.25	-11.28	-12.64	-13.16

The above table is only for illustration purposes based on underlying assumption that deployment of entire corpus is delayed by no. of days mentioned above. However, in reality, as the deployment of subscriptions on an ongoing basis may not be significant in proportion to corpus of fund, the impact may not be material. Further, the deviations may normally be expected to average out over a longer time horizon.

The fund would endeavor to maintain the indicated asset allocation as mentioned above. However, there could be a variance in the asset allocation on account of receipt of cash flows, considering the existing operational procedure.

Birla Sun Life Balanced '95 Fund (erstwhile Birla Sun Life '95 Fund)

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

Birla Sun Life MIP

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

Birla Sun Life MIP II

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

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

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

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

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

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

Birla Sun Life Monthly Income

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

Birla Sun Life Income Plus

As the Scheme is an income scheme, the investment strategy will reflect the relatively conservative character of the portfolio. The fixed income investment strategy would emphasize investment in instruments that generate consistently superior yields at low levels of risk. Rigorous in-depth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out by BSLAMC's research team. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered. Essentially, the focus would be on long term fundamentally driven values. However, short term opportunities would also be seized, provided they are supported by underlying values.

Birla Sun Life Short Term Fund

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

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio

Birla Sun Life Gilt Plus - PF Plan

- Liquidity Support from RBI Being a scheme dedicated exclusively to investments in Government Securities, Birla Sun Life Gilt Plus (PF Plan) will be eligible to avail, on any day, from RBI, liquidity support upto 20% of the outstanding value of its investments in government securities (as at the close of the business on the previous business day), under its guidelines issued vide circular IDMC 2741/03.01.00/95-96, dated April 20, 1996. Liquidity support under these guidelines is available to reverse repurchase agreements in eligible Central/State government dated securities and Treasury Bills for all maturities.
- Repos / Reverse Repos The Scheme may undertake Repos / Reverse Repos as per the guidelines released by SEBI/ RBI and subsequent modifications thereto.

Birla Sun Life Constant Maturity 10 year Gilt Plan (earstwhile Birla Sun Life Gilt Plus - Regular Plan)

The scheme will majority invest in securities issued by the Central Government with primary intent to maintain an average maturity of around 10 years. The scheme endeavors to invest majority of the corpus in the liquid securities to maintain a high degree of liquidity in the portfolio and intends to limit investments to securities whose maturity ranges between 8 to 15 years. The scheme does not intend to offer a play on the duration actively.

Birla Sun Life Government Securities Fund - Long Term Plan

A portfolio invested in GSecs or state government securities is normally associated with an investment strategy in the debt markets that is free of credit risk (i.e. the risk of default by the issuer). Investments may also be made in the call market or in an alternative investment to the call market as may be directed by the RBI. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.

The Scheme will be managed to maximum rupee weighted duration of seven years. Under normal market conditions, the Scheme invest its net assets as per the asset allocation. The Fund Manager will review the portfolio for adherence with the above rupee weighted duration norms and rebalance the same within 30 days to conform to the above limits.

It is the intention of the Scheme to avail itself of the liquidity support from the RBI extended to mutual funds dedicated to investments in government securities via circular IDMC.No.2741/03.01.00/95-96 dated April 20, 1996 as amended from time to time.

Further, non-Government Provident Funds, Superannuation Funds, Gratuity Funds and Pension Funds through its investments in government securities may invest in the Scheme.

Birla Sun Life Dynamic Bond Fund

The investment objective of this Scheme is to optimise returns for the investors by designing a portfolio, which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. The investment strategy would revolve around structuring the portfolio so as to capture positive price movements and minimise the impact of adverse price movements.

Since active debt management strategies require an in depth knowledge of and ability to accurately track interest rate movements taking into account various micro and macro factors, it is difficult for an individual investor to adopt such a strategy. Whereas, the investment team of Birla Sun Life Mutual Fund, through its research and process driven investment strategy, would endeavour to capitalise on the available opportunities in a timely manner. The fund would seek to fulfill the needs of a large number of individual, HNIs as well as large institutional investors who are susceptible to interest rate risks. In order to maximise returns the fund managers may look at curve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s.

