

# Key Information Memorandum & Common Application Form

Continuous Offer of Open ended Scheme at NAV Based Prices

“The Mutual Fund  
House of the Year”  
2007



“The Mutual Fund  
House of the Year”  
2008

Birla Sun Life Mutual Fund wins the CNBC TV-18 CRISIL award 2 years in a row.

Past performance is no guarantee of future results.

4 fund houses were eligible out of a universe of 26. Period: 4 quarterly CPRs in 2007.

3 fund houses were eligible out of a universe of 27. Period: 4 quarterly CPRs in 2008.



For award methodology and further details refer last page

**Birla Sun Life**  
*Mutual Fund*

**SPONSORS:** Aditya Birla Nuvo Limited, Indian Rayon Compound, Veraval, Gujarat- 362 266. Sun Life (India) AMC Investments Inc., 150 King Street West, Toronto, ON Canada M5H 1J9. **INVESTMENT MANAGER:** Birla Sun Life Asset Management Company Limited, One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Tel.: 022 43568000, Fax No.: 022 43568110/ 8111. **REGISTRAR & TRANSFER AGENTS:** Computer Age Management Services Pvt. Ltd. (CAMS), Unit: Birla Sun Life Mutual Fund, New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034. This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.birlasunlife.com](http://www.birlasunlife.com). The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this Common KIM. This Common KIM is dated August 10, 2009

# Key Information Memorandum & Common Application Form

Continuous Offer of Open ended Scheme at NAV Based Prices

## GROWTH SCHEMES

**Birla Sun Life Advantage Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Dividend Yield Plus**  
An Open Ended Growth Scheme

**Birla Sun Life Midcap Fund**  
An Open Ended Growth Scheme

**Birla Sun Life MNC Fund**  
An Open Ended Growth Scheme

**Birla Sun Life India Opportunities Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Infrastructure Fund**  
An Open Ended Growth Scheme

**Birla Sun Life India GenNext Fund**  
An Open Ended Growth Scheme

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

**Birla Sun Life Top 100 Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Equity Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Frontline Equity Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Buy India Fund**  
An Open Ended Growth Scheme

**Birla Sun Life New Millennium Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Basic Industries Fund**  
An Open Ended Growth Scheme

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

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

**Birla Sun Life Commodity Equities Fund**  
An Open Ended Growth Scheme

**Birla Sun Life Enhanced Arbitrage Fund**  
An Open Ended Equity Scheme

## Birla Sun Life Tax Plan

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

## Birla Sun Life Tax Relief '96

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

## BALANCED SCHEMES

**Birla Sun Life Freedom Fund**  
An Open Ended Balanced Scheme

**Birla Sun Life '95 Fund**  
An Open Ended Balanced Scheme

## FUND OF FUNDS SCHEME

**Birla Sun Life Asset Allocation Fund**  
An Open Ended Fund of Funds Scheme

## 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 Income Fund**  
An Open Ended Income Scheme

**Birla Sun Life Gilt Plus**  
An Open Ended Government Securities Scheme

**Birla Sun Life Government Securities Fund**  
An Open Ended Gilt Scheme

**Birla Sun Life Dynamic Bond Fund**  
An Open Ended Income Scheme

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

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

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

**Birla Sun Life Medium Term Plan**  
An Open Ended Income Scheme

**Birla Sun Life Floating Rate Fund**  
An Open Ended Income Scheme

**Birla Sun Life Cash Manager**  
An Open Ended Liquid Scheme

**Birla Sun Life Cash Plus**  
An Open Ended Liquid Scheme

# COMMON APPLICATION FORM

For Resident Indians and NRIs/FIIs



**Birla Sun Life**  
Mutual Fund

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

<b>ARN-11295</b>	Sub Broker Name / No.	Collection Centre
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Application No.  
**WCA02610**

Ref. Instruction No. 9

ARN Declaration - Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributor.

**1. EXISTING UNIT HOLDER INFORMATION** (Please fill in your Folio No. & Name and then proceed to Section 8) Applicable details and mode of holding will be as per the existing Folio No.

Folio No.

**2. UNIT HOLDER INFORMATION** (Refer Instruction No. 2) Fresh / New Investors fill in all the blocks. (2 to 12)

**NAME OF FIRST / SOLE APPLICANT** Mandatory  
Mr. Ms. M/s.  Date of Birth 

D	D	M	M	Y	Y	Y	Y
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**NAME OF SECOND APPLICANT**  
Mr. Ms. M/s.

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

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

**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

**MODE OF HOLDING** [Please tick (✓)]

Joint  Single  
 Anyone or Survivor (Default option is Anyone or survivor)

**CONTACT DETAILS OF FIRST / SOLE APPLICANT / CONTACT PERSON - DESIGNATION** (In case of Non-individual Investors)

ISD CODE  TEL: OFF. 

S	T	D
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 -

TEL: RESI 

S	T	D
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 -  MOBILE

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

E-MAIL (Refer Instruction No. 10)



**Important Note:**  
Please ensure that you enter your phone number and email address correctly. Here's why:  
• **Keep an eye on your money:** We will send you regular updates on your investment status • **Early Bird advantage:** You'll be the first to know about our new products  
• **Go green:** Stay free of paperwork

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

CITY  STATE

COUNTRY  PIN CODE

**3. MANDATORY** [Please tick (✓)] (Refer Instruction No. 2, 3 & 4) (NOT APPLICABLE FOR MICRO SIP)

APPLICANT DETAILS	PAN *Please attach proof	Know Your Client (KYC)	STATUS
FIRST APPLICANT	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Fils <input type="checkbox"/> NRI - NRO <input type="checkbox"/> HUF <input type="checkbox"/> Club / Society <input type="checkbox"/> PIO <input type="checkbox"/> Body Corporate <input type="checkbox"/> Minor <input type="checkbox"/> Government Body <input type="checkbox"/> Trust <input type="checkbox"/> NRI - NRE <input type="checkbox"/> Bank & FI <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Others _____ (Please Specify)
SECOND APPLICANT	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	
THIRD APPLICANT	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	
GUARDIAN / POA HOLDER	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	

**4. OCCUPATION** [Please tick (✓)]

Professional  Housewife  Business  Service  Retired  Student  Others (Please Specify) \_\_\_\_\_

**5. COMMUNICATION** [Please tick (✓)] (Refer Instruction No. 10)

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

**ACKNOWLEDGEMENT SLIP** (To be filled in by the Investor) **COMMON APPLICATION FORM**

**Birla Sun Life Asset Management Company Limited**  
One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013  
Toll Free : 1800-270-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.  
**WCA02610**

Collection Centre /  
AMC Stamp & Signature

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

[Please tick (✓)] **ENCLOSED**  PAN Proof  KYC Complied  ECS Facility  Yes  No

**6. Documents Submitted** [Please tick (✓)] (Refer Instruction No. 2 (iv))

- Board / Committee Resolution / Authority Letter  Memorandum & Articles of Association  Trust Deed  Partnership Deed  Bye-laws  Overseas Auditor's certificate  
 List of Authorised Signatories with names, designations & specimen signature

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

Name of the Bank \_\_\_\_\_  
 Branch Address \_\_\_\_\_  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_ Account No. \_\_\_\_\_  
 Account Type [Please tick (✓)]  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS (please specify) \_\_\_\_\_ MICR CODE \_\_\_\_\_  
 IFSC CODE / RTGS CODE \_\_\_\_\_ This is a 9 digit number next to your Cheque Number. Please attach an extra blank cancelled cheque or a clear photocopy of a cheque

**8. INVESTMENT DETAILS** [Please tick (✓)] (Refer Instruction No. 16)

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

S. No.	*Cheque / DD Favouring Scheme Name (refer Instruction 5)	Plan / Option	Sweep to (applicable only for Dividend option)	Amount Invested (Rs.)	DD Charges	Net Amount Paid (Rs.)	Payment Details		Type of Account #
							Cheque / DD No.	Bank and Branch	
1.			Scheme Name Plan / Option						
2.			Scheme Name Plan / Option						
3.			Scheme Name Plan / Option						
4.			Scheme Name Plan / Option						

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) \*All purchases are subject to realization of cheque/DD

**9. REDEMPTION / DIVIDEND REMITTANCE** Please attach a copy of cancelled cheque Refer Instruction No. 8 & 14

DIRECT CREDIT AVAILABLE IN BANK ACCOUNT	REAL TIME GROSS SETTLEMENT (RTGS) (FOR REDEMPTIONS ONLY)
Unitholders having bank account with ABN AMRO Bank, Citi Bank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Standard Chartered Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, State Bank of India & Punjab National Bank will receive their Redemption / Dividend Payments (if any) directly into their bank account. <b>In case Unitholders wish to receive a cheque (instead of a direct credit into their bank account), please indicate the preference below:</b> I/We want to receive the redemption and dividend proceeds (if any) by way of a cheque. [Please tick (✓)] <input type="checkbox"/> Yes <input type="checkbox"/> No	I/We request you to activate Real Time Gross Settlement (RTGS) facility for my folio and remit the redemption proceeds through RTGS (Refer Instruction No. 14) [Please tick (✓)] <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please fill the IFSC Code) IFSC CODE _____ It is the responsibility of the Investor to ensure the correctness of the IFSC code of the recipient / destination branch corresponding to the Bank details mentioned in Section 7.

**ELECTRONIC CLEARING SERVICE (ECS) (FOR DIVIDENDS ONLY)**

I authorise Birla Sun Life Mutual Fund to credit my dividend payments through ECS [Please tick (✓)]  Yes  No

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

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

Nominee Name : \_\_\_\_\_ Date Of Birth (in case of minor): \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Relationship : \_\_\_\_\_ Guardian / Parent Name (in case of minor): \_\_\_\_\_  
 Address : \_\_\_\_\_  
 Witness Name: \_\_\_\_\_ Address : \_\_\_\_\_  
 I have attached the nomination details separately with this application form (Please tick if applicable)

Signature of Nominee or Parent / Guardian  
  
 Signature of the Witness

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

To, The Trustee, Birla Sun Life Mutual Fund  
 Date DD MM YY YY  
 Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.  
**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. (Refer Inst. No. 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.

Signature First Applicant / Authorised Signatory	Signature Second Applicant	Signature Third Applicant
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S. No.	Scheme Name	Plan / Option	Sweep to (applicable only for Dividend option)	Net Amount Paid (Rs.)	Payment Details	
					Cheque / DD No.	Bank and Branch
1.			Scheme Name Plan / Option			
2.			Scheme Name Plan / Option			
3.			Scheme Name Plan / Option			
4.			Scheme Name Plan / Option			

# COMMON APPLICATION FORM

For Resident Indians and NRIs/FIIs



**Birla Sun Life**  
Mutual Fund

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

<b>ARN-11295</b>	Sub Broker Name / No.	Collection Centre
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Application No.  
**WCA02610**

Ref. Instruction No. 9

ARN Declaration - Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributor.

**1. EXISTING UNIT HOLDER INFORMATION** (Please fill in your Folio No. & Name and then proceed to Section 8) Applicable details and mode of holding will be as per the existing Folio No.

Folio No.

**2. UNIT HOLDER INFORMATION** (Refer Instruction No. 2) Fresh / New Investors fill in all the blocks. (2 to 12)

**NAME OF FIRST / SOLE APPLICANT** Mandatory  
Mr. Ms. M/s.  Date of Birth 

D	D	M	M	Y	Y	Y	Y
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**NAME OF SECOND APPLICANT**  
Mr. Ms. M/s.

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

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

**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

**MODE OF HOLDING** [Please tick (✓)]

Joint  Single

Anyone or Survivor (Default option is Anyone or survivor)

**CONTACT DETAILS OF FIRST / SOLE APPLICANT / CONTACT PERSON - DESIGNATION** (In case of Non-individual Investors)

ISD CODE  TEL: OFF.  S T D -

TEL: RESI  S T D -  MOBILE

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

E-MAIL (Refer Instruction No. 10)



**Important Note:**

Please ensure that you enter your phone number and email address correctly. Here's why:

- **Keep an eye on your money:** We will send you regular updates on your investment status
- **Early Bird advantage:** You'll be the first to know about our new products
- **Go green:** Stay free of paperwork

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

CITY  STATE

COUNTRY  PIN CODE

**3. MANDATORY** [Please tick (✓)] (Refer Instruction No. 2, 3 & 4) (Not applicable for Micro SIP)

APPLICANT DETAILS	PAN *Please attach proof	Know Your Client (KYC)	STATUS
FIRST APPLICANT	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Fils <input type="checkbox"/> NRI - NRO
SECOND APPLICANT	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> HUF <input type="checkbox"/> Club / Society <input type="checkbox"/> PIO
THIRD APPLICANT	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Body Corporate <input type="checkbox"/> Minor <input type="checkbox"/> Government Body
GUARDIAN / POA HOLDER	<input type="text"/> <input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Trust <input type="checkbox"/> NRI - NRE <input type="checkbox"/> Bank & FI
			<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership Firm
			<input type="checkbox"/> Others _____ (Please Specify)

**4. OCCUPATION** [Please tick (✓)]

Professional  Housewife  Business  Service  Retired  Student  Others (Please Specify) \_\_\_\_\_

**5. COMMUNICATION** [Please tick (✓)] (Refer Instruction No. 10)

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

**ACKNOWLEDGEMENT SLIP** (To be filled in by the Investor) **COMMON APPLICATION FORM**

**Birla Sun Life Asset Management Company Limited**  
One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013  
Toll Free : 1800-270-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.  
**WCA02610**

Collection Centre /  
AMC Stamp & Signature

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

[Please tick (✓)] ENCLOSED  PAN Proof  KYC Complied  ECS Facility  Yes  No

**6. Documents Submitted** [Please tick (✓)] (Refer Instruction No. 2 (iv))

- Board / Committee Resolution / Authority Letter  Memorandum & Articles of Association  Trust Deed  Partnership Deed  Bye-laws  Overseas Auditor's certificate  
 List of Authorised Signatories with names, designations & specimen signature

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

Name of the Bank \_\_\_\_\_  
 Branch Address \_\_\_\_\_  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_ Account No. \_\_\_\_\_  
 Account Type [Please tick (✓)]  SAVINGS  CURRENT  NRE  NRO  FCNR  OTHERS (please specify) \_\_\_\_\_ MICR CODE \_\_\_\_\_  
 IFSC CODE / RTGS CODE \_\_\_\_\_ This is a 9 digit number next to your Cheque Number. Please attach an extra blank cancelled cheque or a clear photocopy of a cheque

**8. INVESTMENT DETAILS** [Please tick (✓)] (Refer Instruction No. 16)

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

S. No.	*Cheque / DD Favouring Scheme Name (refer Instruction 5)	Plan / Option	Sweep to (applicable only for Dividend option)	Amount Invested (Rs.)	DD Charges	Net Amount Paid (Rs.)	Payment Details		Type of Account #
							Cheque / DD No.	Bank and Branch	
1.			Scheme Name Plan / Option						
2.			Scheme Name Plan / Option						
3.			Scheme Name Plan / Option						
4.			Scheme Name Plan / Option						

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) \*All purchases are subject to realization of cheque/DD

**9. REDEMPTION / DIVIDEND REMITTANCE** Please attach a copy of cancelled cheque Refer Instruction No. 8 & 14

<p align="center"><b>DIRECT CREDIT AVAILABLE IN BANK ACCOUNT</b></p> <p>Unitholders having bank account with ABN AMRO Bank, Citi Bank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Standard Chartered Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, State Bank of India &amp; Punjab National Bank will receive their Redemption / Dividend Payments (if any) directly into their bank account.  <b>In case Unitholders wish to receive a cheque (instead of a direct credit into their bank account), please indicate the preference below:</b>                  I/We want to receive the redemption and dividend proceeds (if any) by way of a cheque.                  [Please tick (✓)] <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p align="center"><b>REAL TIME GROSS SETTLEMENT (RTGS) (FOR REDEMPTIONS ONLY)</b></p> <p>I/We request you to activate Real Time Gross Settlement (RTGS) facility for my folio and remit the redemption proceeds through RTGS (Refer Instruction No. 14)                  [Please tick (✓)] <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please fill the IFSC Code)                  IFSC CODE _____  <b>It is the responsibility of the Investor to ensure the correctness of the IFSC code of the recipient / destination branch corresponding to the Bank details mentioned in Section 7.</b></p>
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**ELECTRONIC CLEARING SERVICE (ECS) (FOR DIVIDENDS ONLY)**

I authorise Birla Sun Life Mutual Fund to credit my dividend payments through ECS [Please tick (✓)]  Yes  No

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

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

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

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

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

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

Signature of Nominee or Parent / Guardian

Signature of the Witness

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

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

To, The Trustee, Birla Sun Life Mutual Fund

Date: DD MM YY YY

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.  
**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. (Refer Inst. No. 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.

Signature First Applicant / Authorised Signatory	Signature Second Applicant	Signature Third Applicant
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S. No.	Scheme Name	Plan / Option	Sweep to (applicable only for Dividend option)	Net Amount Paid (Rs.)	Payment Details	
					Cheque / DD No.	Bank and Branch
1.			Scheme Name Plan / Option			
2.			Scheme Name Plan / Option			
3.			Scheme Name Plan / Option			
4.			Scheme Name Plan / Option			

## INSTRUCTIONS FOR FILLING APPLICATION FORM

### 1. GENERAL INSTRUCTIONS

- i) Please read the terms of the Key Information Memorandum and the Statement of Additional Information / Scheme Information Document carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- ii) Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H. U. F.
- iv) The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- vi) All cheques and bank drafts must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application/each Scheme.

### 2. INVESTOR PARTICULARS

- i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.
- ii) 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.
- iii) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- iv) Documentation to be submitted by Corporate Investors/Societies / Trusts/Partnership Firms/ FIs

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

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

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

### 3. BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

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

### 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced know your customer (KYC) norms. According to enhanced KYC norms, it is made compulsory for all investors to be KYC compliant while making an application for subscription of units, amounting to Rs. 50,000 and above, w.e.f. February 1, 2008.

Birla Sun Life Asset Management Company has made arrangements with CDSL Ventures Limited ("CVL"), to process KYC compliance. Investors can visit branches of BSLAMC or may visit [www.birlasunlife.com](http://www.birlasunlife.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance. On submission of KYC application alongwith the prescribed documents "KYC Acknowledgement letter" will be issued by CVL to the applicant.

Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may 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, if any and recovery of unamortized NFO expenses.

Investors who have obtained MIN allotment letter by submitting the PAN copy are deemed to be KYC compliant.

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 to the CVL. Any change in this details like change of Name / Address / Status/Signature, etc. should be given by Investor directly to CVL in the prescribed manner.

### 5. MODE OF PAYMENT

- i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Birla Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.
- ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- iii) Payment through Stock invest, outstation cheques and cash will not be accepted.
- iv) Investors residing in Centres, where the Collection 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 BSLAMC only for the investors residing at places which are not covered by our offices / authorised centres. The maximum charges so borne by the BSLAMC would be restricted to limits as prescribed by State Bank of India.

### 6. NRI INVESTORS

#### Repatriation basis:

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

#### Non Repatriation basis:

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

### 7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMC's, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) 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. If the units are held jointly, all joint holders will sign the nomination form.
- iii) 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.
- iv) 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.
- v) 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.
- vi) Nomination in respect of the units stands rescinded upon the transfer of units.
- vii) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- viii) 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.
- ix) On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

### 8. DIRECT CREDIT OF REDEMPTION/DIVIDEND

The Mutual Fund has an arrangement with select banks to enable direct credit of redemption / dividend proceeds into the bank account of the respective investors who have an account with any of these banks. This facility as a mode of payment is faster & safer (attach a copy of cancelled cheque). The potential risk of loss of instruments in transit through courier / post is also eliminated. In case the bank account as communicated by the Unit holder is with any of the select banks, the Mutual Fund shall automatically extend this facility to the Unit holders. If the remittance is delayed or not effected for reasons of incomplete or incorrect information, Mutual Fund cannot be held responsible. **The Mutual Fund, however, reserves the right to issue a cheque / demand draft in spite of an investor opting for Direct Credit.** However, if the Unit holders are not keen on availing of the facility and prefer receiving cheques / demand drafts, may indicate so on the application form. The Mutual Fund would then effect the payouts by cheque / demand draft. The list of Banks include ABN AMRO Bank, Citi Bank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Standard Chartered Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, State Bank of India, Punjab National Bank which are subject to change from time to time

### 9. DIRECT APPLICATIONS

Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP) / fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/agent/broker.

In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. It should also be counter signed by the unit holder/ all joint holder(s).

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

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

### 10. E-MAIL COMMUNICATION

Account 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 should 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. ELECTRONIC CLEARING SERVICE (ECS)

ECS facility is available only in respect of dividend payments and not in the case of Redemption of Units. Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their notified account whenever the payment is made through ECS. The Mutual Fund will send a separate advice to the Unit holders informing them of the direct credit. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous Investors. Applicants in cities not covered under ECS facility will receive dividend payments by cheques or demand drafts and the same will be mailed to the Unit holders.

### 12. 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 Unit holder 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](http://www.birlasunlife.com)) and other services mentioned herein after.
- iii) The user shall have no objection to BSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and BSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform BSLAMC immediately in case the CIP becomes known to any other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as BSLAMC may deem fit.
- vi) BSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that BSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) BSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that BSLAMC may require. BSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to BSLAMC for every transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. BSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep BSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, 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 that 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 liabilities. 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 thereof.
- 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.