Birla Sun Life Short Term Opportunities Fund

The fund focuses on enhancing the portfolio returns by identifying mispriced credit opportunities in the market and selectively investing in them. To enhance the portfolio returns, the Fund would invest in instruments that offer superior yield at acceptable levels of risk. To manage the credit risk, the Fund would invest predominantly in short and medium term securities. Moreover, the Fund has put in place a strong rigorous process to evaluate credit risk and monitor the same on a continuous basis. The Fund will also emphasise collaterals/covenants where it believes it is required. If and when the Mutual Funds are allowed to invest in credit derivatives, the Fund will also invest in such securities, in line with extent of the regulations. The potential universe of the scheme for investment includes (but is not limited to) securities issued by NBFCs, ABS, Corporate Debt, Financial Institutions and Banking Sector Bonds & Treasury Bills, Govt. Of India Securities, State Government Bonds, Government Guaranteed Bonds, PSU Bonds, money market securities, Call Money, Commercial Paper, Certificate of Deposit & Discounted trade Bills.

Birla Sun Life Savings Fund

Stock Selection Strategy : The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses, and having quality managements. The investment strategy would emphasise investment in instruments that generate consistently superior yields at low levels of risk.

Investment Securities

To achieve the scheme objective, the scheme will invest in a wide range of instruments including:

- Government of India Securities;
- Obligations of Public Sector Undertakings (PSUs) including bonds, debentures and certificates of deposit.
- Obligations of domestic public and private sector banks, and development financial institutions including bonds, debentures and certificates of deposit.
- Obligations of domestic corporations, including bonds, debentures, non-convertible portion of convertible debentures, securitized debt and promissory notes, pass-through obligations, commercial paper and structured obligations.
- Call money, fixed deposits of domestic banks or corporations, and other money market instruments, as permitted by SEBI.
- Other domestic instruments, listed or unlisted, as may be offered in the domestic market and permitted by SEBI.
- Derivatives and other investments permitted by regulations from time to time.

Within the defined asset allocation parameters, there are many ways in which a portfolio can be constructed. Any specific asset allocation will be made keeping in mind the contemporary realities in the economy, financial system, investment as well as investor outlook.

Given the nature of the scheme, liquidity would be a key driver in the construction of the portfolio. The scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. From time to time, it is possible that the portfolio may hold cash. However, at all times the portfolio will adhere to the overall investment allocation pattern as specified earlier.

Birla Sun Life Banking and Financial Services Fund

The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. As a Sector fund, the portfolio will concentrate in the companies engaged in Banking and Financial Services. The portfolio manager will adopt an active management style to optimize returns. Income generation may only be a secondary objective.

The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies, Housing Finance, Wealth Management, etc. The classification of Financial service companies will be largely guided by AMFI sector classification. The scheme may also invest in IPOs of companies which could be classified under Financial Services sector.

As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightage in the benchmark index so as to achieve diversification within the sector.

Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)

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

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio.

Birla Sun Life Floating Rate Fund

Floating rate debt issuance is a relatively new concept in India and has grown rapidly with the introduction and wide acceptance of benchmarks such as NSE MIBOR / Reuters MIBOR etc. The Government of India has also started issuing floating rate sovereign debt which is expected to give a major impetus to the pace of development of floating rate market in India. The scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns by minimizing the interest rate risk in the short as well as long term.

The domestic debt markets are maturing rapidly with improvement in liquidity in various debt segments as a result of introduction of new instruments and investors. The development of derivatives markets particularly swaps and Forward Rate Agreements (FRA) have made the environment more dynamic and has provided opportunity to manage interest rate more actively.

The aim of the investment manager will be to allocate the assets of the scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The portfolio of the Short Term Plan will normally be skewed towards short term maturities with

higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.

The scheme will endeavour to minimise interest rate risk. Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in case of floating rate securities is reset in regular time intervals based on certain benchmark or a reference rate (eg. NSE Mibor, T Bill Yield, Reuters MIBOR, etc.). Hence the prices of these securities are less sensitive to interest rate fluctuation leading to minimal interest rate risk in case of floating interest rate securities.