**13. DIVIDEND SWEEP FACILITY**

Under this Facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Equity Scheme into any other Open-ended Equity Scheme or into the Retail Plan (wherever available) of any of the following Open ended schemes of Birla

**16. SCHEMES ON OFFER**

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

Sun Life Mutual Fund viz., Birla Sun Life Savings Fund, Birla Sun Life Short Term Fund, Birla Sun Life Income Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Manager, Birla Sun Life Gilt Plus, Birla Sun Life Government Securities Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Medium Term Plan, Birla Sun Life Monthly Income, Birla Sun Life MIP, Birla Sun Life MIP II or Birla Sun Life Short Term Opportunities Fund. In case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be swept, Growth option under the respective Scheme/Plan shall be default option and the application form shall be processed accordingly.

**14. RTGS**

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS. It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as BSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. BSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message. If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day. BSLMF shall not be liable for delay in payments to the Investor if:

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

The Investor hereby agrees and undertakes that he is aware of all the RTGS 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 whether directly or/and indirectly.

**15. MONTHLY DIVIDEND SWEEP FOR BIRA SUN LIFE DYNAMIC BOND FUND**

Under this option the Unitholders can opt for switching the dividend earned under the Scheme into any other Open-ended Equity Scheme or Balanced Scheme of Birla Sun Life Mutual Fund as opted by the Unitholder. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of Rs. 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is swept in; whichever is higher, at applicable NAV based prices plus applicable load, (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).

SCHEME	PLAN	OPTION	SUB OPTION	MINIMUM INVESTMENT AMOUNT (*)	DEFAULT OPTIONS
<b>EQUITY FUNDS</b>					
Birla Sun Life Advantage Fund Birla Sun Life Freedom Fund Birla Sun Life India Opportunities Fund Birla Sun Life Index Fund Birla Sun Life MNC Fund Birla Sun Life India GenNext Fund Birla Sun Life Equity Fund Birla Sun Life New Millennium Fund Birla Sun Life Buy India Fund Birla Sun Life Basic Industries Fund Birla Sun Life '95 Fund Birla Sun Life Top 100 Fund Birla Sun Life International Equity Fund	Dividend Growth	Payout / Reinvestment / Sweep		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Sun Life Frontline Equity Fund	Plan A Plan B	Dividend Growth*	Payout / Reinvestment / Sweep	<b>Plan A</b> FP : Rs. 5,000/- AP : Rs. 1,000/- <b>Plan B</b> FP : Rs. 2,00,000 AP : Rs. 1,000/-	• Choice of Plan : Plan A • Choice of Option : Dividend Reinvestment
Birla Sun Life Infrastructure Fund Birla Sun Life Midcap Fund	Plan A Plan B	Dividend / Growth	Payout / Reinvestment / Sweep	<b>Plan A</b> FP : Rs. 5,000/- AP : Rs. 1,000/- <b>Plan B</b> FP : Rs. 2,00,000 AP : Rs. 1,000/-	• Choice of Plan : Plan A • Choice of Option : Dividend Reinvestment
Birla Sun Life Special Situations Fund	Dividend Growth	Payout / Reinvestment / Sweep		FP : Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Plan : Growth • Choice of Option : Reinvestment
Birla Sun Life Dividend Yield Plus	Dividend Growth PF	Payout / Reinvestment / Sweep Dividend Growth	Payout / Reinvestment / Sweep	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Sun Life Tax Relief '96 Birla Sun Life Tax Plan	Dividend Growth	Payout / Reinvestment / Sweep		FP : Rs. 500/- AP : Rs. 500/-	Dividend Payout
Birla Sun Life Commodity Equities Fund	Retail Plan	Dividend Growth	Payout / Reinvestment / Sweep	FP : Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Plan : Retail Plan • Choice of Option : Growth • Choice of Facility : Reinvestment
	Institutional Plan	Dividend Growth	Payout / Reinvestment / Sweep	FP : Rs. 5,00,00,000/- AP : Rs. 10,000/-	
Birla Sun Life Enhanced Arbitrage Fund	Retail Plan	Dividend Growth	Payout / Reinvestment / Sweep	FP : Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Plan : Retail Plan • Choice of Option : Dividend • Choice of Facility : Reinvestment
	Institutional Plan	Dividend Growth	Payout / Reinvestment / Sweep	FP : Rs. 5,00,00,000/- AP : Rs. 10,000/-	
<b>FUND OF FUNDS</b>					
Birla Sun Life Asset Allocation Fund	Aggressive	Dividend Growth	Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Moderate	Dividend Growth	Payout / Reinvestment		
	Conservative	Dividend Growth	Payout / Reinvestment		
<b>DEBT FUNDS</b>					
Birla Sun Life Savings Fund ^	Institutional Plan	Daily Dividend Weekly Dividend Fortnightly Dividend Monthly Dividend Growth	Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-	Application for Default Plan Option /Facility < Rs. 1 Cr Retail Weekly Dividend Reinvstmnt Rs. 1 Cr Institutional Daily Dividend Reinvstmnt
	Retail Plan		Payout / Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	
	Discipline Advantage Plan	Growth		The sum of transfer amounts as per the frequency opted or Rs. 10,000 whichever is greater	
Birla Sun Life Short Term Opportunities Fund	Retail Plan	Dividend Growth	Payout / Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Institutional Plan	Dividend Growth	Payout / Reinvestment	FP : Rs. 2,00,00,000/- AP : Rs. 10,000/-	
Birla Sun Life Monthly Income	Monthly Dividend Quarterly Dividend	Payout / Reinvestment Payout / Reinvestment		FP : Rs. 25,000/- AP : Rs. 5,000/-	• Choice of Plan : Growth • Choice of Option within Monthly Dividend : Dividend Reinvestment
	Growth			FP : Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Plan within Quarterly Dividend : Dividend Reinvestment
Birla Sun Life Short Term Fund ^	Institutional Plan	Daily Dividend Fortnightly Dividend Monthly Dividend Growth	Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 2,00,00,000/- AP : Rs. 10,000/-	Application for Default Plan Option /Facility < Rs. 2 Crs Retail Fortnightly Dividend Reinvstmnt Rs. 2 Crs Institutional
	Retail Plan		Payout / Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	
	Discipline Advantage Plan	Growth		The sum of transfer amounts as per the frequency opted or Rs. 10,000 whichever is greater	

(\*)FP : Fresh Purchase; AP : Additional Purchase ^ Please refer next page.

\$ Currently Trigger Facility is available under Birla Sun Life Frontline Equity Fund - Plan A (Growth option) for electronic mode only.



SCHEME	PLAN	OPTION	SUB OPTION	MINIMUM INVESTMENT AMOUNT (*)	DEFAULT OPTIONS														
<b>DEBT FUNDS</b>																			
<b>Birla Sun Life Medium Term Plan</b>	Institutional Plan	Weekly Dividend Fortnightly Dividend Monthly Dividend Quarterly Dividend Growth	Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 1,00,00,000/- AP : Rs. 10,000/-	<ul style="list-style-type: none"> <li>Choice of Plan : Retail</li> <li>Choice of Option : Growth</li> <li>Choice of Facility : Fortnightly Dividend Reinvestment</li> </ul>														
	Retail Plan			FP : Rs. 5,000/- AP : Rs. 1,000/-															
<b>Birla Sun Life Cash Plus ^</b>	Retail Dividend Retail Growth	Daily Dividend	Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; Rs. 1 Cr</td> <td>Retail</td> <td>Dividend Reinvstmt</td> </tr> <tr> <td>Rs. 1 Cr but &lt; Rs. 5 Crs</td> <td>Institutional</td> <td>Daily Dividend Reinvstmt</td> </tr> <tr> <td>Rs. 5 Crs</td> <td>Institutional Premium</td> <td>Daily Dividend Reinvstmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< Rs. 1 Cr	Retail	Dividend Reinvstmt	Rs. 1 Cr but < Rs. 5 Crs	Institutional	Daily Dividend Reinvstmt	Rs. 5 Crs	Institutional Premium	Daily Dividend Reinvstmt
	Application for	Default																	
		Plan	Option /Facility																
	< Rs. 1 Cr	Retail	Dividend Reinvstmt																
	Rs. 1 Cr but < Rs. 5 Crs	Institutional	Daily Dividend Reinvstmt																
Rs. 5 Crs	Institutional Premium	Daily Dividend Reinvstmt																	
Institutional Dividend	Daily Dividend Weekly Dividend Fortnightly Dividend	Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-																
Institutional Growth																			
Institutional Premium - Dividend	Daily Dividend Weekly Dividend Fortnightly Dividend Monthly Dividend	Payout / Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 5,00,00,000/- AP : Rs. 1,00,000/-																
Institutional Premium - Growth	Growth		The sum of transfer amounts as per the frequency opted or Rs. 10,000 whichever is greater																
<b>Birla Sun Life Dynamic Bond Fund</b>	Retail Plan	Monthly Dividend Sweep <sup>\$</sup> Monthly Dividend Quarterly Dividend Growth	Payout / Reinvestment Payout / Reinvestment	FP : Rs. 5,00,000/- AP : Rs. 1,000/- FP : Rs. 5,000/- AP : Rs. 1,000/- FP : Rs. 5,000/- AP : Rs. 1,000/-	<ul style="list-style-type: none"> <li>Choice of Option : Quarterly Dividend</li> <li>Choice of Sub-Option : Dividend Reinvestment</li> </ul>														
	Discipline Advantage Plan	Growth		The sum of transfer amounts as per the frequency opted or Rs. 10,000 whichever is greater															
<b>Birla Sun Life Income Fund</b>	Growth Quarterly Dividend Half Yearly Dividend	Payout / Reinvestment Payout / Reinvestment		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment														
	Discipline Advantage Plan	Growth		The sum of transfer amounts as per the frequency opted or Rs. 10,000 whichever is greater															
<b>Birla Sun Life Cash Manager ^</b>	Growth			FP : Rs. 10,000/- AP : Rs. 1,000/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; Rs. 1 Cr</td> <td>Dividend</td> <td>Weekly Dividend Reinvstmt</td> </tr> <tr> <td>Rs. 1 Cr</td> <td>Institutional</td> <td>Daily Dividend Reinvstmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< Rs. 1 Cr	Dividend	Weekly Dividend Reinvstmt	Rs. 1 Cr	Institutional	Daily Dividend Reinvstmt			
	Application for	Default																	
		Plan	Option /Facility																
< Rs. 1 Cr	Dividend	Weekly Dividend Reinvstmt																	
Rs. 1 Cr	Institutional	Daily Dividend Reinvstmt																	
Dividend	Weekly Dividend	Reinvestment																	
Institutional	Growth Weekly Dividend Daily Dividend	Reinvestment Reinvestment	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-																
<b>Birla Sun Life Government Securities Fund</b>	Long Term	Growth Dividend	Payout / Reinvestment		Growth														
	Short Term Retail Plan	Daily Dividend Weekly Dividend Dividend Growth	Reinvestment Reinvestment Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-															
	Short Term Institutional Plan	Daily Dividend Weekly Dividend Dividend Growth	Reinvestment Reinvestment Payout / Reinvestment	FP : Rs. 5,00,00,000/- AP : Rs. 1,00,000/-															
<b>Birla Sun Life Floating Rate Fund</b>	Short Term ^	Institutional	Daily Dividend Reinvestment Weekly Dividend Reinvestment Fortnightly Dividend Reinvestment Growth	FP : Rs. 5,00,00,000/- AP : Re. 1/-	<table border="1"> <thead> <tr> <th rowspan="2">Application for</th> <th colspan="2">Default</th> </tr> <tr> <th>Plan</th> <th>Option /Facility</th> </tr> </thead> <tbody> <tr> <td>&lt; Rs. 5 Crs</td> <td>Daily Dividend</td> <td>Reinvstmt</td> </tr> <tr> <td>Rs. 5 Crs</td> <td>Institutional</td> <td>Daily Dividend Reinvstmt</td> </tr> </tbody> </table>	Application for	Default		Plan	Option /Facility	< Rs. 5 Crs	Daily Dividend	Reinvstmt	Rs. 5 Crs	Institutional	Daily Dividend Reinvstmt			
		Application for	Default																
	Plan		Option /Facility																
	< Rs. 5 Crs	Daily Dividend	Reinvstmt																
Rs. 5 Crs	Institutional	Daily Dividend Reinvstmt																	
Weekly Dividend Daily Dividend Growth	Reinvestment Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-																	
Long Term	Retail Plan	Daily Dividend Reinvestment Weekly Dividend Reinvestment Monthly Dividend Reinvestment Growth	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment															
	Institutional Plan	Weekly Dividend Reinvestment Growth	FP : Rs. 2,00,00,000/- AP : Rs. 1,00,000/-																
<b>Birla Sun Life Gilt Plus</b>	Regular	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment Payout / Reinvestment		Growth														
	Liquid	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-															
	PF	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment Payout / Reinvestment Quarterly Gain / Annual Gain																
<b>Birla Sun Life Income Plus</b>	Dividend Growth	Payout / Reinvestment		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment														
	Discipline Advantage Plan	Growth		The sum of transfer amounts as per the frequency opted or Rs. 10,000 whichever is greater															
<b>Birla Sun Life MIP</b>	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment Instant / Deferred		FP : Dividend & Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Option within Monthly Payment Plan : Instant</li> </ul>														
<b>Birla Sun Life MIP II</b>	Savings 5	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment	FP : Dividend & Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>														
	Wealth 25	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment																

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

^ For Institutional Plan under Birla Sun Life Cash Plus, Birla Sun Life Savings Fund, Birla Sun Life Short Term Fund, Birla Sun Life Cash Manager, Birla Sun Life Floating Rate Fund (Short Term Plan); In case of investment by a company belonging to the same group vis-a-vis the company having existing outstanding investment balance in Institutional Plan / Institutional Premium Plan of the schemes, the minimum application amount will be Rs. 50 lacs; for any investment by itself in the same scheme and plan in which the above said group company has already invested; provided that the said company certify that the investing Company is part of the same group."Group" means as defined under sec 2 (mm) of SEBI (Mutual Funds) Regulations 1996.

# REQUEST FOR ONLINE ACCOUNT ACCESS

(For Existing Investors)



**Birla Sun Life**  
*Mutual Fund*

To

**Birla Sun Life Asset Management Company Limited**

Customer Service Group

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

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

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

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

Thanking you,

Yours faithfully,

<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------

**Note:**

Kindly sign as per the mode of holding. If mode of holding is "Joint" all unitholders should sign (Refer Instruction No. 12 on page No. 5)

# 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 \_\_\_\_\_ and \_\_\_\_\_ do hereby nominate the person more particularly described hereunder / and / cancel the nomination (\*) made by me / us on the \_\_\_\_\_

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.

(\* strike out which is not applicable)

## 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 Guardian (in case nominee is minor)
1.					
2.					
3.					

## Unit holder (s):

Name	Signature
1.	
2.	
3.	

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

Name & Address	Signature
1.	
2.	
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.
- 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. If the units are held jointly, all joint holders will sign the nomination form.
- 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.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

# SPECIAL PRODUCTS APPLICATION FORM

(SIP-PDC / SWP / STP / DAP)

SIP-PDC  Micro SIP (Refer Instruction C-10)  STP  SWP  DAP



**Birla Sun Life**  
Mutual Fund

Inv. <b>ARN-11295</b> ARN	Sub-Broker's Name & ARN	Stamp & Sign Official Acceptance Point
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Ref. Instruction No. B-7

ARN Declaration - Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributor.

Application / Folio No.

Date

Request for

Fresh Registration

Renewal

Additional Micro SIP in same folio

## 1. APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT	Mr. Ms. M/s.	
NAME OF THE SECOND APPLICANT	Mr. Ms. M/s.	
NAME OF THE THIRD APPLICANT	Mr. Ms. M/s.	
NAME OF THE GUARDIAN ^	Mr. Ms. M/s.	

^ (in case of First / Sole Applicant is a Minor) / CONTACT PERSON – DESIGNATION (in case of non-individual Investors)

Applicant	PAN* (Mandatory)	KYC Complied	Date of birth	Reference / Identification No. (Mandatory for Micro SIP, not for additional Micro SIP in same folio)
Sole / First Applicant		<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Second Applicant		<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Third Applicant		<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Guardian		<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

\*Ref. Instruction No. B-6 & C-10

Document submitted for Micro SIP : \_\_\_\_\_

## 2. SYSTEMATIC INVESTMENT PLAN (SIP) - POST DATED CHEQUES (PDC)

SCHEME	PLAN	OPTION
SWEEP TO (Ref. Instruction C-8)	SCHEME	PLAN / OPTION
Investment Amount (Rs.) (in figures)	Investment Period (in months) From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Investment Commencement Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	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	
Drawn on Bank <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Branch <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cheque Dates From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Cheque Nos. From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account Type <input checked="" type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> OTHERS (please specify) _____	Frequency <input checked="" type="checkbox"/> MONTHLY (max 4 SIP dates in a months) <input type="checkbox"/> QUARTERLY (Only one date)	

## 3. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME	PLAN	OPTION
Withdrawal Option <input checked="" type="checkbox"/> FIXED or <input type="checkbox"/> APPRECIATION WITHDRAWAL (Only on the 1st of every month)	Amount (Rs.) (in figures)	
Total Amount of SWP (Rs.) (in figures)	Fixed Withdrawal Frequency <input checked="" type="checkbox"/> MONTHLY (minimum 8 months) or <input type="checkbox"/> QUARTERLY (minimum 4 quarters)	
Dates (Only one date) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	Withdrawal Period From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## 4. SYSTEMATIC TRANSFER PLAN (STP) / DISCIPLINE ADVANTAGE PLAN (DAP)

<input checked="" type="checkbox"/> SYSTEMATIC TRANSFER PLAN (STP)	<input type="checkbox"/> DISCIPLINE ADVANTAGE PLAN (Refer Instruction No. F)	
FROM SCHEME	PLAN	OPTION
TO SCHEME	PLAN	OPTION
Amount per Transfer (Rs.)	Transfer Period From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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	Frequency <input checked="" type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY* (max 4 STP dates in a months) <input type="checkbox"/> QUARTERLY (Only one date)	
Total Amount of Transfer (Rs.)	No. of Transfers	*only one date for DAP

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

I/We 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 Micro SIP only:** I here by 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 Rs. 50,000 in a year.

Signature(s)

Sole / Unit Holder / First Applicant

Second Unit Holder / Second Applicant

Second Unit Holder / Third Applicant

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL PRODUCTS APPLICATION FORM



**Birla Sun Life Asset Management Company Limited**

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

Toll Free : 1800-270-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.

WCA02610

Collection Centre /  
AMC Stamp & Signature

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

## A. SCHEMES AVAILABLE UNDER THE SPECIAL PRODUCTS (SIP-PDC / SWP / STP / DAP)

<b>SIP</b>	All the below Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Liquid Schemes).
<b>SWP</b>	All the below Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan & Birla Sun Life Index Fund).
<b>STP</b>	Can transfer "OUT" investment from any of the below Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan & Birla Sun Life Index Fund) and transfer "IN" to any of the below Open-ended Scheme(s) (except Birla Sun Life Index Fund) of Birla Sun Life Mutual Fund.
<b>Discipline Advantage Plan</b>	Available under Birla Sun Life Income Plus, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Income Fund, Birla Sun Life Short Term Fund, Birla Sun Life Savings Fund & Birla Sun Life Cash Plus.

## B. INSTRUCTIONS - COMMON TO SIP-PDC / 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.
- This form should be submitted at least 15 working days before the commencement date.
- For multiple transactions under more than 1 scheme, photocopies of the form can be utilised.
- The investor has the right to discontinue SIP / SWP / STP at any time he/she so desires by sending a written request at least 15 working 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 SIP / SWP / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). In case of Post Dated Cheques submitted for any dates, other than the dates offered, immediate next offered date would be considered as the SIP date(s). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever e-mail address has been provided, the account statement will be sent through e-mail only.
- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions (C-10) in SIP-PDC Application Form.
- DIRECT APPLICATIONS** : Investors should ensure to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP) / fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No / Broker Code, write "DIRECT" in the said column. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No' or 'Broker Code' is provided, has to be filled by the unit holder as "DIRECT" for processing the same as Direct applications. Investors can submit their applications for purchases / additional purchases / switches / fresh SIP / fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund (www.birlasunlife.com).
- KNOW YOUR CUSTOMER (KYC)**: According to guidelines issued by SEBI under "The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced know your customer (KYC) norms. According to enhanced KYC norms, it is made compulsory for all investors to be KYC compliant while making an application for subscription of units, amounting to Rs. 50,000 and above, w.e.f. February 1, 2008. Birla Sun Life Asset Management Company has made arrangements with CDSL Ventures Limited ("CVL"), to process KYC compliance. 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. On submission of KYC application alongwith the prescribed documents "KYC Acknowledgement letter" will be issued by CVL to the applicant. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may 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, if any and recovery of unamortized NFO expenses. Investors who have obtained MIN allotment letter by submitting the PAN copy are deemed to be KYC compliant. 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 to the CVL. Any change in this details like change of Name / Address / Status / Signature, etc. should be given by investor directly to CVL in the prescribed manner.