Floating interest rate securities market in India is in a developing phase. Government of India has started issuing Government securities carrying floating rate coupon payments. This will help the floating rate market to develop rapidly. A large number of corporates borrow their short term requirements and funds through floating rate instruments. However, as the markets develop corporates would start accessing the market for their long term requirement of funds at a floating rate.

In the absence of floating rate securities, the same can be created synthetically using a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 2 years in India. The scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk.

The actual percentage of investments in various floating and fixed interest rate securities and position of derivatives will be decided after considering the prevailing political conditions, economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

Birla Sun Life Cash Manager

The aim of the investment strategy is to provide stable returns by minimizing the interest rate risk in the short as well as long term. The Scheme aims to identify securities, which offer superior levels of yield at lower levels of risks. Liquidity will also be an important criterion and a reasonable proportion of the investment will be made in relatively liquid investments. In addition, the Fund Management team will study the macro economic conditions affecting liquidity and interest rates. The Fund Manager would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Birla Sun Life Cash Plus

Portfolio Turnover

Portfolio turnover will depend upon the circumstances prevalent at any time. Under normal circumstances the portfolio turnover is not likely to exceed 200%. This will exclude the turnover caused on account of:

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

Purchase and sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges, etc. The above limit of portfolio turnover is essential to regularly explore trading opportunities to optimise returns for the scheme and enable portfolio restructuring when required.

Birla Sun Life Medium Term Plan

The Fund intends to optimise returns by keeping its portfolio duration between 1 year to 5 years. Depending upon prevailing market conditions & interest rate scenario the duration may be brought down below 1 year. In case of a rising interest rate environment the duration of the fund may be reduced and holding in money market securities could go up to 100% whereas in a falling interest rate scenario the holding in medium / long-dated securities may be maximized.

Birla Sun Life Active Debt Multi Manager FoF Scheme

The Allocation of funds between the different debt funds specified in the asset allocation pattern depends primarily on the interest rate outlook. When interest rates are expected to harden, the ideal combination of funds include those that have relatively low interest rate risk. Hence the portfolio has a higher weightage to the Liquid funds, Floating Rate Funds and Fixed-Maturity-Plans and other Debt Funds with average maturity less than 1 year. Conversely, when interest rates are expected to ease, the fund seeks to generate higher returns by higher weightage to Debt funds which have average maturity more than 1 year. The directions of the interest rates are determined through consideration of the following factors:

- RBI stance of Monetary Policy
- Inflation rate and expectations of movement in the Inflation rate
- Economic growth
- Banks commercial credit demand growth versus banks' deposit growth
- Movement in interest rates among Other major economies

Based on the above factors and the relative strength of each of the factors, BSLAMC team assesses the level of interest rate exposure which the portfolio should bear and accordingly calibrate the allocation to the funds in line with the allocation range specified above.

Birla Sun Life Asset Allocator Multi Manager FoF Scheme

The scheme allocates investments dynamically between equity and debt/liquid/money market funds. The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements.

Birla Sun Life Financial Planning FoF - Aggressive Plan, Conservative Plan & Prudent Plan

Target allocation across plans for each asset class:

Instruments	Conservative Plan	Prudent Plan	Aggressive Plan
Equity funds	20.00%	40.00%	70.00%
Liquid Funds, Money Market Funds	44.00%	30.00%	15.00%
Debt Funds other than Liquid Funds, Money Market Funds	24.00%	20.00%	10.00%
Gold ETFs	12.00%	10.00%	5.00%

BSLAMC typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.

Then as per the asset allocation in each plan of the product, the portfolio is replicated.

e.g. For Conservative Plan, 20% of the plan will be allocated to a portfolio of equity schemes, 44% of the plan will be allocated to a portfolio of liquid funds / money market funds, 24% of the plan will be allocated to debt funds and 12% to gold ETFs.

An investor, depending on his risk profile, could choose a plan.

The investment team would rebalance the plans at periodic intervals. The rebalancing period would be determined by the permitted allocation range, market conditions, inflows / outflows from the plan.