## C. INSTRUCTIONS - SYSTEMATIC INVESTMENT PLAN (SIP-PDC)

- Minimum Amount :
  - A) For Monthly SIP** : (i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 6 cheques of Rs. 500/- each and above. (ii) Other Schemes: Minimum 4 Cheques of Rs. 1,000/- each and above.
  - B) For Quarterly SIP** : (i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 4 cheques of Rs. 500/- each and above. (ii) Other Schemes: Minimum 4 Cheques of Rs. 2,000/- each and above.
- All post-dated cheques have to be issued favouring the individual scheme.
- Value of each monthly instalment should be the same in all the post-dated cheques issued.
- Investment Dates: Monthly Systematic Investment Plan: Cheques should be of the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
- Fast Forward Facility**: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month. Fast Forward Facility is not available in case of quarterly SIP.
- 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.
- Default Dates: In case of any ambiguity in selection of investment frequency, the SIP 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.
- Fast Forward Facility**: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month. Fast Forward Facility is not available in case of quarterly SIP.
- MONTHLY DIVIDEND SWEEP FOR BIRLA SUN LIFE DYNAMIC BOND FUND**: Under this option the Unitholders can opt for switching the dividend earned under the Scheme into any other Open-ended Equity Scheme or Balanced Scheme of Birla Sun Life Mutual Fund as opted by the Unitholder. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of Rs. 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is swept in; whichever is higher, at applicable NAV based prices plus applicable load, (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).
- MICRO SIP** :-
  - (a) Micro SIP: In accordance with AMFI notification and Guidelines issued on July 14, 2009, Systematic Investment Plans (SIPs) by investor where aggregate of installments in a rolling 12-month period or in a financial year i.e. April to March does not exceed Rs 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
  - (b) This exemption of PAN requirement is only available to individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs cannot avail this exemption.
  - (c) However in lieu of PAN, investor (including joint holders) has to submit any one current and valid photo identification document from the list below Voter Identity Card, Driving License, Government/ Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card not included because it may not be backed up by a bank account), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks/Gazetted Officer/Elected Representatives to the Legislative Assembly/Parliament, ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks, Senior Citizen/Freedom Fighter ID card issued by Government, Cards issued by Universities/Deemed Universities or institutes under statutes like ICAI, ICWA, ICSI etc., Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government/State Governments/Municipal authorities/Government organizations like ESIC/ EPFO. The document submitted shall be self attested and attested by the ARN holder, if any, mentioning the ARN number.
  - (d) 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.
  - (e) 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.
  - (f) In case the first Micro SIP instalment 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.

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

- Options available and Minimum Amount :
  - A) Fixed withdrawal** : Investors can withdraw fixed amount of Rs. 1,000/- each and above at regular intervals.
  - B) Appreciation withdrawal** : Investors can withdraw appreciation of Rs. 1,000/- and above at regular intervals. If the appreciation amount is less than Rs. 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to being a minimum of Rs. 1,000/- or the specified amount.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- The redemptions warrants will be sent at the requested frequency. The investor can also opt for direct credit of the redemption proceeds to their bank accounts (Currently direct credit offered for - ABN AMRO Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Standard Chartered Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, State Bank of India & Punjab National Bank)
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment.
- Withdrawal Dates: **Fixed Withdrawal**: Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter. **Appreciation withdrawal**: Investors can withdraw appreciation on the 1 of each month/quarter for minimum 6 months/ 4 quarter.
- Default Dates: In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7 of each month in case of Fixed withdrawal facility.

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

- Minimum Amount :
  - A) Weekly Plan** : 5 Transfers of Rs. 1,000/- each and above.
  - B) Monthly Plan** : Minimum 6 transfers of Rs. 1,000/- each and above.
  - C) Quarterly Plan** : Minimum 4 transfers of Rs. 2,000/- each and above.
- Minimum balance in the Scheme at the time of enrollment for STP Facility: Weekly STP Rs. 6000/-, Monthly STP Rs. 6000/-, Quarterly STP Rs. 8000/-
- Investors have the option to STP investment to a sub-account under the same Folio by quoting the 10 digit FOLIO Number.
- STP is not available for investments under lock-in period.
- In case of insufficient balance, the transfer will not be effected.
- Transfer Dates: **Weekly Systematic Transfer Plan**: Transfers shall be on 1st, 7th, 14th, 21st & 28th of each month. **Monthly Systematic Transfer Plan**: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers. **Quarterly Systematic Transfer Plan**: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility**: Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/or 21st and/or 28th of each month.
- Default Dates: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

## F. INSTRUCTIONS - DISCIPLINE ADVANTAGE PLAN (DAP)

- Under this plan, an investor may systematically transfer his investments from the Scheme to any of the Eligible equity schemes as listed below.
- Eligible Equity Schemes (these are the Open ended equity schemes into which transfer can be done): Birla Sun Life Frontline Equity Fund, Birla Sun Life Midcap Fund, Birla Sun Life Top 100 Fund, Birla Sun Life Equity Fund, Birla Sun Life Infrastructure Fund and Birla Sun Life Tax Relief '96
- Minimum Application Amount**: The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater.
- Frequency of Transfer: (Investors have the option of)
  - a. **Weekly Transfer**
  - b. **Monthly Transfer**
  - c. **Quarterly Transfer**
- Minimum Transfer Amount:
  - A) Weekly Transfer** : 5 Transfers of Rs. 1,000/- each and above.
  - B) Monthly Transfer** : Minimum 6 transfers of Rs. 1,000/- each and above.
  - C) Quarterly Transfer** : Minimum 4 transfers of Rs. 2,000/- each and above.
- Transfer Dates: (Transaction will be done on next business day if the transfer date falls on a non-business day) :
  - Weekly Transfer**: Transfers shall be on 1st, 7th, 14th, 21st and 28th of each month. **Monthly Transfer**: Transfers can be on 1st or 7th or 10th or 14th or 20th or 21st or 28th of every month. **Quarterly Transfer**: Transfers can be on 1st or 7th or 10th or 14th or 20th or 21st or 28th of every quarter.
  - Default Date: In case of any ambiguity in selection of investment frequency, the transfer date will be 7th of each month/quarter as applicable.
  - In case the market value of investments in the Scheme is not sufficient to meet the transfer amount, the transfer will automatically stand terminated with immediate effect and will not be reinstated.
- Discipline Advantage Plan is available only under Birla Sun Life Income Plus, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Income Fund, Birla Sun Life Short Term Fund, Birla Sun Life Savings Fund & Birla Sun Life Cash Plus.**

## G. LOAD STRUCTURE

<b>SWP</b>	As applicable to respective schemes at the date of withdrawal.	<b>DISCIPLINE ADVANTAGE PLAN (DAP)</b>	Entry Load for DAP : Nil
<b>STP</b>	Exit Load at time of transfer OUT: Exit Load as applicable to respective schemes.		Exit Load as applicable to respective schemes.
	Entry Load at time of transfer IN: Nil		Exit Load at time of Transfer IN : Nil
	Exit Load at time of redemption: Exit Load as applicable to respective schemes.		Exit Load for DAP : Exit Load as applicable to respective schemes.
			Exit Load at time of redemption from Equity Scheme : Exit Load as applicable to respective equity scheme(s).

## H. OPEN ENDED SCHEMES AND THEIR FUND FAMILY

- Equity Fund Family**: Birla Sun Life Advantage Fund / Birla Sun Life Dividend Yield Plus / Birla Sun Life Tax Plan\* / Birla Sun Life India Opportunities Fund / Birla Sun Life MNC Fund / Birla Sun Life Midcap Fund / Birla Sun Life India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Basic Industries Fund / Birla Sun Life Frontline Equity Fund / Birla Sun Life Tax Relief '96\* / Birla Sun Life 95 Fund / Birla Sun Life Freedom Fund / Birla Sun Life Top 100 Fund / Birla Sun Life Infrastructure Fund / Birla Sun Life International Equity Fund / Birla Sun Life Index Fund / Birla Sun Life Special Situations Fund / Birla Sun Life Commodity Equities Fund / Birla Sun Life Enhanced Arbitrage Fund
- Debt Fund Family**: 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 Gift Plus / Birla Sun Life Income Plus / Birla Sun Life Government Securities Fund / Birla Sun Life MIP# / Birla Sun Life MIP II# / Birla Sun Life Monthly Income# / Birla Sun Life Short Term Fund / Birla Sun Life Income Fund / Birla Sun Life Medium Term Plan
- Liquid Fund Family**: Birla Sun Life Cash Plus / Birla Sun Life Cash Manager / Birla Sun Life Floating Rate Fund - Short Term Plan

# An open-end income Scheme. Monthly income is not assured and is subject to availability of distributable surpluses.  
\*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)

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

I hereby acknowledge the receipt of the application for **SYSTEMATIC INVESTMENT PLAN - PDC / MICRO SIP / SYSTEMATIC WITHDRAWAL PLAN / SYSTEMATIC TRANSFER PLAN / DISCIPLINE ADVANTAGE PLAN**

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

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

Amount (Rs.) \_\_\_\_\_

Request for

Fresh Registration

Renewal

Additional Micro SIP in same folio

# SIP APPLICATION FORM

(to be filled & submitted with Common Application Form)

SIP  Micro SIP (Refer Instruction D-27)



**Birla Sun Life**  
Mutual Fund

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

## SIP THROUGH ECS / AUTO DEBIT FACILITY Registration Cum Mandate Form for ECS (Debit Clearing)

Investor <b>ARN-11295</b> ARN	Sub-Broker's Name & ARN	Stamp & Sign Official Acceptance Point	Date
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Ref. Instruction No. D-22  
ARN Declaration - Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors assessment of various factors including the service rendered by the distributor.

Existing Investor Folio No. \_\_\_\_\_ New Application No. \_\_\_\_\_

**Request for**

Registration of SIP

Renewal of SIP

Change in Bank Details

Additional Micro SIP in same folio

### 1. APPLICANT INFORMATION (MANDATORY)

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

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

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

NAME OF THE GUARDIAN ^ Mr. Ms. M/s. \_\_\_\_\_

^ (in case of First / Sole Applicant is a Minor) / CONTACT PERSON - DESIGNATION (in case of non-individual Investors)

Applicant	PAN* (Mandatory for SIP)	KYC Complied	Date of birth	Reference / Identification No. (Mandatory for Micro SIP, not for additional Micro SIP in same folio)
Sole / First Applicant		<input type="checkbox"/>	D D / M M / Y Y Y Y	
Second Applicant		<input type="checkbox"/>	D D / M M / Y Y Y Y	
Third Applicant		<input type="checkbox"/>	D D / M M / Y Y Y Y	
Guardian		<input type="checkbox"/>	D D / M M / Y Y Y Y	

Ref. Instruction No. D-21

Document submitted for Micro SIP : \_\_\_\_\_

### 2. SYSTEMATIC INVESTMENT PLAN (SIP)

SCHEME	PLAN	OPTION
SWEEP TO (Ref. Instruction D-23)	SCHEME	PLAN / OPTION
First Installment has to be through Cheque / DD. 1st SIP Cheque / DD No. _____	1st Cheque Dated	D D / M M / Y Y Y Y
Drawn on Bank _____	Amount (Rs.) (in figures)	_____
SIP Start Date D D / M M / Y Y Y Y	SIP End Date D D / M M / Y Y Y Y	SIP Date (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
Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY (max 4 SIP dates in a months) <input type="checkbox"/> QUARTERLY (Only one date)		
Each SIP Amount (Rs.) _____		Ref. Instruction No. D-26

### 3. ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)

Name of 1st Applicant as in Bank Records \_\_\_\_\_

Name of Bank \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_ Account No. \_\_\_\_\_

Account Type [Please tick (✓)]  SAVINGS  CURRENT  OTHERS \_\_\_\_\_ (please specify) MICR CODE \_\_\_\_\_ This is a 9 digit number next to your Cheque Number.

I/We hereby authorise Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by ECS Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing for the auto debit process or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all reasons of incomplete information. I/We will not hold responsible. I/We will also inform, about any changes in my bank account immediately. 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 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 Rs. 50,000 in a year.

Signature(s)

Sole / Unit Holder / First Applicant \_\_\_\_\_

Second Unit Holder / Second Applicant \_\_\_\_\_

Second Unit Holder / Third Applicant \_\_\_\_\_

(To be signed by All Applicants if mode of operation is Joint) (As in Bank Records)

**Authorisation of the Bank Account Holder:** This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) and that my/our payment towards my/our investment in Birla Sun Life Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS mandate Form to get it verified & executed. Mandate verification charges if any, may be charged to my / our account

Bank Account Number \_\_\_\_\_

Name of First Account Holder \_\_\_\_\_

Name of Second Account Holder \_\_\_\_\_

Name of Third Account Holder \_\_\_\_\_

First Account Holder \_\_\_\_\_

Second Account Holder \_\_\_\_\_

Third Account Holder \_\_\_\_\_

(To be signed by All Applicants if mode of operation is Joint) (As in Bank Records)

Signature verified & Debit mandate received  Yes  No

Authorisation of Branch Manager & Date \_\_\_\_\_

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

### SIP THROUGH ECS FACILITY APPLICATION FORM



## Birla Sun Life Asset Management Company Limited

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

Toll Free : 1800-270-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Application No.

WCA02610

Collection Centre / AMC Stamp & Signature

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

**SIP THROUGH ECS FACILITY : TERMS & CONDITIONS**  
(SIP PAYMENT THROUGH ELECTRONIC CLEARING SERVICE OF THE RESERVE BANK OF INDIA)

**[A. LIST OF CITIES FOR SIP THROUGH ECS]\*\***

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

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

**[B. LIST OF BANKS FOR SIP 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), ICICI Bank (All Branches), Kotak Bank (All Branches)

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

**C. SCHEMES AVAILABLE UNDER SIP**

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

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

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

**D. INSTRUCTIONS**

**General Instructions**

1. New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together. Single scheme is allowed per application. For multiple transactions, please fill separate forms with first purchase cheque.
2. Existing investors need to fill up only this form and first purchase cheque with existing folio details
3. This facility is offered to the investors having bank account in selected cities mentioned above.
4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Birla Sun Life Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instruction for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
5. The name of the bank provided for ECS (Debit) should participate in local MICR clearing.
6. The investor hereby agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
7. SIP form should be submitted 30 days before the first Debit through ECS.

**Mandatory Details**

8. Investors should mandatory give a cheque for the first SIP transaction drawn on the same bank account, which is to be registered for ECS (Auto Debit).
9. Initial investment amount and subsequent sip amount should be same.
10. Investor should provide 9 digit MICR code for ECS transaction and complete bank address for SIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable for ECS transactions.

**Default Details**

11. Default Dates: In case of any ambiguity in selection of investment frequency, the SIP 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
12. In case the 'End Date' is not mentioned by the investor in the ECS Facility Form, the same would be considered as 31st December, 2025 by default
13. Minimum Amount:  
A] For Monthly SIP : (i) Birla Sun Life Tax Plan\* and Birla Sun Life Tax Relief '96\* : Minimum 6 installments ^ of Rs. 500/- each and above.  
(ii) Other Schemes: Minimum 6 installments ^ of Rs. 1,000/- each and above.  
B] For Quarterly SIP : (i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 4 installments ^ of Rs. 500/- each and above.  
(ii) Other Schemes: Minimum 4 installments ^ of Rs. 2,000/- each and above.  
^ (including the first installment)  
The amount of first purchase and subsequent SIP amounts should be same.
14. Allotment of Units  
Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only.
15. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
16. Change of Amount  
Investors can change the SIP amount by submitting the following documents 30 working days before the next ECS debit date :  
a) A new 'SIP through ECS Facility' Form with revised SIP amount details.  
b) Letter to discontinue the existing SIP
17. Change of Bank  
In order to change the existing bank account for ECS/SIP Auto Debit investors need to submit following documents 30 working days before the next SIP debit  
a) A new 'SIP through ECS Facility' Form with Change of bank details and cancelled cheque of new bank.  
b) Letter to discontinue the existing SIP
18. Discontinue / Cancellation of SIP  
The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 30 working 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.
19. Conversion of PDC facility in to ECS/ Auto debit Facility  
Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 30 days before the next ECS Debit date :  
a) SIP through ECS Facility Form along with one mandatory cheque.  
b) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.
20. Disclaimer  
1. 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 ECS.  
2. 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.  
3. Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
21. 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

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

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

is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions (D-27) in SIP Application Form.

22. DIRECT APPLICATIONS : Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No' or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases/additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund ([www.birlasunlife.com](http://www.birlasunlife.com)).
23. DIVIDEND SWEEP FACILITY: Under this Facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Equity Scheme into any other Open-ended Equity Scheme or into the Retail Plan (wherever available) of any of the following Open ended schemes of Birla Sun Life Mutual Fund viz., Birla Sun Life Savings Fund, Birla Sun Life Short Term Fund, Birla Sun Life Income Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Manager, Birla Sun Life Gilt Plus, Birla Sun Life Government Securities Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Medium Term Plan, Birla Sun Life Monthly Income, Birla Sun Life MIP, Birla Sun Life MIP II or Birla Sun Life Short Term Opportunities Fund. In case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be swept, Growth option under the respective Scheme/Plan shall be default option and the application form shall be processed accordingly.
24. KNOW YOUR CUSTOMER (KYC): According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced know your customer (KYC) norms. According to enhanced KYC norms, it is made compulsory for all investors to be KYC compliant while making an application for subscription of units, amounting to Rs. 50,000 and above, w.e.f. February 1, 2008. Birla Sun Life Asset Management Company has made arrangements with CDSL Ventures Limited ("CVL"), to process KYC compliance. Investors can visit branches of BSLAMC or may visit [www.birlasunlife.com](http://www.birlasunlife.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance. On submission of KYC application alongwith the prescribed documents "KYC Acknowledgement letter" will be issued by CVL to the applicant. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may 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, if any and recovery of unamortized NFO expenses. Investors who have obtained MIN allotment letter by submitting the PAN copy are deemed to be KYC compliant. 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 to the CVL. Any change in this details like change of Name/ Address / Status /Signature, etc. should be given by Investor directly to CVL in the prescribed manner.
25. MONTHLY DIVIDEND SWEEP FOR BIRA SUN LIFE DYNAMIC BOND FUND: Under this option the Unitholders can opt for switching the dividend earned under the Scheme into any other Open-ended Equity Scheme or Balanced Scheme of Birla Sun Life Mutual Fund as opted by the Unitholder. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of Rs. 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is swept in; whichever is higher, at applicable NAV based prices plus applicable load, (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).
26. List of Mandatory fields needs to be included :- ECS 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 ECS Mandate and Bank Authorisation, Register FOR to be selected. **If this field is left blank. The SIP Application form is liable to be rejected.**
27. MICRO SIP :-  
(a) Micro SIP: In accordance with AMFI notification and Guidelines issued on July 14, 2009, Systematic Investment Plans (SIPs) by investor where aggregate of installments in a rolling 12-month period or in a financial year i.e. April to March does not exceed Rs 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.  
(b) This exemption of PAN requirement is only available to individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs cannot avail this exemption.  
(c) However in lieu of PAN, investor (including joint holders) has to submit any one current and valid photo identification document from the list below Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card not included because it may not be backed up by a bank account), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks/Gazetted Officer/Elected Representatives to the Legislative Assembly/Parliament, ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks, Senior Citizen/Freedom Fighter ID card issued by Government, Cards issued by Universities/deemed Universities or institutes under statutes like ICAI, ICWA, ICSI etc., Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (MSDL), Any other photo ID card issued by Central Government/State Governments/Municipal authorities/Government organizations like ESIC / EPFO. The document submitted shall be self attested and attested by the ARN holder, if any, mentioning the ARN number.  
(d) 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.  
(e) 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.  
(f) 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.

**ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) SIP THROUGH ECS FACILITY APPLICATION FORM**

an application for **SYSTEMATIC INVESTMENT PLAN THROUGH ECS FACILITY / MICRO SIP**

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

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

Amount (Rs.) \_\_\_\_\_

Request for

Registration of SIP

Renewal of SIP

Change in Bank Details

Additional Micro SIP in same folio

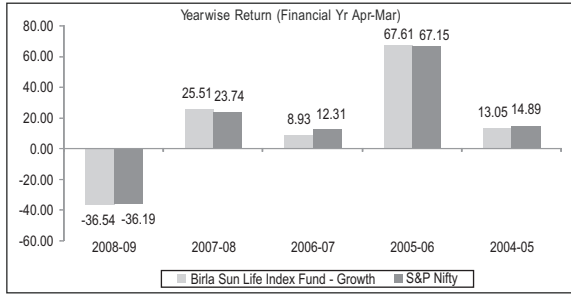
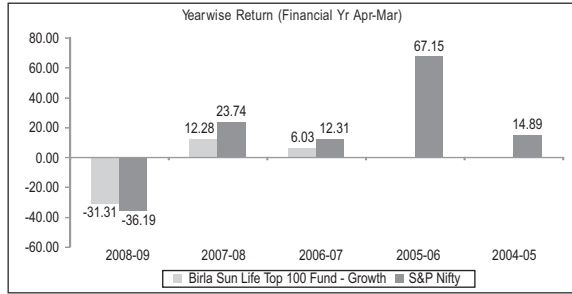
Name(s) of the Scheme(s)	Birla Sun Life Advantage Fund	Birla Sun Life Dividend Yield Plus																														
<b>Type of Scheme</b>	An Open ended Growth Scheme	An Open ended Growth scheme																														
<b>Investment Objective</b>	The objective of the scheme is to achieve long-term 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.																														
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Instruments Debt and money market instruments.</td> <td>At least 70% Upto 30%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity Related Instruments Debt and money market instruments.	At least 70% Upto 30%	<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 Cash and Money market instruments</td> <td>Upto 100% Upto 10%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity Related Instruments Cash and Money market instruments	Upto 100% Upto 10%																						
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<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.	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 37.																														
<b>Plans and Options</b>	Dividend (Payout & Reinvestment & Sweep option) & Growth	Plans ; Dividend (Payout, Reinvestment and Sweep option) & Growth Plan and PF Plan: Dividend (Payout & Reinvestment & Sweep option) & Growth																														
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	BSE Sensex	S & P CNX 500																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Ajay Argal	Mr. Ankit Sancheti																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009.	Compounded annualised returns (%) of Growth option as at July 31, 2009.																														
<b>Compounded annualised returns</b>	<p><b>Birla Sun Life Advantage Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLAF Gr (NAV : Rs. 129.8016)</td> <td>8.36</td> <td>--</td> <td>--</td> <td>2.4</td> </tr> <tr> <td>BSE Sensex</td> <td>8.43</td> <td>13.01</td> <td>24.37</td> <td>6.99</td> </tr> </tbody> </table> <p>Inception - February 24, 1995  <b>Note:</b> Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLAF Gr (NAV : Rs. 129.8016)	8.36	--	--	2.4	BSE Sensex	8.43	13.01	24.37	6.99	<p><b>Birla Sun Life Dividend Yield Plus - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLDYP Gr (NAV : Rs. 56.97)</td> <td>29.02</td> <td>17.03</td> <td>22.04</td> <td>31.07</td> </tr> <tr> <td>CNX500</td> <td>8.19</td> <td>13.27</td> <td>22.32</td> <td>28.2</td> </tr> </tbody> </table> <p>Inception - February 26, 2003  <b>Note:</b> Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLDYP Gr (NAV : Rs. 56.97)	29.02	17.03	22.04	31.07	CNX500	8.19	13.27	22.32	28.2
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CNX500	8.19	13.27	22.32	28.2																												
<b>Expenses of the Scheme</b>	<p><b>Entry Load:</b> (Including for SIP Transaction): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.  · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  · 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.</p>	<p><b>Entry Load:</b> (Including for SIP Transaction): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.  · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  · 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.</p>																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.32%	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.37%																														

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																														
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Plans and Options	Plan A & B with Dividend (Payout, Reinvestment and Sweep facility) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	<b>Plan A</b> Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/- <b>Plan B</b> Purchase (including switch-in) : Rs. 2,00,000 Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																														
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Benchmark Index	CNX Midcap	CNX MNC																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Sanjay Chawla	Mr. Ajay Garg																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at July 31, 2009. <b>Birla Sun Life Midcap Fund - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMCF - Plan A -Gr (NAV : Rs. 81.75 )</td> <td>17.53</td> <td>17.95</td> <td>29.3</td> <td>36.02</td> </tr> <tr> <td>CNX Midcap</td> <td>6.88</td> <td>14.89</td> <td>22.97</td> <td>31.95</td> </tr> </tbody> </table> <p>Inception - October 03, 2002  <b>Note :</b> Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLMCF - Plan A -Gr (NAV : Rs. 81.75 )	17.53	17.95	29.3	36.02	CNX Midcap	6.88	14.89	22.97	31.95	Compounded annualised returns (%) as at July 31, 2009. <b>Birla Sun Life MNC Fund - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMNCF Gr (NAV : Rs. 133.18 )</td> <td>21.48</td> <td>10.51</td> <td>21.04</td> <td>13.97</td> </tr> <tr> <td>CNX MNC</td> <td>23.96</td> <td>10.58</td> <td>23.69</td> <td>8.25</td> </tr> </tbody> </table> <p>Date of takeover - December 27, 1999  <b>Note :</b> Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLMNCF Gr (NAV : Rs. 133.18 )	21.48	10.51	21.04	13.97	CNX MNC	23.96	10.58	23.69	8.25
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Expenses of the Scheme (i) Load Structure	<b>Entry Load for both plans:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): <b>For Plan A:</b> For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. <b>For Plan B:</b> For redemption/switch-out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 15 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · 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.	<b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · 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.																														
(ii) Recurring expenses [% of Net Assets]	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.26%	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.45%																														



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	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: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods. 4. Leverage India's large population of English speaking people for providing services.	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.																														
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>70%- 100%</td> </tr> <tr> <td>Cash, Money market instruments &amp; short term debt instruments</td> <td>0%- 30%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Asset)	Equity and Equity Linked Instruments	70%- 100%	Cash, Money market instruments & short term debt instruments	0%- 30%	<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 and Related Instruments</td> <td>80% to 100%</td> <td>90%</td> </tr> <tr> <td>Money market instruments</td> <td>0% to 20%</td> <td>10%</td> </tr> </tbody> </table>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Equity and Related Instruments	80% to 100%	90%	Money market instruments	0% to 20%	10%															
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Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Plan A & Plan B with Dividend (Payout, Reinvestment and Sweep facility) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	<b>Plan A</b> Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/- <b>Plan B</b> Purchase (including switch-in) : Rs. 2,00,000 Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CNX 500	S&P CNX Nifty																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																														
Name of the Fund Manager	Mr. Atul Penkar	Mr. Mahesh Patil																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life India Opportunities Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIOF Gr (NAV : Rs.40.13 )</td> <td>0.37</td> <td>-0.22</td> <td>13.04</td> <td>5.64</td> </tr> <tr> <td>CNX 500</td> <td>8.19</td> <td>13.27</td> <td>22.32</td> <td>12.6</td> </tr> </tbody> </table> <p>Date of takeover - December 27, 1999 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLIOF Gr (NAV : Rs.40.13 )	0.37	-0.22	13.04	5.64	CNX 500	8.19	13.27	22.32	12.6	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life Infrastructure Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIF - Plan A Gr (NAV : Rs. 14.24)</td> <td>13.89</td> <td>15.95</td> <td>--</td> <td>11.04</td> </tr> <tr> <td>S&amp;P Nifty</td> <td>6.46</td> <td>13.43</td> <td>22.79</td> <td>9.6</td> </tr> </tbody> </table> <p>Inception - March 17, 2006 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLIF - Plan A Gr (NAV : Rs. 14.24)	13.89	15.95	--	11.04	S&P Nifty	6.46	13.43	22.79	9.6
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Expenses of the Scheme (i) Load Structure	<p><b>Entry Load:</b> (Including for SIP Transaction): Nil. <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · 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.</p>	<p><b>Entry Load for both plans</b> (Including SIP): Nil. <b>Exit Load for both plans</b> (Including SIP): <b>For Plan A:</b> For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. <b>For Plan B:</b> For redemption/switch-out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 15 days from the date of allotment: Nil. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · 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.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.50%</p>	<p>First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.30%</p>																														

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life India GenNext Fund</b>																	
<b>Type of Scheme</b>	An Open ended Growth Scheme																	
<b>Investment Objective</b>	<p>The objective of the scheme is to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics :</p> <ul style="list-style-type: none"> <li>• Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services.</li> <li>• They should be engaged in manufacturing of products or rendering of services that go directly to the consumer.</li> <li>• The products and services should have distinct brand identity, thereby enabling choice.</li> </ul>																	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Range</b>	<b>Normal Allocation</b>															
	Equity and Equity related Securities	80% - 100%	90%															
	Money market instruments	0% - 20%	10%															
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.																	
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth																	
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																	
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																	
<b>Benchmark Index</b>	S&P CNX NIFTY																	
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																	
<b>Name of the Fund Manager</b>	Mr. Sanjay Chawla																	
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																	
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life India GenNext Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIGF - Gr (NAV : Rs. 17.54)</td> <td>10.26</td> <td>14.34</td> <td>--</td> <td>15.13</td> </tr> <tr> <td>S&amp;P CNX Nifty</td> <td>6.46</td> <td>13.43</td> <td>22.79</td> <td>18.14</td> </tr> </tbody> </table> <p>Inception- August 5, 2005</p> <p><b>Note :</b> Past performance may as may not sustained in future.</p>			Returns	1 year*	3 years	5 years	Since Inception	BSLIGF - Gr (NAV : Rs. 17.54)	10.26	14.34	--	15.13	S&P CNX Nifty	6.46	13.43	22.79	18.14
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<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.49%</p>																	

Name(s) of the Scheme(s)	Birla Sun Life Index Fund	Birla Sun Life Top 100 Fund																														
<b>Type of Scheme</b>	An Open ended Index-Linked Growth Scheme	An Open Ended Growth Scheme																														
<b>Investment Objective</b>	The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.	The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.																														
<b>Asset Allocation Pattern</b>	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Securities covered by the Nifty including derivatives</td> <td>Upto 100%</td> </tr> <tr> <td>Cash &amp; Money market instruments including Mibor linked instruments</td> <td>Upto 10%</td> </tr> </tbody> </table>	Type of Instrument	Normal Allocation (% of Net Assets)	Securities covered by the Nifty including derivatives	Upto 100%	Cash & Money market instruments including Mibor linked instruments	Upto 10%	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; equity related instruments:</td> <td>65% -100%</td> <td>70%</td> </tr> <tr> <td>Top 100 Market Cap Companies</td> <td>0% - 35%</td> <td>20%</td> </tr> <tr> <td>Other Companies</td> <td>0-20%</td> <td>10%</td> </tr> <tr> <td>Money Market instruments</td> <td></td> <td></td> </tr> </tbody> </table>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Equity & equity related instruments:	65% -100%	70%	Top 100 Market Cap Companies	0% - 35%	20%	Other Companies	0-20%	10%	Money Market instruments											
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<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	S & P CNX Nifty	S&P CNX Nifty																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Ajay Garg	Mr. Ajay Argal																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life Index Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIF Gr (NAV : Rs. 46.37)</td> <td>6.45</td> <td>12.32</td> <td>22.04</td> <td>25.01</td> </tr> <tr> <td>S&amp;P Nifty</td> <td>6.46</td> <td>13.43</td> <td>22.79</td> <td>25.7</td> </tr> </tbody> </table> <p>Inception - September 18, 2002  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p> 	Returns	1 year*	3 years	5 years	Since Inception	BSLIF Gr (NAV : Rs. 46.37)	6.45	12.32	22.04	25.01	S&P Nifty	6.46	13.43	22.79	25.7	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life Top 100 Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Sun Life Top 100 Fund - Gr (NAV : Rs. 17.6395)</td> <td>13.71</td> <td>11.54</td> <td>--</td> <td>16.25</td> </tr> <tr> <td>S&amp;P Nifty</td> <td>6.46</td> <td>13.43</td> <td>22.79</td> <td>19.47</td> </tr> </tbody> </table> <p>Inception - October 24, 2005  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p> 	Returns	1 year*	3 years	5 years	Since Inception	Birla Sun Life Top 100 Fund - Gr (NAV : Rs. 17.6395)	13.71	11.54	--	16.25	S&P Nifty	6.46	13.43	22.79	19.47
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S&P Nifty	6.46	13.43	22.79	19.47																												
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil  <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units, less than Rs. 5 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out within 15 days from the date of allotment. For Purchase / Switch in of Units, Rs. 5 crores in value &amp; above, no exit load is payable.</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.</p>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.</p>																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores : 2.50%  Next Rs. 300 crores : 2.25%  Next Rs. 300 crores : 2.00%  Balance : 1.75%  Actual expenses (unaudited) for the financial year ended March 31, 2009: 1.50%</p>	<p>First Rs. 100 Crores : 2.50%  Next Rs. 300 Crores : 2.25%  Next Rs. 300 Crores : 2.00%  Balance : 1.75%  Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.34%</p>																														

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.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Type of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related</td> <td>90%</td> <td>80% - 100%</td> </tr> <tr> <td>Debt &amp; Money Markets</td> <td>10%</td> <td>0% - 20%</td> </tr> </tbody> </table>	Type of Instruments	Target Allocation	Allocation Range	Equity & Equity Related	90%	80% - 100%	Debt & Money Markets	10%	0% - 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity Related instruments</td> <td>100%</td> <td>75% - 100%</td> </tr> <tr> <td>Debt &amp; Money Markets instruments</td> <td>0%</td> <td>0% - 25%</td> </tr> </tbody> </table>	Types of Instruments	Target Allocation	Allocation Range	Equity & Equity Related instruments	100%	75% - 100%	Debt & Money Markets instruments	0%	0% - 25%												
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Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Plan A & Plan B with Dividend (Payout, Reinvestment and Sweep facility) & Growth with or without Trigger Facility. (Trigger facility is available for transactions made through electronic mode only.)																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	<b>Plan A</b> Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/- <b>Plan B</b> Purchase (including switch-in) : Rs. 2,00,000 Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	BSE 200	BSE 200																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr Mahesh Patil	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 (%) of Growth option as at July 31, 2009.	Compounded annualised returns (%) of Growth option as at July 31, 2009.																														
Compounded annualised returns	<p><b>Birla Sun Life Equity Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLEF Gr (NAV : Rs. 210.22)</td> <td>12.06</td> <td>16.21</td> <td>29.89</td> <td>32.12</td> </tr> <tr> <td>BSE200</td> <td>8.45</td> <td>13.98</td> <td>22.72</td> <td>18.26</td> </tr> </tbody> </table> <p>Inception - August 27, 1998  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLEF Gr (NAV : Rs. 210.22)	12.06	16.21	29.89	32.12	BSE200	8.45	13.98	22.72	18.26	<p><b>Birla Sun Life Frontline Equity Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLFEF - Plan A - Gr (NAV : Rs. 67.76)</td> <td>19.7</td> <td>20.31</td> <td>29.33</td> <td>31.83</td> </tr> <tr> <td>BSE200</td> <td>8.45</td> <td>13.98</td> <td>22.72</td> <td>26.37</td> </tr> </tbody> </table> <p>Inception - August 30, 2002  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLFEF - Plan A - Gr (NAV : Rs. 67.76)	19.7	20.31	29.33	31.83	BSE200	8.45	13.98	22.72	26.37
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Expenses of the Scheme	<p><b>Entry Load:</b> (Including for SIP transactions): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.  • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. • For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. • For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.  • 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.</p>	<p><b>Entry Load for both plans:</b> (Including for SIP Transactions): Nil.  <b>Exit Load:</b> (Including for SIP Transaction): <b>For Plan A:</b> For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. <b>For Plan B:</b> For redemption/switch-out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 15 days from the date of allotment: Nil.  • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. • No exit load shall be applicable for triggered switch • 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. 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.</p>																														
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<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Sector Select Series</b>																																															
<b>Type of Scheme</b>	Open ended Growth Schemes																																															
<b>Investment Objective</b>	<p><b>Birla Sun Life Buy India Fund</b> : A multi-sector open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the consumer and healthcare sectors. The secondary objective is income generation and distribution of dividend.</p> <p><b>Birla Sun Life New Millennium Fund</b> : A multi-sector open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.</p> <p><b>Birla Sun Life Basic Industries Fund</b> : A multi-sector open-end growth scheme with the objective of long term growth capital, through a portfolio with a target allocation of 100% equity, focusing on investing in companies sensitive to economic cycles and commodity pricing cycles. The Investments will be in companies which are often referred to as cyclical companies. The secondary objective is income generation and distribution of dividend.</p>																																															
<b>Asset Allocation Pattern of the scheme</b>	<b>Type of Instruments</b>	<b>Target Allocation</b>	<b>Allocation Range</b>																																													
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<b>Despatch of Repurchase Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																															
<b>Benchmark Index</b>	Birla Sun Life Buy India Fund : BSE 200    Birla Sun Life New Millennium Fund : BSE Teck    Birla Sun Life Basic Industries Fund : BSE 200																																															
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																															
<b>Name of the Fund Manager</b>	Birla Sun Life Buy India Fund: Mr. Ajay Garg Birla Sun Life New Millennium Fund : Mr. Atul Penkar Birla Sun Life Basic Industries Fund : Mr. Ankit Sanchetti																																															
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																																															
<b>Performance of the scheme</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009.																																															
<b>Compounded annualised returns</b>	<p><b>Birla Sun Life Basic Industries Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 yr*</th> <th>3 yrs</th> <th>5 yrs</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLBIF Gr (NAV : Rs. 79.72)</td> <td>8.99</td> <td>13.47</td> <td>23.53</td> <td>24.29</td> </tr> <tr> <td>BSE200</td> <td>8.45</td> <td>13.98</td> <td>22.72</td> <td>12.1</td> </tr> </tbody> </table> <p>Inception - January 15, 2000 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 yr*	3 yrs	5 yrs	Since Inception	BSLBIF Gr (NAV : Rs. 79.72)	8.99	13.47	23.53	24.29	BSE200	8.45	13.98	22.72	12.1	<p><b>Birla Sun Life New Millennium Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 yr*</th> <th>3 yrs</th> <th>5 yrs</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLNMF Gr (NAV : Rs. 15.59)</td> <td>-5.42</td> <td>3.1</td> <td>17.49</td> <td>4.76</td> </tr> <tr> <td>BSE Teck</td> <td>-2.19</td> <td>3.8</td> <td>16.89</td> <td>-0.48</td> </tr> </tbody> </table> <p>Inception - January 15, 2000 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 yr*	3 yrs	5 yrs	Since Inception	BSLNMF Gr (NAV : Rs. 15.59)	-5.42	3.1	17.49	4.76	BSE Teck	-2.19	3.8	16.89	-0.48	<p><b>Birla Sun Life Buy India Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 yr*</th> <th>3 yrs</th> <th>5 yrs</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLBIF Gr (NAV : Rs. 29.90)</td> <td>16.61</td> <td>11.03</td> <td>27.08</td> <td>12.16</td> </tr> <tr> <td>BSE200</td> <td>8.45</td> <td>13.98</td> <td>22.72</td> <td>12.1</td> </tr> </tbody> </table> <p>Inception - January 15, 2000 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 yr*	3 yrs	5 yrs	Since Inception	BSLBIF Gr (NAV : Rs. 29.90)	16.61	11.03	27.08	12.16	BSE200	8.45	13.98	22.72	12.1
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<b>Expenses of the Scheme</b>	<b>Entry Load:</b> (Including for SIP transactions): Nil																																															
<b>(i) Load Structure</b>	<b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.																																															
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Name(s) of the Scheme(s)	Birla Sun Life Tax Plan	Birla Sun Life Tax Relief '96																														
<b>Type of Scheme</b>	An Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)																														
<b>Investment Objective</b>	The objective of the scheme is to achieve long term growth of capital along with income tax relief for investment.	An open-end equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.																														
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<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Rs. 500/- Additional Purchase (including switch-in) : Rs. 500/- Repurchase : In Multiples of Re. 1/-	Purchase (including switch-in) : Rs. 500/- Additional Purchase (including switch-in) : Rs. 500/- Repurchase : In Multiples of Re. 1/-																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	BSE Sensex	BSE 200																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Sanjay Chawla	Mr. Ajay Garg																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme Compounded annualised returns</b>	<p>Compounded annualised returns (%) as at July 31, 2009. <b>Birla Sun Life Tax Plan</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLTP Div (NAV : Rs. 45.38 )</td> <td>3.49</td> <td>9.56</td> <td>23.11</td> <td>24.74</td> </tr> <tr> <td>BSE Sensex</td> <td>8.43</td> <td>13.01</td> <td>24.37</td> <td>15.73</td> </tr> </tbody> </table> <p>Inception - February 16, 1999 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLTP Div (NAV : Rs. 45.38 )	3.49	9.56	23.11	24.74	BSE Sensex	8.43	13.01	24.37	15.73	<p>Compounded annualised returns (%) as at July 31, 2009. <b>Birla Sun Life Tax Relief '96</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLTR'96 Div(NAV: Rs. 77.1562)</td> <td>10.75</td> <td>14.1</td> <td>21.47</td> <td>32.66</td> </tr> <tr> <td>BSE200</td> <td>8.45</td> <td>13.98</td> <td>22.72</td> <td>13.67</td> </tr> </tbody> </table> <p>Inception - March 29, 1996 <b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLTR'96 Div(NAV: Rs. 77.1562)	10.75	14.1	21.47	32.66	BSE200	8.45	13.98	22.72	13.67
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<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil. <b>Exit Load:</b> (Including for SIP Transaction): 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 / 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. 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.</p>	<p><b>Entry Load:</b> (Including for SIP transactions): NIL <b>Exit Load:</b> (Including for SIP Transaction): NIL · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP &amp; BSL Life Stage Plan applicable load structure, please refer to instructions on Century SIP &amp; 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. 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.</p>																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.47%</p>	<p>First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.24%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life International Equity Fund	Birla Sun Life Special Situations Fund																								
<b>Type of Scheme</b>	An Open-ended Diversified Equity Scheme	An Open-ended diversified equity scheme																								
<b>Investment Objective</b>	An Open-ended Diversified Equity Scheme with an objective 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.	An Open-ended diversified equity scheme with objective to generate long-term capital by investing in a portfolio of equity and equity related securities. The scheme would follow an investment strategy that would take advantage of Special Situations & contrarian investment style																								
<b>Asset Allocation Pattern of the scheme</b>	<b>Type of Investments</b>	<b>Normal Allocation</b>	<b>Type of Investments</b>	<b>Normal Allocation</b>																						
	<b>PLAN A</b>	Equity and Equity related Instruments (Investment in foreign equity securities as permitted by SEBI/RBI).	90% - 100%	Equity and equity related instrument	80% - 100%																					
		Fixed Income Securities (including Money Market Instruments).	0% - 10%	Fixed Income Securities (including Money Market Instruments)	0% - 20%																					
	<b>PLAN B</b>	Equity and Equity related Instruments (Investment in Indian equity and equity related securities- 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI- 25%-35%)	90% - 100%																							
	Fixed Income Securities (including Money Market Instruments).	0% - 10%																								
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.	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 37.																								
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep facility.) & Growth	Dividend (Payout, Reinvestment and Sweep facility.) & Growth																								
<b>Minimum Application Amount / Number of Units</b>	Purchase (Including Switch-in)-Rs. 5,000/- Additional Purchase(Including Switch-in)-Rs. 1,000/- Repurchase: In Multiples of Re. 1/-	Purchase (Including Switch-in)-Rs. 5,000/- Additional Purchase(Including Switch-in)-Rs. 1,000/- Repurchase: In Multiples of Re. 1/-																								
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																								
<b>Benchmark Index</b>	Plan A- S&P Global 1200 Plan B- A customized benchmark created using BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	BSE 200																								
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																								
<b>Name of the Fund Manager</b>	Mr. Mahesh Patil and Mr. Vineet Maloo	Mr. Sanjay Chawla																								
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																								
<b>Performance of the scheme : Compounded annualised returns</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009. <b>Birla Sun Life International Equity Fund</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009. <b>Birla Sun Life Special Situations Fund</b>																								
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<b>Expenses of the Scheme (i) Load Structure</b>	<b>Entry Load</b> (Including for SIP transactions): Nil <b>Exit Load</b> (Including for SIP Transaction) For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - 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.	<b>Entry Load:</b> (Including for SIP transactions): Nil. <b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. - 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.																								
<b>(ii) Recurring expenses [% of Net Assets]</b>	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: • Plan A: 2.40% • Plan B: 2.23%	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.23%																								