Birla Sun Life Global Commodities Fund

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

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

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

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

Birla Sun Life Global Real Estate Fund

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

The Sub-Fund may also invest, on an ancillary basis, in other transferable securities (including warrants on transferable securities up to 10% of the Sub-Fund's net assets), money market instruments, units of UCITS and other UCIs and deposits as described in Part III of the prospectus. However, Investments in UCITS and UCIs may

not exceed a total of 10% of the net assets. Where the Sub-Fund invests in warrants on transferable securities, note that the Net Asset Value may fluctuate more than if the Sub-Fund were invested in the underlying assets. All risks associated with such schemes, including performance of their underlying equity portfolio, derivative instruments, off-shore investments etc., will therefore be applicable in the case of the Scheme.

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

- (1) Firstly, the Manager selects the sectors and regions in which to invest and determines the degree of representation of these sectors and regions by systematically assessing trends and conditions in the public and private real estate markets.
- (2) Secondly, the Manager uses an assessment process developed by ING to identify investments which currently generate higher income and have higher growth potential than their peers. This assessment process examines various factors:
 - a. value and property;
 - b. capital structure and
 - c. management and strategy.

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

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

*Other similar overseas funds means funds similar in terms of Investment objective, Investment Strategy and Attributes which matches the mandate of the scheme.

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

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

Birla Sun Life Dynamic Asset Allocation Fund

Equity: The fund manager will invest into opportunities available across the market capitalization. The fund manager will use top down approach to identify growth sectors and bottom up approach to identify individual stocks. The fund would have the flexibility to invest in stocks across different market capitalization. The fund would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view. The Scheme may also use derivatives to hedge the downside risk of the portfolio. The Equity Allocation in the portfolio would be monitored on a monthly basis and rebalanced by the Fund Managers' at the end of every calendar quarter. The Scheme will take a call on the asset allocation based on the PE ratio of S&P BSE 100 index. When the markets seem to be moving to overvalued territory as indicated by Higher PE ratio, the scheme would reduce Equity allocation and vice versa. The Equity exposure will be actively managed based on the same, and the residual allocation will be in Debt & Money Market Instruments. The table for Equity exposure based on Trailing PE of S&P BSE 100 is as follows:

P/E Range	Asset Allocation Range
<14	80-100
14-17.5	60-90
17.5-21.5	45-75
21.5-25	30-60
25+	0-40

Historically such a strategy of varying the Equity allocation based on PE Ratio has helped deliver superior risk adjusted returns, although there is no guarantee that such past performance will be repeated in the future.

The actual percentage of investment in equities and Fixed Income Securities within the range will be decided after considering factors such as:

1. The expected earnings growth of the Market
2. The quantitative valuation parameters in the historical as well as global context:
 - P/B Ratio
 - Price / Earnings Growth Ratio
 - Price / Free Cash Flow
 - Price / Cash EPS
 - Earnings Yield to Bond Yield (i.e. Yield Gap)
3. Expected Fund Flow
4. Economic cycle

In addition, Institutional inflows and RBI monetary policy may also have an impact on asset allocation.

After analyzing some or all the factors mentioned above, Investment Team determines the relative allocation to equity and debt instruments and money market securities

Any change in the P/E range and corresponding asset allocation range specified at the table above would amount to change in fundamental attribute of the Scheme and accordingly, before giving effect to the change, unitholders will be provided option to exit in accordance with Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996 or any amendments thereto.

The Scheme may seek to reduce volatility of returns by actively using derivatives as hedge. This may make the Scheme forgo some upside but shall help protect downside in the endeavour to deliver better risk-adjusted returns over the long term.

Birla Sun Life Tax Savings Fund

The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time. On defensive considerations, the Scheme may invest in money market instruments and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the Scheme.

Birla Sun Life Manufacturing Equity Fund

The Scheme aims to maximize long-term capital appreciation by investing in equity and equity related securities of companies engaged in manufacturing sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.

Birla Sun Life Equity Savings Fund

The Scheme will invest predominantly in equities. The equity portfolio will be created using a bottom up approach through fundamental research. A part of the portfolio will be managed using the arbitrage strategy by taking advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures). The Scheme will seek to reduce volatility of returns by actively using derivatives as hedge; although this will make the scheme forgo some upside, it shall help protect downside.

Birla Sun Life Corporate Bond Fund

The Scheme endeavors to generate returns by predominantly investing in corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The scheme will be managed so that the maximum duration of the portfolio is capped at 4 years.