Name(s) of the Scheme(s)	Birla Sun Life Commodity Equities Fund	Birla Sun Life Enhanced Arbitrage Fund																		
<b>Type of Scheme</b>	An Open ended Growth Scheme	An Open ended Equity Scheme																		
<b>Investment Objective</b>	An Open ended Growth Scheme with the objective to offer long term growth of capital, by investing in (1) stocks of commodity companies, i.e., companies engaged in or focusing on the specified commodity business and/or (2) overseas mutual fund scheme(s), that have similar investment objectives. These securities could be issued in India or overseas.	The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Future).																		
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Equities &amp; Equity Linked Instruments (Overseas securities - 65% - 100%) (Indian securities - 0% - 35%)</td> <td>80% - 100%</td> </tr> <tr> <td>Overseas Equity Mutual Funds</td> <td>0% - 35%</td> </tr> <tr> <td>Debt and Money market instruments</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation	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%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Asset)</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity Linked instruments</td> <td>65 - 90%</td> </tr> <tr> <td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options</td> <td>65 - 90%</td> </tr> <tr> <td>Debt securities and Money Market Instruments (including securitised debt)</td> <td>10 - 35%</td> </tr> </tbody> </table> <p>To enhance the portfolio returns, the fund may take directional equity exposure of upto 10% of the corpus in equity and equity related securities.</p>	Types of Instruments	Normal Allocation (% of Net Asset)	Equities and Equity Linked instruments	65 - 90%	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	65 - 90%	Debt securities and Money Market Instruments (including securitised debt)	10 - 35%		
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<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.	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 37.																		
<b>Plans and Options</b>	<b>Global Precious Metals Plan • Global Agri Plan • Global Multi Commodity Plan</b> Retail Plan: Dividend (Payout, Reinvestment and Sweep) & Growth, Institutional Plan: Dividend (Payout, Reinvestment and Sweep) & Growth	The Scheme will have Retail and Institutional Plans with a common portfolio. Each Plan under the scheme will have Dividend and Growth Options. Dividend Option shall have Payout, Reinvestment and Sweep facility. Default Plan / Option / Facility – Retail Plan / Dividend Option / Dividend Reinvestment.																		
<b>Minimum Application Amount / Number of Units</b>	<b>Retail Plan:</b> Purchase(Including switch in): Rs. 5,000/- Additional Purchase (including switch-in) :Rs.1,000/- Repurchase:In Multiples of Re. 1/ <b>Institutional Plan:</b> Purchase(Including switch in): Rs. 5,00,00,000 Additional Purchase (including switch-in): Rs. 10,00,000/-Repurchase:In Multiples of Re. 1/-	<b>Retail Plan:</b> Purchase(Including switch in): Rs. 5,000/- Additional Purchase (including switch-in) :Rs.1,000/- Repurchase:In Multiples of Re. 1/ <b>Institutional Plan:</b> Purchase(Including switch in): Rs. 5,00,00,000 Additional Purchase (including switch-in): Rs. 10,00,000/-Repurchase:In Multiples of Re. 1/-																		
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																		
<b>Benchmark Index</b>	Global Precious Metals Plan: Dow Jones Precious Metals Index Global Agri Plan: S&P Global Agribusiness Index Global Multi Commodity Plan: MSCI World Index	CRISIL Liquid Fund Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																		
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																		
<b>Name of the Fund Manager</b>	Mr. Ankit Sancheti and Mr. Vineet Maloo	Mr. Hemang Dagli																		
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																		
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Absolute returns (%) of Retail - Growth option as at July 31, 2009.</p> <p><b>Global Precious Metals Plan</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>GPM Ret-Gr (NAV : Rs. 10.3697)</td> <td>3.6</td> </tr> <tr> <td>Dow Jones Precious Metals Index</td> <td>74.19</td> </tr> </tbody> </table> <p><b>Global Agri Plan</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>GAP Ret-Gr (NAV : Rs. 13.6778)</td> <td>36.7</td> </tr> <tr> <td>S&amp;P Global Agribusiness Index</td> <td>50.68</td> </tr> </tbody> </table> <p><b>Global Multi Commodity Plan</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>GMCP Ret-Gr (NAV: Rs.11.3877)</td> <td>13.87</td> </tr> <tr> <td>MSCI World Index</td> <td>15.41</td> </tr> </tbody> </table> <p>Inception - November 7, 2008 <b>Note :</b> Past performance may or may not be sustained in future.</p>	Returns	Since Inception	GPM Ret-Gr (NAV : Rs. 10.3697)	3.6	Dow Jones Precious Metals Index	74.19	Returns	Since Inception	GAP Ret-Gr (NAV : Rs. 13.6778)	36.7	S&P Global Agribusiness Index	50.68	Returns	Since Inception	GMCP Ret-Gr (NAV: Rs.11.3877)	13.87	MSCI World Index	15.41	This scheme is a new scheme and does not have any performance track record.
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<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load</b> (Including for SIP transactions): Nil.</p> <p><b>Exit Load</b> (Including for SIP transactions): For redemption/switch-out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 15 days from the date of allotment: Nil.</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>- In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.</p>	<p>Entry Load: (Including for SIP Transactions): Nil.</p> <p>Exit Load: (Including for SIP Transactions): For Redemption / Switch – out of units before 90 days from the date of allotment: 0.75%. For Redemption / Switch – out of units on or after 90 days but before 180 days from the date of allotment: 0.50%. For Redemption / Switch – out of units on or after 180 days from the date of allotment: Nil</p> <p>- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - 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. 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.</p>																		
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2009:</p> <p>Global Agri Plan: 1.36%</p> <p>Global Multi Commodity Plan: 0.33%</p> <p>Global Precious Metals Plan: 0.81%</p>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p>																		



Name(s) of the Scheme(s)	Birla Sun Life Freedom Fund (erstwhile Birla Sun Life Balance)	Birla Sun Life '95 Fund																														
<b>Type of Scheme</b>	An Open ended Balanced scheme	An Open ended Balanced Scheme																														
<b>Investment Objective</b>	The objective of the scheme is to balance income requirement with growth of capital through balance mix of investment in equity and debt at relatively moderate levels of risk through a diversified research based investment approach.	An open-end balanced scheme with the objective of long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.																														
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Debt & Money Markets instruments	40%	25% - 50%																														
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.	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 37.																														
<b>Plans and Options</b>	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
<b>Minimum Application Amount / Number of Units</b>	Purchase : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : In Multiples of Re. 1/-																														
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
<b>Benchmark Index</b>	CRISIL Balanced Fund Index	CRISIL Balanced Fund Index																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
<b>Name of the Fund Manager</b>	Mr. Maneesh Dangi and Mr. Vineet Maloo	Mr. Satyabrata Mohanty and Mr. Nishit Dholakia																														
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life Freedom Fund - Growth</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLFF Gr (NAV : Rs. 31.29)</td> <td>7.79</td> <td>10.21</td> <td>16.25</td> <td>12.33</td> </tr> <tr> <td>Crisil Balanced Fund Index</td> <td>9.86</td> <td>11.93</td> <td>16.31</td> <td>--</td> </tr> </tbody> </table> <p>Inception - October 12, 1999</p> <p><b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLFF Gr (NAV : Rs. 31.29)	7.79	10.21	16.25	12.33	Crisil Balanced Fund Index	9.86	11.93	16.31	--	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life '95 Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL'95 - Fund (NAV : Rs. 236.72)</td> <td>24.88</td> <td>18.51</td> <td>23.72</td> <td>24.43</td> </tr> <tr> <td>Crisil Balanced Fund Index</td> <td>9.86</td> <td>11.93</td> <td>16.31</td> <td>--</td> </tr> </tbody> </table> <p>Inception - February 10, 1995</p> <p><b>Note</b> : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSL'95 - Fund (NAV : Rs. 236.72)	24.88	18.51	23.72	24.43	Crisil Balanced Fund Index	9.86	11.93	16.31	--
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Crisil Balanced Fund Index	9.86	11.93	16.31	--																												
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil.</p> <p><b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p> <p>In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.</p>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil.</p> <p><b>Exit Load:</b> (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 3 years from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. 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. 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.</p>																														
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.50%</p>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.44%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life Asset Allocation Fund			Birla Sun Life MIP (An open ended fund. Monthly Income is not assured and is subject to availability of distributable surplus)																																																						
Type of Scheme	An Open ended Fund of Funds scheme			An Open ended Income Scheme																																																						
Investment Objective	The primary objective of the scheme is to provide income and capital appreciation alongwith diversification by investing in a basket of debt and equity mutual fund schemes in line with the risk profile of the investors.			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.																																																						
Asset Allocation Pattern of the scheme	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Types of Instruments		Normal Allocation (% of Net Assets)																																																				
	Equity Schemes	75%- 80%	75%	Debt and Money market instruments		Upto 100%																																																				
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				The scheme invest a maximum of 40% in securitised debt.																																																						
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.			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 37.																																																						
Plans and Options	Plans : Aggressive, Moderate, Conservative Options : Dividend (Payout & Reinvestment option) & Growth			Plans : Monthly Dividend (Payout & Reinvestment option), Monthly Payment (Instant & Deferred option) & Growth.																																																						
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-			Purchase (including switch-in) : Dividend & Payment Option: Rs. 25000/- Growth:Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-																																																						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.			Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																						
Benchmark Index	Aggressive Plan: S & P CNX Nifty, Moderate Plan: Crisil Balanced Fund Index, Conservative Plan: CRISIL MIP Blended Index.			CRISIL MIP Blended Index																																																						
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Expenses of the Scheme (i) Load Structure	<p><b>Entry Load</b> (Including for SIP transactions) : Nil <b>Exit Load</b> (Including for SIP transactions) : Nil</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>			<p><b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions): For Purchase / Switch in of units, upto and including Rs. 1 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out within 12 months from the date of allotment. For Purchase / Switch in of units, greater than Rs. 1 crores in value, no exit load is payable.</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>																																																						
(ii) Recurring expenses [% of Net Assets]	As per Scheme Information Document : 0.35% Actual expenses (unaudited) for the financial year ended March 31, 2009: Aggressive Plan : 0.35% Moderate Plan : 0.35% Conservative Plan: 0.35% Note : This being fund of funds schemes, the investors are bearing the recurring expenses of the scheme in addition to the expenses of other schemes in which fund of funds scheme makes investment.			First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.23%																																																						

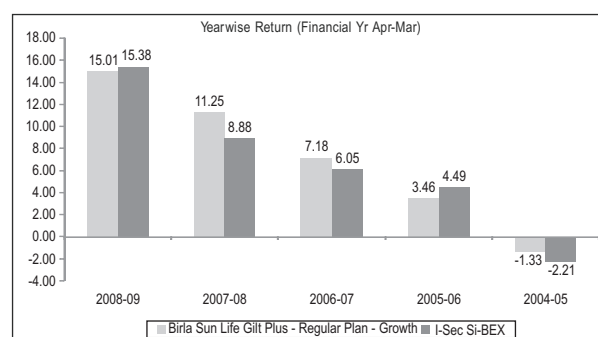
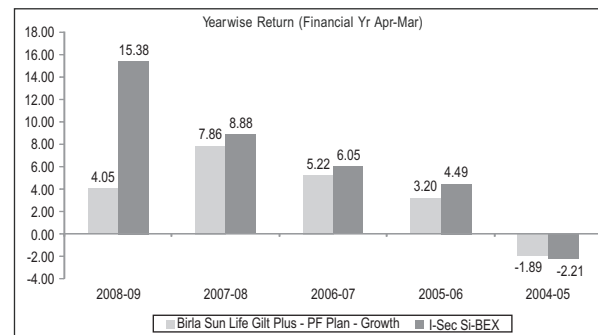
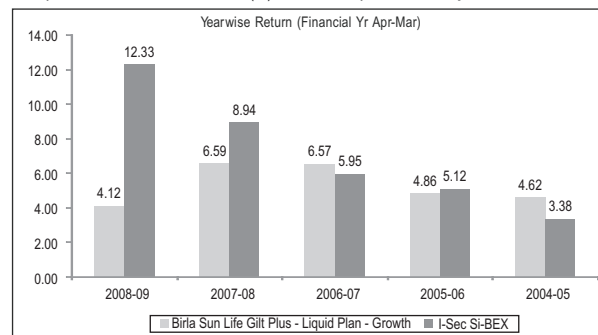
<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life MIP II</b> (An open ended fund. Monthly Income is not assured and is subject to availability of distributable surplus)	<b>Birla Sun Life Monthly Income</b> (Formerly Alliance Monthly Income) An open-ended income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.																																			
<b>Type of Scheme</b>	An Open ended Income Scheme	An Open ended Income Scheme																																			
<b>Investment Objective</b>	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital.	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.																																			
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th colspan="3">Savings 5 Plan</th> </tr> <tr> <th>Types of Instruments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt &amp; Money Market securities (including securitised debt upto a maximum of 50%)</td> <td>90%- 100%</td> <td>95%</td> </tr> <tr> <td>Equity and Equity related instruments</td> <td>0%- 10%</td> <td>5%</td> </tr> <tr> <th colspan="3">Wealth 25 Plan</th> </tr> <tr> <td>Debt &amp; Money Market securities (including securitised debt upto a maximum of 50%)</td> <td>70%- 80%</td> <td>75%</td> </tr> <tr> <td>Equity and Equity related instruments</td> <td>20%- 30%</td> <td>25%</td> </tr> </tbody> </table>	Savings 5 Plan			Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	90%- 100%	95%	Equity and Equity related instruments	0%- 10%	5%	Wealth 25 Plan			Debt & Money Market securities (including securitised debt upto a maximum of 50%)	70%- 80%	75%	Equity and Equity related instruments	20%- 30%	25%	<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 &amp; Banking Sector Bonds.</td> <td>50%</td> </tr> <tr> <td>Equity Securities</td> <td>15%</td> </tr> </tbody> </table>	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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<b>Plans and Options</b>	Plans : Savings 5 & Wealth 25 Options : Monthly Dividend (Payout & Reinvestment option), Monthly Payment & Growth	Plans: Monthly Dividend : Options : Dividend (Payout & Reinvestment) Quarterly Dividend : Options : Dividend (Payout & Reinvestment) & Growth																																			
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Monthly Dividend & Monthly Payment :Rs. 25,000/- Growth Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: Rs. 25000/-, Growth Plan: Rs. 5000/- Additional Purchase (including switch-in) : Monthly & Quarterly Dividend Plan:Rs. 5000/-, Growth Plan:Rs. 1000/- Repurchase : In Multiples of Re. 1/-																																			
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<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																			
<b>Performance of the scheme : Compounded annualised returns</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009. <b>Birla Sun Life MIP II</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009. <b>Birla Sun Life Monthly Income</b>																																			
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<b>Expenses of the Scheme (i) Load Structure</b>	<b>Entry Load</b> (Including for SIP transactions): <b>Savings 5 Plan &amp; Wealth 25 Plan:</b> NIL. <b>Exit Load</b> (Including for SIP transactions): <b>Savings 5 Plan:</b> For Purchase / Switch in of units, upto and including Rs. 1 crores in value, an exit load of 1% is payable if units are redeemed / switched out within 1 year from the date of allotment. For Purchase / Switch in of units, greater than Rs. 1 crores in value, no exit load is payable. <b>Wealth 25 Plan:</b> For redemption / switch out of units within 12 months from the date of allotment: 1%. - 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. 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.	<b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions): For redemption / switch out of units within 12 months from the date of allotment: 1% - 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. 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.																																			
<b>(ii) Recurring expenses [% of Net Assets]</b>	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: Savings 5 : 0.18% Wealth 25 : 2.25%	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: 2.17%																																			

Name(s) of the Scheme(s)	Birla Sun Life Income Plus	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>	Types of Instruments	Normal Allocation (% of Net Assets)	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</td> <td>100%</td> </tr> <tr> <td>Corporate Debt</td> <td>80%</td> </tr> <tr> <td>State Government Bonds, Government Guaranteed Bonds, PSU Bonds, Call Money, Commercial Paper, Discounted Trade Bills, Cds</td> <td>50%</td> </tr> <tr> <td>Asset Backed Securities</td> <td>30%</td> </tr> <tr> <td>Financial Institutions and Banking Sector Bonds</td> <td>25%</td> </tr> </tbody> </table>	Type of Investments	Normal Allocation	Treasury Bills	100%	Corporate Debt	80%	State Government Bonds, Government Guaranteed Bonds, PSU Bonds, Call Money, Commercial Paper, Discounted Trade Bills, Cds	50%	Asset Backed Securities	30%	Financial Institutions and Banking Sector Bonds	25%														
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Plans and Options	Plans: Dividend (Payout & Reinvestment), Growth and Discipline Advantage Plan with Growth option	Plans: Quarterly Dividend : Options (Payout & Reinvestment) Half Yearly Dividend ;(Payout & Reinvestment), Growth and Discipline Advantage Plan with Growth option, 54 EA Plan with Dividend (Payout & Reinvestment) and Growth, 54 EB Plan with Dividend (Payout & Reinvestment) and Growth																														
Minimum Application Amount / Number of Units	For Discipline Advantage Plan(Growth option): The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater.For Other Plans:Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase for both Plans: In Multiples of Re. 1/-	For Discipline Advantage Plan(Growth option): The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater.For Other Plans:Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase for both Plans: In Multiples of Re. 1/-																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Maneesh Dangi	Mr. Maneesh Dangi																														
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Expenses of the Scheme (i) Load Structure	<p><b>Entry Load:</b> (Including for SIP transactions): NIL</p> <p><b>Exit Load:</b> (Including for SIP transactions &amp; Discipline Advantage Plan): For Purchase / Switch in of Units, upto and including Rs. 10 lacs in value, an exit load of 1.00% is payable if units are redeemed / switched out within 365 days from the date of allotment. For Purchase / Switch in of Units, greater than Rs. 10 lacs in value, an exit load of 0.25% is payable if units are redeemed / switched out within seven days from the date of allotment</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. No exit load for switch out made to BSL MIP II - savings 5 Plan or/and BSL Frontline Equity Fund or/and BSL Dynamic Bond Fund or/and BSL Freedom Fund. For Discipline Advantage Plan/SWP/STP facility and applicable load structure, please refer to instructions on Discipline Advantage Plan / 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. 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.</p>	<p><b>Entry Load</b> (Including for SIP transactions): NIL</p> <p><b>Exit Load:</b> (Including for SIP transactions but other than for Discipline Advantage Plan): For Purchase / Switch in of Units, upto and including Rs. 1 crore in value, an exit load of 1.00% is payable if units are redeemed / switched out within 365 days from the date of allotment. For Purchase / Switch in of Units, greater than Rs. 1 crore in value, no exit load is payable.</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. No exit load for switch out made to BSL MIP II - savings 5 Plan or/and BSL Frontline Equity Fund or/and BSL Dynamic Bond Fund or/and BSL Freedom Fund. For Discipline Advantage Plan / SWP/ STP facility and applicable load structure, please refer to instructions on Discipline Advantage Plan / 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. 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.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Next Rs. 300 crores : 1.75%</p> <p>Balance : 1.50%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2009: 1.73%</p>	<p>First Rs. 100 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Next Rs. 300 crores : 1.75%</p> <p>Balance : 1.50%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2009: 1.97%</p>																														

<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Gilt Plus</b>	
<b>Type of Scheme</b>	An Open ended Government Securities Scheme	
<b>Investment Objective</b>	The objective of the scheme is to generate income and capital appreciation through investments exclusively in Government Securities.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Securities created and issued by the central government and/or repos/ reverse repos in such government securities as may be permitted by the RBI.  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.	Upto 100%
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.	
<b>Plans and Options</b>	Plans: <b>Liquid Plan</b> : Options : Quarterly Dividend (Payout & Reinvestment option), Annual Dividend (Payout & Reinvestment option), & Growth <b>PF Plan</b> : Options : Quarterly Dividend (Payout & Reinvestment option), Annual Dividend (Payout & Reinvestment option), & Growth (Quarterly & Annual Gain) <b>Regular Plan</b> : Options : Quarterly Dividend (Payout & Reinvestment option), Annual Dividend (Payout & Reinvestment option), & Growth	
<b>Minimum Application Amount / Number of Units</b>	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/-	
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	
<b>Benchmark Index</b>	Liquid Plan: I-Sec Si-Bex PF Plan: I-Sec Li-Bex Regular Plan: I-Sec Li-Bex	
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
<b>Name of the Fund Manager</b>	Mr. Maneesh Dangi and Mr. Shaktie Prakash	
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited	

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

Compounded annualised returns (%) of Growth option as at July 31, 2009.



**Birla Sun Life Gilt Plus**

Returns	1 year*	3 years	5 years	Since Inception
BSLGP Liquid Gr (NAV : Rs. 20.4537)	3.11	5.42	5.32	7.57
I-Sec Si-BEX	12.96	8.81	7.25	--
BSLGP- PF Plan Gr (NAV : Rs. 23.6031)	6.8	5.73	4.71	9.15
I-Sec Li-BEX	24.66	11.21	7.74	--
BSLGP Regular Plan Gr (NAV : Rs. 30.5130)	14.73	11.07	8.09	12.05
I-Sec Li-BEX	24.66	11.21	7.74	--

Inception - October 12, 1999

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

\*Absolute Returns

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

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

**Exit Load:** NIL

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

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

• In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.

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

First Rs. 100 crores : 2.25%  
Next Rs. 300 crores : 2.00%  
Next Rs. 300 crores : 1.75%  
Balance : 1.50%  
Actual expenses (unaudited) for the financial year ended March 31, 2009:  
Liquid Plan : 0.49%  
Regular Plan : 1.85%  
PF Plan : 1.77%

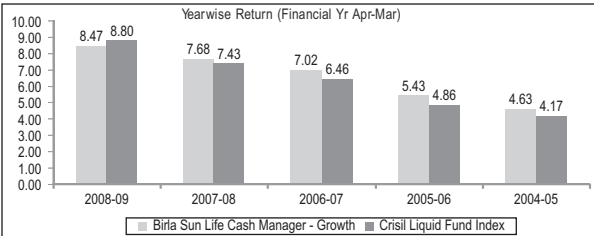
<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Government Securities Fund</b>																															
<b>Type of Scheme</b>	An Open ended Gilt Scheme																															
<b>Investment Objective</b>	The Scheme seeks to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.																															
<b>Asset Allocation Pattern of the scheme</b>	<b>Type of Investments</b> GOI dated Securities, State Government dated Securities, GOI Treasury Bills	<b>Normal Allocation</b> 100%																														
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.																															
<b>Plans and Options</b>	<b>Short Term Retail Plan:</b> with Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Dividend(Payout & Reinvestment) and Growth, <b>Short Term Institutional Plan</b> with Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Dividend(Payout & Reinvestment) and Growth. <b>Long Term Plan:</b> Dividend(Payout & Reinvestment) and Growth.																															
<b>Minimum Application Amount / Number of Units</b>	<b>For Short Term Retail Plan &amp; Long Term Plan</b> Fresh Purchase (including switch-in) : Rs. 5000/- Additional Purchase(including switch-in) : Rs. 1000/- Repurchase: In Multiples of Re. 1/-	<b>For Short Term Institutional Plan</b> Fresh Purchase(including switch-in) : Rs. 5 crores Additional Purchase(including switch-in) : Rs. 1 lacs Repurchase: In Multiples of Re. 1/-																														
<b>Despatch of Repurchase Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																															
<b>Benchmark Index</b>	<b>Short Term Plan :</b> I-Sec Si-Bex	<b>Long Term Plan :</b> I-Sec Li-Bex																														
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																															
<b>Name of the Fund Manager</b>	Mr. Maneesh Dangi and Mr. Shaktie Prakash																															
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																															
<b>Performance of the scheme</b>	Compounded annualised returns (%) of Growth option as at July 31, 2009.																															
<b>Compounded annualised returns</b>	<p><b>Birla Sun Life Government Securities Fund - Short Term Plan</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLGSF (STF) Gr (NAV : Rs. 17.7768)</td> <td>4.87</td> <td>5.33</td> <td>4.34</td> <td>6.07</td> </tr> <tr> <td>I-Sec Si-BEX</td> <td>12.96</td> <td>8.81</td> <td>7.25</td> <td>--</td> </tr> </tbody> </table> <p>Inception - October 28, 1999 <b>Note :</b> Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLGSF (STF) Gr (NAV : Rs. 17.7768)	4.87	5.33	4.34	6.07	I-Sec Si-BEX	12.96	8.81	7.25	--	<p><b>Birla Sun Life Government Securities Fund - Long Term Plan</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLGSF (LTF) Gr (NAV : Rs. 24.6687)</td> <td>20.75</td> <td>8.47</td> <td>6.24</td> <td>9.69</td> </tr> <tr> <td>I-Sec Li-BEX</td> <td>24.66</td> <td>11.21</td> <td>7.74</td> <td>--</td> </tr> </tbody> </table> <p>Inception - October 28, 1999 <b>Note :</b> Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLGSF (LTF) Gr (NAV : Rs. 24.6687)	20.75	8.47	6.24	9.69	I-Sec Li-BEX	24.66	11.21	7.74	--
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<b>(i) Load Structure</b>	<p><b>Entry Load</b> (Including for SIP transactions): NIL <b>Exit Load</b> (Including for SIP transactions): 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. · 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.</p>																															
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores: 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: Short Term Plan: 0.75% Long Term Plan: 1.50%</p>																															

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	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Government of India Securities</td> <td>0% to 100%</td> <td>50% to 65%</td> </tr> <tr> <td>Corporate Bonds</td> <td>0% to 100%</td> <td>25% to 35%</td> </tr> <tr> <td>Cash Liquid instruments, Money Markets Short term Debt Papers*</td> <td>0% to 100%</td> <td>0% to 25%</td> </tr> </tbody> </table> <p>The investments in securitised debt papers will normally not exceed 50% of the net asset of the scheme.  Since the intention of the fund is to dynamically manage the asset allocation the percentages would change depending on view on interest rates as well as the level of corporate spreads prevailing at that point in time and also availability of different assets at different points of time.  * The short-term debt papers would have a maturity upto 1 year.</p>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Government of India Securities	0% to 100%	50% to 65%	Corporate Bonds	0% to 100%	25% to 35%	Cash Liquid instruments, Money Markets Short term Debt Papers*	0% to 100%	0% to 25%	0-80%- investments in Debt and Money market securities with short to medium term maturities and across the credit spectrum within the universe of investment grade rating. 0-20%- Money market instruments including cash & cash equivalents.																		
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Plans and Options	Retail Plan with Monthly Dividend Sweep Option, Monthly Dividend (Payout & Reinvestment), Quarterly Dividend (Payout & Reinvestment) and Growth options. Discipline Advantage Plan with Growth option.	<b>Retail Plan:</b> Dividend (Payout & Reinvestment) and Growth, <b>Institutional Plan:</b> Dividend (Payout & Reinvestment) and Growth.																														
Minimum Application Amount/ Number of Units	For Retail Monthly Dividend Sweep Option: Purchase (including switch-in) : Rs. 5 lacs. Additional Purchase (including switch-in): Rs. 10000/- For Other Options: Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in): Rs. 1000/- For Discipline Advantage Plan (Growth option): The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater. Repurchase for all plans: In Multiples of Re. 1/-	For Retail Plan: Purchase (including switch-in): Rs. 10000/- Additional Purchase (including switch-in): Rs. 1000/- For Institutional Plan: Purchase (including switch-in): Rs. 2 crores. Additional Purchase (including switch-in): Rs. 10000/- Repurchase for both plans: In Multiples of Re. 1/-																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the authorised centres of the Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Composite Bond Fund Index	Crisil Liquid Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Maneesh Dangi	Mr. Maneesh Dangi and Ms. Sunaina da Cunha																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Retail - Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life Dynamic Bond Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLDBF - Retail - Growth (NAV : Rs. 14.8497)</td> <td>12.4</td> <td>10.31</td> <td>--</td> <td>8.51</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>10.85</td> <td>6.65</td> <td>5.44</td> <td>5.64</td> </tr> </tbody> </table> <p>Inception - September 27, 2004. *Absolute Returns  <b>Note :</b> Past performance may or may not be sustained in future.</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLDBF - Retail - Growth (NAV : Rs. 14.8497)	12.4	10.31	--	8.51	Crisil Composite Bond Fund Index	10.85	6.65	5.44	5.64	<p>Compounded annualised returns (%) of Retail - Growth option as at July 31, 2009.</p> <p><b>Birla Sun Life Short Term Opportunities Fund</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSTOF Retail - Growth (NAV : Rs. 13.7201)</td> <td>8.4</td> <td>6.58</td> <td>5.5</td> <td>5.21</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>10.85</td> <td>6.65</td> <td>5.44</td> <td>4.92</td> </tr> </tbody> </table> <p>Inception - May 09, 2003  <b>Note :</b> Past performance may or may not be sustained in future.  *Absolute Returns</p>	Returns	1 year*	3 years	5 years	Since Inception	BSLSTOF Retail - Growth (NAV : Rs. 13.7201)	8.4	6.58	5.5	5.21	Crisil Liquid Fund Index	10.85	6.65	5.44	4.92
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Expenses of the Scheme (i) Load Structure	<p><b>Entry Load</b> (Including for SIP transactions): Nil  <b>Exit Load</b> (Including for SIP transactions &amp; Discipline Advantage Plan): For Purchase / Switch-in of units less than Rs. 5 crores in value: 0.50% if redeemed/switched-out within 180 days from the allotment, and 0.10% if redeemed/switched-out between 181 days and 270 days from the allotment. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: 0.50% if redeemed/switched-out within 30 days, from the date of allotment</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 Discipline Advantage Plan / SWP/STP facility and applicable load structure, please refer to instructions on Discipline Advantage Plan / 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. 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.</p>	<p><b>Entry Load</b> (Including for SIP transactions): Nil  <b>Exit Load</b> (Including for SIP transactions): 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.  - 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.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 Crores : 2.25%  Next Rs. 300 Crores : 2.00%  Next Rs. 300 Crores : 1.75%  Balance : 1.50%  Actual expenses (unaudited) for the financial year ended March 31, 2009: 1.01%</p>	<p>First Rs. 100 crores : 2.25%  Next Rs. 300 crores : 2.00%  Next Rs. 300 crores : 1.75%  Balance : 1.50%  Actual expenses (unaudited) for the financial year ended March 31, 2009: 0.10%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life Savings Fund	Birla Sun Life 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	<b>Types of Instruments</b> Debt and Money market instruments The scheme may invest a maximum of 50% in securitised debt.	<b>Types of Investments</b> Treasury Bills, Govt. Of India Securities & Corporate Debt State Government Bonds, Government Guaranteed Bonds PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit Asset Backed Securities & Financial Institutions and Banking Sector Bonds Discounted trade Bills																																																																		
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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 37.	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 37.																																																																		
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Minimum Application Amount / Number of Units	Institutional : Purchase (including switch-in) : Rs. 1,00,00,000/- Institutional : Additional Purchase (including switch-in) : Rs. 1,00,000/- Retail : Purchase (including switch-in) : Rs. 10,000/- Retail Additional Purchase (including switch-in) : Rs. 1,000/- For Discipline Advantage Plan (Growth option): The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater Repurchase in all plans: In Multiples of Re. 1/-	Institutional : Purchase (including switch-in) : Rs. 2,00,00,000/- Institutional : Additional Purchase (including switch-in) : Rs. 10,000/- Retail : Purchase (including switch-in) : Rs. 10,000/- Retail Additional Purchase (including switch-in) : Rs. 1,000/- For Discipline Advantage Plan (Growth option): The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater Repurchase in all plans: In Multiples of Re. 1/-																																																																		
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Benchmark Index	CRISIL Short-Term 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. It is the intention of the scheme to declare dividends daily, Friday of each week, 14th & 28th of Month, and Last Friday of month for Daily, Weekly, Fortnightly and Monthly dividend options under both Plans respectively.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																																		
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<b>Name(s) of the Scheme(s)</b>	<b>Birla Sun Life Floating Rate Fund</b>																																																	
<b>Type of Scheme</b>	An Open ended Income Scheme																																																	
<b>Investment Objective</b>	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/ money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.																																																	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation</b>																																																
	Floating Rate Debt Securities (including Securitised Debt, Money market instruments & Fixed Rate Debt Instruments swapped for floating rate returns) Fixed Rate Debt Securities (including Securitised Debt, Money market instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	65% - 100% 0% - 35%																																																
	Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/ money market instruments. It is the intention of the scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.																																																	
<b>Risk Profile of the Scheme</b>	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.																																																	
<b>Plans and Options</b>	<b>Short Term Plan:</b> Institutional Option - (Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Fortnightly Dividend Reinvestment & Growth), Other Options (Weekly Dividend Reinvestment, Daily Dividend Reinvestment & Growth). <b>Long Term Plan:</b> Retail Plan: Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Monthly Dividend Reinvestment, and Growth, Institutional Plan: Weekly Dividend Reinvestment and Growth																																																	
<b>Minimum Application Amount / Number of Units</b>	Short Term & Long Term (Retail Plan): Fresh Purchase (including switch-in): Rs. 5000/- Additional Purchase (including switch-in): Rs. 1000/- Long Term - Institutional Plan: Fresh Purchase (including switch-in): Rs. 2 Crore Additional Purchase (including switch-in): Rs. 1 Lac Short Term - Institutional Plan : Fresh Purchase (including switch-in): Rs. 5 Crore Additional Purchase (including switch-in): Rs. 1 Lac Repurchase for all Plans: In Multiples of Re. 1/-																																																	
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<b>Benchmark Index</b>	CRISIL Liquid Fund Index																																																	
<b>Dividend Policy</b>	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus. The current frequency of dividend in Short Term Plan is Daily Dividend reinvestment option (record date: daily), Weekly Dividend reinvestment option (record date: Friday of each week), Institutional Option Weekly Dividend (record date: Friday of every week), Institutional Option Fortnightly Dividend (record date: Second and Fourth Friday of every month) and Long Term Plan in Retail & Institutional Weekly Dividend reinvestment option (record date: Friday of each week), For Retail Monthly Dividend Reinvestment Option (record date: Last Friday of every month), For Retail Daily Dividend Reinvestment Option (record date: daily)																																																	
<b>Name of the Fund Manager</b>	Mr. Prasad Dhone and Ms. Sunaina da Cunha																																																	
<b>Name of the Trustee Company</b>	Birla Sun Life Trustee Company Private Limited																																																	
<b>Performance of the scheme : Compounded annualised returns</b>	<p>Compounded annualised returns (%) of Growth option as at July 31, 2009.</p> <table border="1"> <thead> <tr> <th colspan="6">Birla Sun Life Floating Rate Fund - LTP - Growth</th> <th colspan="6">Birla Sun Life Floating Rate Fund - STP - Growth</th> </tr> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th colspan="2">Since Inception</th> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th colspan="2">Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLFRF - LTP - Gr (NAV : Rs. 15.0021)</td> <td>7.78</td> <td>8.22</td> <td>7.09</td> <td colspan="2">6.81</td> <td>BSLFRF STP - Gr (NAV : Rs. 14.6879)</td> <td>6.8</td> <td>7.49</td> <td>6.72</td> <td colspan="2">6.44</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.29</td> <td>7.19</td> <td>6.29</td> <td colspan="2">5.91</td> <td>Crisil Liquid Fund Index</td> <td>7.29</td> <td>7.19</td> <td>6.29</td> <td colspan="2">5.91</td> </tr> </tbody> </table> <p>Inception - June 05, 2003  <b>Note :</b> Past performance may or may not be sustained in future.  *Absolute Returns</p>		Birla Sun Life Floating Rate Fund - LTP - Growth						Birla Sun Life Floating Rate Fund - STP - Growth						Returns	1 Year *	3 Years	5 Years	Since Inception		Returns	1 Year *	3 Years	5 Years	Since Inception		BSLFRF - LTP - Gr (NAV : Rs. 15.0021)	7.78	8.22	7.09	6.81		BSLFRF STP - Gr (NAV : Rs. 14.6879)	6.8	7.49	6.72	6.44		Crisil Liquid Fund Index	7.29	7.19	6.29	5.91		Crisil Liquid Fund Index	7.29	7.19	6.29	5.91	
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<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load</b> (Including for SIP transactions): <b>Short Term Plan:</b> Nil <b>Long Term Plan:</b> Nil  <b>Exit Load</b> (Including for SIP transactions): <b>Short Term Plan:</b> Nil <b>Long Term Plan:</b> For redemption/ switch out of units within 3 years from the date of allotment: 3.00% of applicable NAV  - 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. 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</p>																																																	
<b>(ii) Recurring expenses [% of Net Assets]</b>	<p>First Rs. 100 crores : 2.25%  Next Rs. 300 crores : 2.00%  Next Rs. 300 crores : 1.75%  Balance : 1.50%  Actual expenses (unaudited) for the financial year ended March 31, 2009:  Short Term Plan : 0.53%  Long Term Plan : 0.32%</p>																																																	

Name(s) of the Scheme(s)	Birla Sun Life Cash Manager	Birla Sun Life Cash Plus																														
Type of Scheme	An Open ended Liquid Scheme	An Open ended Liquid Scheme																														
Investment Objective	The investment objective of the Scheme is to provide current income which is consistent with a portfolio that offers investors superior liquidity by investing 100% in a diversified portfolio of debt (Fixed Income) and money market securities.	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	<b>Type of Investments</b>	<b>Type of Investments</b>																														
	<b>Normal Allocation</b>	<b>Normal Allocation</b>																														
	Central Government Dated Securities, Private Sector Corporate Debt	All Money market instruments																														
	State Government Dated Securities, Bonds Guaranteed by the State / Central Govt.	Corporate Debt, Financial Institutions & Banking																														
	PSU Bonds, Asset Backed Securities, Financial Institution and Banking Sector Bonds	Sector Bonds, Public Sector Bonds, Government																														
	Call Money & Treasury Bills	Guaranteed Bonds and related instruments.																														
	Commercial Papers & Certificate of Deposit																															
	Discounted Trade Bills																															
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 37.	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 37.																														
Plans and Options	Growth Plan Dividend Plan (Weekly Dividend Reinvestment) Institutional Plan : (Daily Dividend Reinvestment, Weekly Dividend Reinvestment & Growth)	Retail Dividend Plan : Daily Dividend Reinvestment option, Retail Growth Plan, Institutional Dividend Plan : Daily Dividend reinvestment option, Weekly Dividend (Payout & Reinvestment option), Fortnightly Dividend (Payout & Reinvestment option), Institutional Growth Plan, Institutional Premium Plan - Growth and Institutional Premium Plan - Dividend : Daily Dividend (Payout & Reinvestment option), Weekly Dividend (Payout & Reinvestment option), Fortnightly Dividend (Payout & Reinvestment option) & Monthly Dividend (Payout & Reinvestment option) Discipline Advantage Plan with Growth option																														
Minimum Application Amount / Number of Units	Purchase(including switch-in): Rs. 10,000/- (Growth & Dividend Plan),Rs. 10,000,000/- (Institutional) Additional Purchase (including switch-in): Rs. 1,000/- (Growth & Dividend Plan), Rs. 100,000/- (Institutional) Repurchase : In Multiples of Re. 1/-	<b>Retail</b> Purchase (including switch-in) : Rs. 10,000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : In Multiples of Re. 1/- <b>Institutional</b> Purchase (including switch-in) : Rs. 1,00,00,000/- Additional Purchase (including switch-in) : Rs. 1,00,000/- Repurchase : In Multiples of Re. 1/- <b>Institutional Premium</b> Purchase (including switch-in) : Rs. 5,00,00,000/- Additional Purchase (including switch-in) : Rs. . 1,00,000/- Repurchase : In Multiples of Re. 1/- For Discipline Advantage Plan (Growth option): The sum of transfer amounts as per the frequency opted or Rs. 10,000/- whichever is greater																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Prasad Dhonde and Ms. Sunaina da Cunha	Mr. Prasad Dhonde and Ms. Sunaina da Cunha																														
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Compounded annualised returns	<b>Birla Sun Life Cash Manager</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLCM Gr (NAV : Rs. 21.8783)</td> <td>6.72</td> <td>7.41</td> <td>6.57</td> <td>7.23</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.29</td> <td>7.19</td> <td>6.29</td> <td>--</td> </tr> </tbody> </table> <p>Inception - May 14, 1998  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p> 	Returns	1 year*	3 years	5 years	Since Inception	BSLCM Gr (NAV : Rs. 21.8783)	6.72	7.41	6.57	7.23	Crisil Liquid Fund Index	7.29	7.19	6.29	--	<b>Birla Sun Life Cash Plus - Retail - Growth</b> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year*</th> <th>3 years</th> <th>5 years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLBCP Retail Gr (NAV : Rs. 23.9225)</td> <td>6.36</td> <td>7.34</td> <td>6.57</td> <td>7.45</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.29</td> <td>7.19</td> <td>6.29</td> <td>--</td> </tr> </tbody> </table> <p>Inception - June 16, 1997  <b>Note</b> : Past performance may or may not be sustained in future.  *Absolute Returns</p> 	Returns	1 year*	3 years	5 years	Since Inception	BSLBCP Retail Gr (NAV : Rs. 23.9225)	6.36	7.34	6.57	7.45	Crisil Liquid Fund Index	7.29	7.19	6.29	--
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(i) Load Structure	<b>Entry Load</b> : NIL <b>Exit Load</b> : NIL - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For 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. 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.	<b>Entry Load</b> : NIL <b>Exit Load</b> : NIL - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For Discipline Advantage Plan/SWP/STP facility and applicable load structure, please refer to instructions on Discipline Advantage Plan/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. 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.																														
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: 0.35%	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2009: 0.34%																														