The Scheme would seek opportunities across the credit curve and would endeavour to take benefit from mispriced credit opportunities. The fund will avoid active duration management. In fact, the fund manager within the maximum permissible mandate would endeavour to match the maturity of the underlying portfolio with proposed investment horizon.

The scheme shall not invest in government securities and State Developmental Loans but may invest in money market instruments including T-Bills, Repo and Reverse Repos & CBLO within the limits mentioned in asset allocation pattern. Rigorous in-depth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out before investing. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered.

Portfolio Turnover:

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

Birla Sun Life Advantage Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

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

Birla Sun Life Dividend Yield Plus

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock-specific risk will be minimised by investing only in those companies that have been thoroughly researched by BSLAMC's research team. Risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

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

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

Birla Sun Life Midcap Fund

There are internal investment restrictions on individual stock exposure limits and there are sector exposure limits [only applicable to general equity funds]. Also there are restrictions on level of exposure to IPOs, private placements and small companies [defined as historical turnover of less than ₹ 50 crores p.a.]. In case of Birla Sun Life Midcap Fund, under normal circumstances, the fund would be investing in at least 20 companies and at least six sectors with a maximum exposure of 25% to each sector. However, the AMC reserves the right to modify this strategy from time to time and the changes would be informed to the unitholders in the next newsletter. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life MNC Fund

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

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

Birla Sun Life India Opportunities Fund

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

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

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

Birla Sun Life Infrastructure Fund

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

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

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

Birla Sun Life India Gennext Fund

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

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

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

Birla Sun Life Index Fund

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund.

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

Birla Sun Life Top 100 Fund

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

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

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

Birla Sun Life Equity Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

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Birla Sun Life Frontline Equity Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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

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

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

Birla Sun Life New Millennium fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

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Birla Sun Life Tax Plan

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Birla Sun Life Tax Relief 96

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

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Birla Sun Life International Equity Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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

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

Birla Sun Life Special Situations Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. These measures are expected to mitigate the above risks to a large extent; there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Commodity Equities Fund - Global Agri Plan

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which

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agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

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

Birla Sun Life Savings Fund

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Fixed income security specific risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Investment in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned at least investment grade ratings by leading credit rating companies such as The Credit Rating Information Services of India Ltd. (CRISIL), Investment Information and Credit Rating Agency (ICRA) or Credit Analysis and Research (CARE) or any other approved agency. When any existing fixed-income investment is downgraded, efforts will be made towards quickly selling it off.

Investments in debt instruments shall have a relatively low risk, and those in money market instruments shall have even lower risk profile.

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

BSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interest of the unit holders and if market conditions so warrant. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI.

Birla Sun Life Treasury Optimizer Plan

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Banking and Financial Services Fund:

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the BFSI space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

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Birla Sun Life Floating Rate Fund

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

internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Cash Manager

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Cash Plus

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

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

Birla Sun Life Medium Term Plan

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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

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

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

Birla Sun Life Gold Fund

Investments made by the scheme would be in accordance with the investment objective of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

Risk Mitigation measures for Portfolio Volatility: Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme where the fund intends to invest follow the underlying price of gold which is valued as per SEBI norms and therefore the level of portfolio volatility would be same as that of the underlying gold price. There may not be additional volatility on account of fund manager decision. The Fund Manager would also endeavour minimal cash levels to keep performance deviation from the underlying ETF to minimal.

Risk mitigation measures for Managing Liquidity: Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets Association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Risk Mitigation Measures for Tracking Error:

Sources of Tracking Error	Mitigation Measures
The trade execution prices may be different from Closing NAV of underlying scheme (BSL Gold ETF).	The execution price of BSL Gold ETF will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error
Delay in the purchase or sale due to market illiquidity	The AMC appoints leaders in bullion business as Authorized Participants/Market Makers to enhance liquidity on the stock exchange and reduce the impact cost and that will help the fund to minimize tracking error
Funds flows in Birla Sun Life Gold Fund of value lesser than Creation lot size of underlying scheme.	For small amounts of inflows/outflows which are less than the creation size of BSL Gold ETF, the Birla Sun Life Gold Fund will buy/sell units of underlying scheme directly on the stock exchange without waiting for additional subscription / redemption to minimize tracking error.
Availability of Gold bars for creation of BSL Gold ETF.	The AMC makes arrangements with leading bullion banks/dealers to make gold bars available for creation of underlying scheme (BSL Gold ETF) and that in turn will help minimize tracking error.
Delay in realization of unit holder's funds	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by the fund. The subscription/redemption request will also be reported and used as a basis for planning investments in BSL Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
Holding of cash equivalents to meet redemptions, recurring expenses etc.	The Fund will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redemeeing the balance amount from BSL Gold ETF to minimize the tracking error in best interest of investors.
Transaction cost (including taxes and insurance premium) and recurring expenses	The Fund seeks to keep it to the minimal to reduce the impact of the tracking error.
Execution of large buy / sell orders	These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.
The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.	Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the fund deals with multiple reputed banks/authorized participants where the probability of default in trades is remote.

Birla Sun Life Active Debt Multi Manager FoF Scheme

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

Birla Sun Life Asset Allocator Multi Manager FoF Scheme

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

Birla Sun Life Financial Planning FoF - Aggressive Plan, Conservative Plan & Prudent Plan

- Investment in funds selected as per BSLAMC process;
- Regular monitoring of the investments internally to reduce risk;
- Diversification achieved through investment in more than one fund at any point of time;
- Tracking and monitoring deviation from the benchmark;
- Tracking Investor concentrations;
- Regularly tracking the liquidity of the portfolio of the underlying funds;
- Regularly checking and tracking credit quality of the portfolio of the underlying funds;
- Favoring funds with strong parent backing.

Birla Sun Life Global Commodities Fund

- Liquidity checks (our investments as a proportion of scheme AUM)
- Favoring of funds with strong parent backing.
- Tracking and caps on sector exposures.
- Tracking of mandate deviations

Birla Sun Life Global Real Estate Fund

- Track and monitor deviations from benchmark
- Exercise caps on deviations from benchmark
- Caps on sector exposures
- Liquidity filters when including stocks in the investment universe
- Mandated Tracking Error Range
- Checks on Concentrations
- Checks on Maturity Trends
- Checks on Ratings of portfolio components
- Regular market valuations for illiquid assets
- Investor Concentrations

Birla Sun Life Corporate Bond Fund

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 Scheme endeavors to generate returns by predominantly investing in corporate debt securities across the credit spectrum of varying maturities taking into account the duration guidelines. Rigorous in-depth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out before investing. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered.

Birla Sun Life Manufacturing Equity Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate

safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the BFSI space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Equity Savings Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process in the following manner:

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks.

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

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.

Risk Control Strategies for Debt Instruments;

- Credit Risk
- Price-Risk or Interest-Rate Risk
- Reinvestment Risk
- Concentration Risk

Birla Sun Life Dynamic Asset Allocation Fund

- Track and monitor deviations from benchmark
- Exercise caps on deviations from benchmark
- Caps on sector exposures
- Liquidity filters when including stocks in the investment universe
- Mandated Tracking Error Range
- Checks on Concentrations
- Checks on Maturity Trends
- Checks on Ratings of portfolio components
- Regular market valuations for illiquid assets
- Investor Concentrations

Birla Sun Life Tax Savings Fund

- Track and monitor deviations from benchmark
- Exercise caps on deviations from benchmark
- Caps on sector exposures
- Liquidity filters when including stocks in the investment universe
- Mandated Tracking Error Range
- Checks on Concentrations
- Checks on Maturity Trends
- Checks on Ratings of portfolio components
- Regular market valuations for illiquid assets
- Investor Concentrations

Birla Sun Life Life Stage Plan

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

1. ELIGIBILITY CRITERIA FOR LIFE INSURANCE COVER:

- Only individual investors, including Non Resident Indians, whose age is 18 years and above but not more than 45 years of age at the time of first SIP installment, will be allowed the benefit of a Life Insurance Cover. Provided

- Investors subscribe to BSL Life Stage Plan, in Birla Sun Life Tax Relief '96 - Growth Plan.
- Investors should provide their Date of Birth, Gender and Nominee details at the specified places in the application form

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

2. ADDITIONAL CRITERIONS FOR NRIS:

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

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

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

3. INVESTMENT AMOUNT IN BSL LIFE STAGE PLAN

Minimum: ₹ 1,000 per month

4. MODE OF PAYMENT:

Payment for BSL Life Stage Plan can be through Direct Debit only.

5. MATURITY UNDER BSL LIFE STAGE PLAN:

The investors have an option to choose the maturity year from the following: 2020, 2025, 2030, 2035, 2040 on which the total amount will be available for the investor to be redeemed.

The amount will be available for redemption on the first day of the financial year (1st of April) in the maturity year.

E.g. the 2025 plan will mature on 1st April 2025

6. TENURE OF BSL LIFE STAGE PLAN

The Monthly SIP would continue until 3 yrs (36 months) before maturity date.

Thus, the tenure of the plan shall be; Maturity year of the Plan (Less) Current year (Less) 3 years (as the scheme entails a 3 yr lock in)

E.g. for a maturity date of 1st April 2025, the monthly SIP would continue until March 2022.

7. DISCONTINUATION OF BSL LIFE STAGE PLAN

- Investor intimates the AMC to discontinue SIP under BSL Life Stage Plan, or
- Investor defaults SIP installments under BSL Life Stage Plan for two consecutive months during the tenure of BSL Life Stage Plan, or
- Investor defaults SIP installments under BSL Life Stage Plan for four separate occasions (months) during the tenure of the BSL Life Stage Plan

There shall be no provision to revive the BSL Life Stage Plan, once discontinued

8. LOAD STRUCTURE

Load Structure under BSL Life Stage Plan would be -

For investors eligible for Life Insurance cover.

Entry Load: Nil

Exit Load: Nil.

For investors not eligible for Life Insurance cover.

Entry Load: Nil

Exit Load: Nil.

In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

9. GROUP LIFE INSURANCE

If investment in the BSL Life Stage Plan facility continues, the increasing insurance cover would be as follows

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

All the above mentioned limits are subject to maximum cover of ₹ 20 Lakhs per investor for all monthly SIP installments under BSL Life Stage Plan.

If installment under BSL Life Stage Plan discontinues, the insurance cover would be as follows:

- Monthly SIP discontinues before 3 years: Insurance cover stops immediately
- Monthly SIP discontinues after 3 years: Insurance cover equivalent to the value of units allotted under the BSL Life Stage Plan, at the start of the each policy year, subject to a maximum of 100 times the monthly installment, provided there are no full or partial withdrawal of SIP fund units before completion of SIP tenure. Otherwise, cover ceases immediately.

10. COMMENCEMENT OF INSURANCE COVER UNDER BSL LIFE STAGE PLAN:

The Insurance cover will start from the commencement of first SIP installment under BSL Life Stage Plan. However, only accidental deaths will be covered for the first 45 days from the date of the first SIP installment

11. CESSATION OF INSURANCE COVER

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

- Upon completion of 55 years of age.
- Discontinuation of SIP installments under BSL Life Stage Plan within 3 years from the commencement of the same
- Redemption / switch-out (fully or partly) of units purchased under BSL Life Stage Plan before the completion of the BSL Life Stage Plan tenure

There shall be no provision to change the SIP installment for availing BSL Life Stage Plan

12. REVIVAL OF INSURANCE COVER

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

13. EXCLUSIONS FOR INSURANCE COVER

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

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

14. OTHER TERMS AND CONDITIONS:

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

Solutions for your varied financial needs



Savings Solutions

What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you superior tax-efficient returns compared to bank accounts and FDs.

Who can benefit from Saving Solutions?

This is an ideal solution for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.



Regular Income Solutions

What are Regular Income Solutions?

Our Regular Income Solutions aim to preserve your money and provide regular income.

Who can benefit from Regular Income Solutions?

This is an ideal solutions for investors who are interested in alternative modes of regular income, either in present or after retirement stage, and have low propensity for risk.



Wealth Creation Solutions

What are Wealth Creation Solutions?

Our Wealth Creation Solutions aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.

Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.



Tax Savings Solutions

What are Tax Savings Solutions?

Our Tax Savings Solutions help to reduce your tax burden and at the same time, aim to grow your money through equity investments.

Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1 lakh.

But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax savings of ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹ 1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

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

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



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