Name(s) of the Scheme(s)		Birla Sun Life Medium Term Plan		TRIGGER FACILITY ^ (under growth option)	
Type of Scheme	An Open ended Income Scheme			<ol style="list-style-type: none"> <li>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 Short Term Fund or Birla Sun Life Dynamic Bond Fund-Retail Plan or Birla Sun Life Cash Plus This facility is being made available for transactions made through electronic mode only.</li> <li>Trigger levels: 15%, 30%, 50% &amp; 100% gain from average cost of acquisition of the units in the scheme</li> <li>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.</li> <li>Debt Schemes: <b>Birla Sun Life Savings Fund</b> <b>Birla Sun Life Short Term Fund</b> <b>Birla Sun Life Dynamic Bond Fund - Retail Plan</b> <b>Birla Sun Life Cash Plus</b></li> <li>Default trigger/Scheme: Default Trigger Level – 15% Default Debt Scheme for switch-in - Birla Sun Life Savings Fund - Retail Plan – Growth Option In case the investor fails to specify his preference within the Debt scheme, the default plan/options of the respective debt scheme, as mentioned in the Scheme Information Document, would apply.</li> <li>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</li> <li>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</li> <li>Risk Factors specific to this facility: <ol style="list-style-type: none"> <li>There is no guarantee or indication that the scheme will generate the triggered returns</li> <li>Past performance of the schemes may or may not be sustained in the future</li> <li>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.</li> <li>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.</li> </ol> </li> <li>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. Further, the trigger facility cannot be availed for switch-in to Discipline Advantage Plan available under BSL Savings Fund, BSL Short Term Fund and BSL Cash Plus.</li> </ol>	
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.				
Asset Allocation Pattern of the scheme	Types of Instruments	Indicative Allocation			
	Debt Securities	0%- 100%			
	Money Market Instruments	0%- 100%			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factors before investment. For summary of Scheme Specific risk factors please refer page 37.				
Plans and Options	Retail Plan : Dividend option: Weekly Dividend (Reinvestment Facility), Fortnightly Dividend (Payout & Reinvestment), Monthly Dividend (Payout & Reinvestment), Quarterly Dividend (Payout & Reinvestment) & Growth option Institutional Plan : Dividend option: Weekly Dividend (Reinvestment Facility), Fortnightly Dividend (Payout & Reinvestment), Monthly Dividend (Payout & Reinvestment), Quarterly Dividend (Payout & Reinvestment) & Growth option				
Minimum Application Amount / Number of Units	<b>Retail</b> Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : In Multiples of Re. 1/- <b>Institutional</b> Purchase (including switch-in) : Rs. 1,00,00,000/- Additional Purchase (including switch-in) : Rs. 10,000/- Repurchase : In Multiples of Re. 1/-				
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				
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	Absolute returns (%) of Retail - Growth option as at July 31, 2009.				
	Returns	Since Inception			
	Birla Sun Life Medium Term Plan-Retail (NAV : Rs. 10.2530)	2.5			
	Crisil Short term bond Fund Index	2.8			
	Inception - March 25, 2009 <b>Note</b> : Past performance may or may not be sustained in future.				
(i) Load Structure	<b>Entry Load</b> (Including for SIP transactions): Nil <b>Exit Load</b> (Including for SIP transactions): Nil · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.				
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%				

^ Currently Trigger Facility is available under Birla Sun Life Frontline Equity Fund - Plan A (Growth option) for electronic mode only.

## APPLICABLE NAV

- **Applicable NAV for subscriptions/purchases including switch-in of Units for Liquid Schemes**  
(Birla Sun Life Cash Plus, Birla Sun Life Cash Plus-Sweep Plan, Birla Sun Life Floating Rate-Short Term Plan and Birla Sun Life Cash Manager)
  - a) In respect of valid applications, received upto 12.00 noon on a day at the Official Points of Acceptance and the funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
  - b) In respect of valid applications, received after 12.00 noon on a day at the Official Points of Acceptance and the funds are available for utilization on the same day, the closing NAV of the day immediately preceding the next business day shall be applicable; and
  - c) Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.
  
- **Applicable NAV for subscriptions/purchases including switch-in of Units for all other schemes**
  - a) 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.
  - b) 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.
  - c) In respect of valid applications for purchase of units in Debt/Income oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization shall be applicable. In respect of 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.
  
- **Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes**  
(Birla Sun Life Cash Plus, Birla Sun Life Cash Plus-Sweep Plan, Birla Sun Life Floating Rate-Short Term Plan and Birla Sun Life Cash Manager)  
In respect of valid applications received upto 3.00 pm the closing NAV of the day immediately preceding the next business day ;In respect of valid applications received after 3.00 pm the closing NAV of the next business day.
  
- **Applicable NAV for Redemptions including switch-out of Units for all other schemes**  
In respect of valid applications received upto 3:00 P.M. by the Mutual Fund, same day's closing NAV shall be applicable.  
In respect of valid applications received after 3:00 P.M. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

**Note :**

- a) All Liquid schemes purchase transactions received online upto 11.45 a.m. will be processed for historic NAV of Business Day and transactions received online after 11.45 a.m. shall be processed for historic NAV of next business day.
- b) All Liquid schemes redemption/switch transactions received online upto 2.45 p.m. will be processed for the NAV of the same business day and transaction received online after 2.45 p.m. shall be processed for NAV of the next business day.
- c) All schemes (other than liquid schemes) transactions received online upto 2.45 p.m. will be processed for the NAV of the same business day and transactions received online after 2.45 p.m. shall be processed for NAV of next business day.

<b>Waiver of Load for Direct Applications</b>	Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications, where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for subscription at any of the Collection Centres of Birla Sun Life Mutual Fund.
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be declared on all business days and will be published atleast in 2 newspapers. NAV can also be viewed on <a href="http://www.birlasunlife.com">www.birlasunlife.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> Investors can also call up at our toll free number 1-800-22-7000.
<b>For Investor Grievances please contact</b>	Birla Sun Life Asset Management Company Limited One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. 022 43568000, FaxNo. 022 43568110/ 8111 E-mail: <a href="mailto:connect@birlasunlife.com">connect@birlasunlife.com</a>
<b>Unitholders' Information</b>	<p><b>Registrar &amp; Transfer Agents</b></p> <p>Computer Age Management Services Pvt. Ltd, GEMS Foundation, 383, Anna Salai, Saidapet, Chennai 600015 Contact Details : 1800-425-2267 , E-mail.com: <a href="mailto:enq-b@camsonline.com">enq-b@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p> <ol style="list-style-type: none"> <li>1) Account Statements to the Unitholders invested under SIP/STP/SWP will be dispatched once in every quarter ending March, June, September and December, within 10 working days of the end of the respective quarter.</li> <li>2) However, the first account statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment.</li> <li>3) In case of specific request received from investors, Funds shall provide the account statement to the investors within 5 working days from the receipt of such request without any charges.</li> <li>4) Further, soft copy of the account statement shall be mailed to the investors under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated.</li> <li>5) Account Statements to the unit holders who have not transacted during the last six months prior to the date of generation of account statements, may be generated and issued along with the Portfolio Statement or Annual Report of the scheme. Such Account Statement will reflect the latest closing balance and value of the units prior to the date of generation of the account statement. Further, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</li> </ol>
<b>Equity Fund Family</b>	Birla Sun Life Advantage Fund / Birla Sun Life Dividend Yield Plus / Birla Sun Life Tax Plan / Birla Sun Life India Opportunities Fund / Birla Sun Life MNC Fund / Birla Sun Life Midcap Fund / Birla Sun Life India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Basic Industries Fund / Birla Sun Life Frontline Equity Fund / Birla Sun Life Tax Relief '96 / Birla Sun Life '95 Fund / Birla Sun Life Freedom Fund / Birla Sun Life Top 100 Fund / Birla Sun Life Infrastructure Fund / Birla Sun Life International Equity Fund / Birla Sun Life Index Fund / Birla Sun Life Special Situations Fund / Birla Sun Life Commodity Equities Fund, Birla Sun Life Enhanced Arbitrage Fund.
<b>Exit Load for switch-out(s) in Equity Schemes</b>	No exit load shall be charged for switch-out(s) made from any open ended equity scheme to any another open ended equity scheme of Birla Sun Life Mutual Fund, however such exit load shall be charged where the corresponding switchin(s) are made into Birla Sun Life Enhanced Arbitrage Fund, Birla Sun Life Index Fund, Birla Sun Life Commodity Equities Fund, Birla Sun Life Infrastructure Fund(Plan B), Birla Sun Life Frontline Equity Fund(Plan B) & Birla Sun Life Midcap Fund(Plan B).

## SUMMARY OF SCHEME SPECIFIC RISK FACTORS

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

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

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

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

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

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

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

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

- The ability to absorb business changes is lesser in mid-cap companies as compared to some of their larger 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

- 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. The current specified limit for Birla Sun Life Mutual Fund shall not exceed 10% of the net assets managed by AMC as on March 31 of each relevant year subject to a maximum of US\$ 300 mn. AMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.

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

1. Change in Tax rates/structure: Most companies in this universe are in high/highest corporate tax brackets. Moreover, India being a price sensitive market, any change in excise structure would impact selling price, demand and/or company margins. Also, increases in personal taxes correspondingly reduce disposable income, thereby reducing consumption. Hence any modification to existing tax rate or structure would impact business performance.
2. Government Regulation: The universe is exposed to various regulatory issues such as DPCO, IPR, 100% subsidiary allowance (in case of MNCs), Royalty payments, Indian sourcing and relevant tariffs. The manner and extent of allowance/disallowance of all the above would have a bearing on company strategy and business focus.
3. Political Uncertainty: The universe is to a great extent dependent on strong consumer spending, to be able to deliver strong performance. Political uncertainty creates a weaker consumer environment, as individuals defer purchases

until discerning more secure, stable environment (often referred to as the "feel good factor").

4. Competition from spurious/smuggled goods: This has become a problem of increasing magnitude in recent times. However, individual companies are well aware of such practices, and have sensitized regulatory authorities to the same.

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

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

### Risk Factors Specific to Birla Sun Life Basic Industries Fund:

1. Political Uncertainty: Political uncertainty impacts infrastructure spending of both the government and the private sector thereby impacting the demand for commodities. Besides, consumers tend to defer purchases and investment decisions in times of political uncertainty further impacting demand.
2. Downtrend in International Commodity Prices: With the continuous lowering of custom tariffs (as per the requirement of the WTO), the Indian industry is now getting increasingly integrated with global markets. Any downturn in international prices of commodities will impact the domestic pricing environment and therefore the profitability of companies in these sectors.
3. Poor monsoon: The performance of the Indian economy is closely related to the performance of the monsoon. It directly impacts agricultural production and therefore rural incomes, which is an important determinant of consumer demand. Industrial growth is also therefore indirectly dependent on the monsoon.

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

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

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

- Investments in International (overseas) equity and equity related instruments Securities involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity, and volatile prices. Further, risks associated with introduction of extraordinary exchange control, economic deterioration, and changes in bi-lateral relationships.
- Investments in foreign securities under Plan A and Plan B of the Scheme during the NFO period and on an ongoing basis shall be governed by the limits specified by SEBI/RBI from time to time. The current specified limit for Birla Sun Life Mutual Fund shall not exceed 10% of the net assets managed by BSLAMC as on March 31 of each relevant year subject to a maximum of US\$ 300 mn. 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.

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.

# CENTURY SIP



**Birla Sun Life**  
Mutual Fund

<p><b>1. Designated Schemes for Birla Sun Life Century SIP (hereinafter referred to as Century SIP)</b></p> <p>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.</p> <table border="1"> <tr> <td>                     Birla Sun Life Infrastructure Fund                      Birla Sun Life MNC Fund                      Birla Sun Life Basic Industries Fund                      Birla Sun Life India Opportunities Fund                      Birla Sun Life India GenNext Fund                      Birla Sun Life Dividend Yield Plus                      Birla Sun Life Advantage Fund                 </td> <td>                     Birla Sun Life International Equity Fund                      Birla Sun Life Special Situations Fund                      Birla Sun Life TaxPlan*                      Birla Sun Life Equity Fund                      Birla Sun Life Index Fund                      Birla Sun Life Midcap Fund                      Birla Sun Life New Millennium                 </td> <td>                     Birla Sun Life Frontline Equity Fund                      Birla Sun Life Tax Relief 96*                      Birla Sun Life Top 100 Fund                      Birla Sun Life Buy India Fund                      Birla Sun Life Freedom Fund                      Birla Sun Life Commodity Equities Fund                 </td> </tr> </table> <p><small>*An Open-ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years</small></p>			Birla Sun Life Infrastructure Fund Birla Sun Life MNC Fund Birla Sun Life Basic Industries Fund Birla Sun Life India Opportunities Fund Birla Sun Life India GenNext Fund Birla Sun Life Dividend Yield Plus Birla Sun Life Advantage Fund	Birla Sun Life International Equity Fund Birla Sun Life Special Situations Fund Birla Sun Life TaxPlan* 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 Buy India Fund Birla Sun Life Freedom Fund Birla Sun Life Commodity Equities Fund	
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<p><b>2. Eligibility criteria</b></p> <p>Only individual investors, whose age is 18 years and above but less than 46 years, at the time of the first investment. Provided</p> <ul style="list-style-type: none"> <li>Investors enroll for investments through Century SIP, in Designated Schemes.</li> <li>Investors sign genuine "Good Health Declaration" and also provide their Date of Birth, Gender and Nominee details at the specified places in the application form</li> </ul> <p>In case of joint unit holders in the scheme, only the first unit holder would be eligible for the insurance cover.</p> <p>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</p>						
<p><b>3. Investment Amount in Century SIP</b></p> <p>Minimum: Rs. 1000 per month Maximum: No upper limit</p>						
<p><b>4. Mode of Payment</b></p> <p>Payment for Century SIP can be through Direct Debit/ECS or Post Dated Cheques (PDCs).</p>						
<p><b>5. Tenure of Century SIP</b></p> <p>55 Years less the current completed age of the investor e.g. Eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 55 yrs of age. Thus, for an investor at the age of 40 yrs 5 months tenure of Century SIP shall be a period of 14 years and 7 months i.e. period remaining for the attainment of 55 yrs of age.</p>						
<p><b>6. Discontinuation of Century SIP</b></p> <p>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</p>						
<p><b>7. Load Structure</b></p> <p>Load Structure under Century SIP would be:</p> <table border="1"> <tr> <td>Entry Load</td> <td>Nil</td> </tr> <tr> <td>Exit Load**</td> <td>Exit load of 2.00% is payable if units allotted under Century SIP are redeemed / switched out within 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.</td> </tr> </table> <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. 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.</p> <p>**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.</p>			Entry Load	Nil	Exit Load**	Exit load of 2.00% is payable if units allotted under Century SIP are redeemed / switched out within 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.
Entry Load	Nil					
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<p><b>8. Group Life Insurance</b></p> <p><b>Amount of Life Insurance Cover:</b></p> <p>If Century SIP continues, the insurance cover would be as follows</p> <p>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</p> <p>All the above mentioned limits are subject to maximum cover of Rs. 20 lacs per investor across all schemes/plans/folios.</p> <p>If Century SIP discontinues, the insurance cover would be as follows:</p> <p>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.</p>	
<p><b>9. Commencement of Insurance Cover</b></p> <p>The insurance cover will start from the commencement of Century SIP. However, only accidental deaths will be covered for the first 45 days.</p>	
<p><b>10. Cessation of Insurance Cover</b></p> <p>The insurance cover shall cease upon occurrence of any of the following:</p> <ul style="list-style-type: none"> <li>At the end of the tenure. i.e., upon completion of 55 years of age.</li> <li>Discontinuation of Century SIP installments within 3 years from the commencement of the same</li> <li>Redemption / switch-out (fully or partly) of units purchased under Century SIP before the completion of the Century SIP tenure</li> </ul>	
<p><b>11. Revival of Insurance Cover</b></p> <p>There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above.</p>	
<p><b>12. Exclusions for Insurance Cover</b></p> <p>No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of -</p> <ul style="list-style-type: none"> <li>Death due to suicide within first year of commencement of Century SIP</li> <li>Death within 45 days from the commencement of Century SIP installments except for death due to accident</li> <li>Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of Century SIP</li> </ul>	
<p><b>13. Other Terms and Conditions</b></p> <p>The Group Life Insurance Cover will be governed by the terms, conditions &amp; exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.</p> <p>Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Charges of the insurance cover will be entirely borne by the AMC.</p> <p>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.</p> <p>Insurance is subject matter of solicitation.</p> <p>All the other terms and conditions of the respective offer documents will remain unchanged.</p>	

## Additional criteria for availing Birla Sun Life Century SIP (CSIP) for NRI and PIOs

1. The CSIP facility can also be availed by the NRI/PIO provided they reside in one of the following countries as given below.

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

2. NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSIP Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy.

3. All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

4. The CSIP form has to be received on or before the last day of the CSIP period. CSIP forms received, by any mode, after the closure of the CSIP date will be liable to be rejected.

Investors are requested to contact any of our Investor Service Centres listed herein or go to our website [www.birlasunlife.com](http://www.birlasunlife.com) for separate application forms, for availing Century SIP or Birla Sun Life Life Stage Plan.

# Birla Sun Life Life Stage Plan



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

## 1. ELIGIBILITY CRITERIA FOR LIFE INSURANCE COVER:

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

## 2. ADDITIONAL CRITERIONS FOR NRIS:

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

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

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

## 3. INVESTMENT AMOUNT IN BSL LIFE STAGE PLAN

Minimum: Rs. 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 3yr 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 Rs. 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.

Investors are requested to contact any of our Investor Service Centres listed herein or go to our website [www.birlasunlife.com](http://www.birlasunlife.com) for separate application forms, for availing Century SIP or Birla Sun Life Life Stage Plan.

## Branch Office of Birla Sun Life Mutual Fund

**Agra :** F/1,Kailash Towers,Sanjay Place,Agra-282002 • **Ahmedabad :** 2nd floor, Shivalka Point, opp Abhujeeet-1 Near Mithakali, Six Road Navrangpura - Ahemdabad - 380009 • **Ajmer :** Shop No.5,6, 1st Floor,India Square Building, Kutchery Road, Ajmer • **Allahabad :** Upper ground floor,45/1(202),MG Marg,Civil Lines,Allahabad-211001 • **Alwar :** Krishna Complex, Plot no 17, Tej Mandi Station Road, Alwar - 301001 • **AMBALA :** 6351/14 NICHOLSON ROAD ABOVE ARCHIES GALLERY AMBALA CANTT-133001 HARYANA • **Amravati :** 1st Floor, Katrli Mall, Morchi Road, Amravati - 444602 • **Amritsar :** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar • **Anand :** 306-307, Triveni Arcade, V V Nagar Road, Anand 388001 • **Aurangabad :** 1st Floor, Sanjivani Complex, Near Ratnprabha Motors, Opp LIC Office, Adalat Road, Aurangabad - 431001 • **Bangalore - Cunningham Road :** G 206/207, H M Geneva House, 14 Cunningham Road, Bangalore : 560052 • **Bangalore - Jayanagar :** #14, South end road, Basavanagudi, Next to Surana College, Bangalore-560004 • **Bangalore - Malleshwaram :** No.1 14 A Cross 3rd Floor Sampige Road Malleshwaram, Bangalore: 560003 • **Baroda :** 3/A sun complex , opp Race Course Tower,Next to CITLBank Rd, Vadodara-390007 • **Belgaum :** 1st Floor, Beside Canara Bank, Opp. Meenaxi Bhavan,Station Road, Belgaum - 590 001 • **Bharuch :** 205/206, Aditya Complex, Kasak Kirci, Bharuch - 392001 • **Bhavnagar :** Shree Vallabh Complex,Ground Floor, G (1 to 3) C,Opp Joggers Park, Waghadwari Road,Bhavnagar -364002 • **Bhilai :** Shop no 9-2nd floor Chauhan estate G E Road Bhilai(C.G) 490023 -Ph no-0788-4083340 • **Bhopal :** 149 Kamal Tower , MP Nagar Zone 1 Bhopal - 462011 • **Bhubaneswar :** 77,Janpath,Kharvelnagar Bhubaneswar-751001 • **Calicut :** SHOP No:110-111,First FLOOR,Calicut Mall, Stadium Junction, Puthiyara Road,Calicut-673004 • **CHANDIGARH :** Birla Sunlife Asset Management Co Ltd, S.C.O-55-56-57,2nd Floor, Above IDBI BANK, Sector-8-C, Chandigarh-160018 • **Chennai - Anna Nagar :** 334/4, Galaxy Apts, 2 nd Avenue, Anna Nagar, Chennai-40 • **Chennai - Egmore :** " Kuber", 1st Floor, 42, Pantheon Road, Egmore, Chennai - 600008 • **Cochin :** Casa Blanca, 2nd Floor, Opp: CITI BANK, M.G.Road, Cochin-682 035 • **Coimbatore :** 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road, Coimbatore - 641018 • **Dehradun :** 97 India Trade Centre,Rajpur road,Adjoining hotel Madhuban,Dehradun-248001 • **Delhi :** C -34, First Floor, Inner Circle, Connaught Place, New Delhi - 1 • **Dhanbad :** SHOP NO-202 2ND FLOOR SHRIRAM PLAZA BANK MORE DHANBAD-826001 • **Durgapur :** City Centre City Plaza,3rd Floor Durgapur-16 • **Erode :** N R Complex,1st Floor, 1B,Veerabhadra Street IV, Park Approach Road, Near Hotel Oxford, Erode-638003 • **Gurgaon :** 617, Galleria Commercial Complex,DLF City Phase IV, Gurgaon-122002 • **Guwahati :** Orion Towers#7,8 1st Floor,G.S. Road Guwahati-781005 • **Gwalior :** Alaknada Tower , 4th Floor, Plot no 45 A , City center , Gwalior - 474001 • **Hubli :** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 • **Hyderabad - Abids :** 102 1st floor, Oasis Plaza, D.No.4-1-898, Tilak Road, Abids, Hyderabad - 500011 • **Indore :** 405 City Centre 570 M G Road , Indore 452001 • **Jabalpur :** Mangalam 2nd Floor , Shastri ridge Road,Napier Town Jabalpur • **Jaipur :** 204, 2nd Floor, Ganpati Plaza, M1 Road, Jaipur 302001 • **JALANDHAR :** 210, 2nd Floor, Grand Mall,Jalandhar-144001 • **Jammu :** TRG Building, 5th Floor, Gandhi Nagar, Behind Baahu Plaza, Jammu - 180004 • **Jamnagar :** 209, Madhav Darshan Complex, Lal Bunglow Road Jamnagar -361001 • **Jamshedpur :** 4/1, 4th floor Aditya Towers Bistupur,Opp Bistupur Police Station,Bistupur-831001 -Jamshedpur • **Jodhpur :** KK.Plaza II nd Floor, Sardarpura Ist B Road, Jodhpur • **Kanpur :** 114/113,Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 • **Kolhapur :** Shop No. S-1a , ' E ' Ward , CTS No.264/k , Tarabai Park, Kolhapur - 416003 • **Kolkata :** 2nd Floor JK Millenium Centre,46D Jwaharlal Nehru Road -Kolkata-700071 • **Kota :** 390 2nd Floor, Shopping Centre, Near Ghodawala Baba Chauraha, Kota-324004 • **Lucknow :** 103-B, 1st Floor, Shalimar Square,Laibagh,Lucknow-226001 • **Ludhiana :** SCO-2,Ground Floor,ABC Building,Feroze Gandhi MarketLudhiana-141001 • **Madurai :** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 • **Mandi Gobindgarh :** Ward No. 11, Post Office Road, Near State Bank of India, Mandi Gobindgarh - 147301 • **Mangalore :** 6th Floor, Essel Towers, Bunds Hostel Circle, Mangalore - 575003 • **Margao :** Ground Floor,Shop No.7 & 8, Colaco Building,Abade Faria Road,Margao-Goa,403601 • **Mathura :** Sangam Complex, 1st Flr., Krishna Nagar Chowk, Gorbardhan Road, Mathura - 281004 • **Meerut :** Unit 103,Om plaza,opposite Ganga Plaza,Begum bridge road,Merrut • **Mehasana :** Gr. Floor, Shop no G (1 to 3), C, Shri Vallabh Complex, Bhavnagar, Gujarat-364002 • **Moradabad :** Near Hotel Rajmahal,Infrront of P K Das,Civil Lines,Moradabad-244001 • **Mumbai - Borivali :** Victory Park, A/405, Roshan Nagar, Chandavarkar Lane, Borivali (W), Mumbai -400092 • **Mumbai - Ghatkopar :** 506-507, 5th Floor, Kailas Plaza, Vallabhbaug Lane, Ghatkopar • **Mumbai (Industry House) :** Industry House, 1st Floor Churchgate Reclamation, Mumbai 400 020 • **Mumbai (India Bulls) :** One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. • **Mysore :** No. 442-443, Laxman Plaza, Chamrajya Double Road, Near Ramaswamy Circle, Mysore -570024 • **Nagpur :** 1st Floor, Karpish House Apartments-282, Mata Mandir Road, Near Khare Town, Dharampeth, Nagpur - 440 010 • **Nasik :** Shop no 1, Samrudhidi Residency, Opp Hotel City Drive, Tilakwadi, Nasik - 422002. • **Noida :** N-22,1st Floor, Sector-18,Noida • **PANIPAT :** N.K Tower,Office no -1, Second Floor,G.T Road, Panipat-132103 • **Panjim :** 507-508, Kamat Towers, Patto Plaza, Panjim, Goa - 403 001 • **Patna :** 511/512,5th floor Ashiana Hari Niwas ComplexDak Bunglow Road Patna -800001 • **Pondicherry :** 116 1st floor, Jayalxmi Complex, Thiruvalluvar Salai, Pondicherry - 605013 • **Pune (Bhandarkar Rd) :** Shop No.A5/1, Ground Floor, Near Millennium Tower, Bhandarkar Institute Rd, Deccan Gymkhana, Shivajinagar, Pune-411004. • **Pune (Main) :** Kapil Towers, ' C ' Wing, 1st Floor, Near Sangam Bridge, R.T.O., Dr. Ambedkar Rd., Pune - 411001. • **Pune (Pimpri) :** A-17,Empire Estate, Near Ranka Jewellers, Pimpri Branch, Pune-411019. • **Raipur :** 2nd Floor Chawla Complex Devandra Nagar Road Sai Nagar, Raipur -492001 • **Rajkot :** 915- Star Plaza,Flt chap chowk,Rajkot-360001 • **Ranchi :** 2nd floor Liya complex P.P compound Ranchi-834001 • **Salem :** No4,Anura Complex, Omalur Main Road, Angammal Colony entrance, Salem - 636009 • **Siliguri :** Ganpati Plaza 2nd floor,Near File Cinema hall,Sevoke Road Siliguri-734001 • **Surat :** M - 8 & 9 Mezzanine Floor,Jolly Plaza, Athwa Gate, Surat - 395001 • **Thane :** Konark Tower Ground Floor, Shop 13 - 15, Ghanatali Road, Thane (W), Thane-400602 • **Trichy :** 19/1 1ST Floor Kingstone Park, Ramalinganagar Puthur High Road, Woraiyur,Trichy -620017 • **Trivandrum :** 3rd,Floor,Kailas Plaza,Patton,Trivandrum - 695 004 • **Udaipur :** 209-210 Daulat Chambers, 4-D Sardarpura 2nd Floor, Udaipur-313001 • **Valsad :** 103, Amar Chambers, Nr ICICI Bank, Opp. Lal School, Station Road, Valsad - 396001 • **Vapi :** 145-146 Tirupati Plaza Chala Road, VAPI 396191. • **Varanasi :** Arihant Complex,3rd Floor,D-9/127 C-4,Sigra,Varanasi-10 • **Vashi :** Armeja Corner, 217, 2nd Flr., New Mumbai • **Vijayawada :** K.P.Towers, 40-1-52/6 , Birla Sun Life Insurance, Acharya Ranga Nagar , vijaywada -520010 • **Vishakapatnam :** 1st Floor , B-2,Pavan Palace,Opp T.S.R.Complex,Dawarkanagar, Vishakapatnam -530016 •

## Address of CAMS Centers:

**Agartala:** Advisor Chowmuhan (Ground Floor), Agartala, Tripura, Agartala - 799001 • **Agra:** No. 8, II Floor, Sanjay Place , Uttarpradesh, Agra - 282002 • **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Behind Lal Bungalow, Ellis Bridge, Gujarat, Ahmedabad - 380 006 • **Ahmednagar:** 203-A,Mutha Chambers, Market Yard Road, Ahmednagar , Maharashtra, Ahmednagar - 414 001 • **Ajmer:** Shop No.S-5, Second Floor, Rajasthan, Ajmer - 305001 • **Akola :** Opp. RLT Science College, Maharashtra, Akola - 444001 • **Aligarh:** City Enclave, Opp. Kumar Nursing Home, U.P., Aligarh - 202001 • **Allahabad:** No.7 Ist Floor, S. P. Marg, Civil Lines, Uttarpradesh, Allahabad- 211001 • **Alwar:** 256A, Scheme No.1, Rajasthan, Alwar - 301001 • **Amaravati :** 81, Gulsham Tower, 2nd Floor, Maharashtra, Amaravati - 444601 • **Ambala:** Opposite PEER, Ambala, Haryana, Ambala - 134003 • **Amritsar:** 378-Majitha Complex, 1st Floor, Punjab, Amritsar - 143001 • **Anand:** 101, A.P. Tower, Next to Nathvani Chambers, Gujarat, Anand - 388001 • **Anantapur:** 15-570-33, I Floor, Anantapur , A.P., Anantapur - 515 001 • **Andheri (parent: Mumbai ISC) :** 1, Skylark Ground Floor, Azad Road, Andheri (E), Andheri, Maharashtra, Andheri - 400069 • **Angul:** Angul, Orissa, Angul - 759122 • **Ankleshwar:** G-34, Ravi Complex, Gujarat, Ankleshwar- Bharuch - 393 002 • **Ansols:** Block - G 1st Floor, Rambandhu Talab P O Ushagram, West Bengal, Ansols - 713303 • **Aurangabad:** Office No. 1, 1st Floor, Juna Bazar , Maharashtra, Aurangabad- 431001 • **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, Station Road, Near Basaveshwar Circle, Bagalkot, Karnataka, Bagalkot - 587 101 • **Balassore:** B C Sen Road, Orissa, Balasore - 756001 • **Bangalore:** Trade Centre, 1st Floor, (Next to Manjpal Centre ), Karnaaka, Bangalore - 560 042 • **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly, U.P., Bareilly - 243001 • **Belgaum:** Tanish Tower, Tilakwadi, Karnataka, Belgaum - 590006 • **Bellary:** No.18A, 1st Floor, Parvathi Nagar Main Road, Karnataka, Bellary - 583103 • **Berhampur:** First Floor, Upstairs of Aaroon Printers, Orissa, Orissa, Berhampur - 760001 • **Bhagalpur:** Dr R P Road , Bihar, Bhagalpur - 812002 • **Bharuch (parent: Ankleshwar TP) :** F-108, Rangoli Complex , Bharuch, Gujarat, Bharuch - 392001 • **Bhatinda:** 2907 GH, GT Road, BHATINDA, Punjab, BHATINDA - 151001 • **Bhavnagar:** 305-306, Sterling Point, OPP. HDFC BANK, Gujarat, Bhavnagar - 364002 • **Bhilai:** 209 , Khichariya Complex, Nehru Nagar Square, Chhattisgarh, Bhilai - 490020 • **Bhilwara:** C/o Kodwani & Associates, Azad Market, Rajasthan, Bhilwara - 311001 • **Bhopal:** Plot No.13, Zone-I, M.P. Nagar, Madhya Pradesh, Bhopal - 462011 • **Bhubaneswar:** 101/7, Janpath, Unit -11 , Orissa, Bhubaneswar - 751 001 • **Bhuj:** Data Solution, Office No.17, Municipal Building Opp Hotel Prince, Station Road, Gujarat, Bhuj - Kutch - 370001 • **Bhusawal (Parent: Jalgaon TP) :** 3, Adelata Apartment, Amardeep Talkies Road, Bhusawal, Maharashtra, Bhusawal - 425201 • **Bikaner:** 6/7 Vadav Complex, Bikaner, Rajasthan, Bikaner - 334001 • **Bilaspur:** Beside HDFC Bank, Bilaspur, Chattisgarh, Bilaspur - 495 001 • **Bokaro:** Mazzanine Floor, Bokaro Steel City, Jharkhand, Bokaro - 827004 • **Burdwan:** 399, G T Road, West Bengal, Burdwan - 713101 • **C.R.Avenue (Parent: Kolkata ISC) :** 33,C.R Avenue, Kolkata, West Bengal, Kolkata - 700012 • **Calicut:** 29/97 G 2nd Floor, Mavoor Road, Arayidathupalam, Kerala, Calicut - 673016 • **Chandigarh:** SCO 80-81, IIrd F, Punjab, Chandigarh - 160 017 • **Chandrapur:** Above Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra , Chandrapur - 442 402 • **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Nungambakkam, Tamil Nadu, Chennai - 600 034 • **Cochin:** 40 / 9633 D, Veekshanam Road, Kerala, Cochin - 682 035 • **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), R.S.Puram, Tamil Nadu, Coimbatore - 641 002 • **Cuttack:** Near Indian Overseas Bank, Mata Math, Orissa, Cuttack - 753001 • **Darbhanga:** Shahi Complex, 1st Floor, Laheriasarai, Darbhanga, Bihar, Darbhanga - 846001 • **Davengere:** 13, Ist Floor, Church Road, P.J.Extension, Karnataka, Davengere - 577002 • **Dehradun:** 204/121 Nari Shilp Mandir Marg, Uttaranchal, Dehradun - 248001 • **Deoghar:** S S M Jalan Road, Opp. Hotel Ashoke, Carster Town, Jharkhand, Deoghar - 814112 • **Dhanbad:** Urmila Towers , Bank More, Jharkhand, Dhanbad - 826001 • **Dharmapuri:** 94, Kandasani Vathiyar Street, Dharmapuri, Tamil Nadu, Dharmapuri - 636 701 • **Dhule :** H. No. 1793/A , J.B. Road, Maharashtra, Dhule - 424 001 • **Durgapur:** 4/2, Bengal Ambuja Housing Development Ltd, West Bengal, Durgapur - 713216 • **Erode:** 197, Seshaiyer Complex, Tamil Nadu, Erode - 638001 • **Faizabad:** 64 Cantonment, Faizabad, Uttar Pradesh, Faizabad - 224001 • **Faridabad:** B-49, Ist Floor, Behind Anupam Sweet House, NIT, Haryana, Faridabad - 121001 • **Ghaziabad:** 113/61 Floor, Uttarpradesh, Ghaziabad - 201001 • **Goa:** No.108, 1st Floor, Gurudutta Bldg, M G Road, Goa, Panaji (Goa) - 403 001 • **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Bank Road, Uttarpradesh, Gorakhpur - 273001 • **Gulbarga:** Pal Complex, Ist Floor, Gulbarga, Karnataka, Gulbarga - 585 101 • **Guntur:** Door No 5-38-44, Near Ravi Sankar Hotel, Andhra Pradesh, Guntur - 522002 • **Gurgaon:** SCO - 17, 3rd Floor, Haryana, Gurgaon - 122001 • **Guwahati:** A.K. Azad Road, Rehabari, Assam, Guwahati - 781008 • **Gwalior:** 1st Floor, Singhal Bhavan, Old High Court Road, Madhya Pradesh, Gwalior - 474001 • **Haldia:** Durgachak Post Office,Durgachak Post Office, West Bengal, Haldia - 721 602 • **Haldwani:** Durga City Centre, Haldwani , Uttarakhand, Haldwani - 263139 • **Hazaribag:** Municipal Market, Hazaribag, Jharkhand, Hazaribag - 825301 • **Himmatnagar:** C-7/8 Upper Level, Near Railway Crossing, Himmatnagar , Gujarat, Himmatnagar - 383 001 • **Hisar:** 12, Opp. Bank of Baroda, Hisar, Haryana, Hisar - 125001 • **Hoshiarpur:** Near Archies Gallery,Hoshiarpur, Punjab, Hoshiarpur - 146 001 • **Hosur:** Shop No.8 J D Plaza, Royakotta Road, Tamil Nadu, Hosur - 635109 • **Howrah (Parent: Kolkata ISC) :** Gaganananchal Shopping Complex, 37, Dr. Abani Dutta Road,Salkia , Howrah, West Bengal, Howrah - 711106 • **Hubli:** 206 & 207, 1st Floor, Opp Court, Club road , , Karnataka, Hubli - 580029 • **Hyderabad:** 208, II Floor, Paradise Circle, Andhra Pradesh, Secunderabad - 500 003 • **Indore:** 101, Shalimar Corporate Centre, Madhya Pradesh, Indore - 452 001 • **Itarsi:** 1st Floor, Shiva Complex , Itarsi , Madhya Pradesh, Itarsi - 461 111 • **Jabalpur:** 975,Chouksey Chambers, 4th Floor, Napier Town , Madhya Pradesh, Jabalpur - 482001 • **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme , , Rajasthan, Jaipur - 302 001 • **Jalandhar:** 367/8, Central Town , , Punjab, Jalandhar - 144001 • **Jalgaon:** Rustomji Infotech Services, Opp. Old Bus Stand , Maharashtra, Jalgaon - 425001 • **Jalna C.C. (Parent: Aurangabad):** Shop No.1, 1st Floor, Ashoka Plaza, Subhash Road, Jalna, Maharashtra, Jalna - 431 203 • **Jammu:** 660- Gandhi Nagar, J & K, Jammu - 180004 • **Jamnagar:** 217/218, Manek Centre, Gujarat, Jamnagar - 361001 • **Jamshedpur:** Millenium Tower, "R" Road, Bistupur, Jharkhand, Jamshedpur - 831001 • **Jhansi:** Opp SBI Credit Branch, Gwalior Road, Uttarpradesh, Jhansi - 284001 • **Jodhpur:** 1/5, Nirmal Tower, Rajasthan, Jodhpur - 342003 • **Junagadh:** Circle Chowk , , Gujarat, Gujarat, Junagadh - 362001 • **Kadapa:** Door No.1-1625, DNR Laxmi Plaza, Yerramukkappalli, Kadapa, Andhra Pradesh, Kadapa - 516 004 • **Kakinada:** No.33-1, 44 Sri Sathya Complex, Kakinada, A.P., Kakinada - 533 001 • **Kalyani:** A - 1/50, Block - A, West Bengal, Kalyani - 741235 • **Kannur:** Room No.14/435, Talap, Kannur, Kerala, Kannur - 670004 • **Kanpur:** I Floor 106 to 108, 63/2, THE MALL, Uttarpradesh, Kanpur - 208 001 • **Karimnagar:** H.No.17-1-257, Upstairs S B H, Karimnagar , A.P., Karimnagar - 505 001 • **Karnal (Parent: Panipat TP) :** Kunjapura Road, Karnal, Haryana, Karnal - 132001 • **Karur:** # 904, 1st Floor, Karur, Tamil Nadu, Karur - 639 001 • **Kestopur:** AA 101, Prafulla Kanan, Ground Floor, Kolkata, West Bengal, Kestopur - 700101 • **Kharagpur:** 623/1 Malancha Main Road, Kharagpur, West Bengal, Kharagpur - 721304 • **Kolhapur:** AMD Sofex Office No.7, 3rd Floor, Station Road , Maharashtra, Kolhapur - 416001 • **Kolkata:** "LORDS Building", Ground Floor, West Bengal, Kolkata - 700 071 • **Kollam:** Kochupilamoodu Junction, Kerala, Kollam - 691001 • **Kota:** B-33'Kalyan Bhawan, Rajasthan, Kota - 324007 • **Kottayam:** Door No. IX / 1276, Manorama Junction, Kerala, Kottayam - 686001 • **Kumbakonam:** Jailani Complex, Tamil Nadu, Kumbakonam - 612001 • **Kurnool:** H.No.43/8, Upstairs, Kurnool, A.P., Kurnool - 518 004 • **Latur:** Kore Complex, 2nd Cross Kapad Line, Latur, Maharashtra, Latur - 413 512 • **Location:** Address, Address (continued), Address (continued), State, City - Pin code • **Lucknow:** Off # 4, 1st Floor, Centre Court Building, Uttarpradesh, Lucknow - 226 001 • **Ludhiana:** U/ GF, Prince Market, Green Field, Pakhrowa Road, Punjab, Ludhiana - 141 002 • **Madurai:** 86/71A, Tamsilsangam Road, Tamil Nadu, Madurai - 625 001 • **Malda:** Daxhinapan Abasan, SM Pally, Malda, West Bengal, Malda - 732 101 • **Mangalore:** No. G 4 & 5, Inland Monarch, Kadri Main Road, Kadri, Karnataka, Mangalore - 575 003 • **Manipal:** Academy Annex, First Floor, Upendra Nagar, Karnataka, Manipal - 576104 • **Mapusa (Parent ISC : Goa) :** Office no.CF-8, 1st Floor, Business Point, Angod, Mapusa, Goa, Mapusa - 403 507 • **Margao:** Virginkar Chambers I Floor, Near Lily Garments, Old Station Road, Margao, Goa, Margao - 403 601 • **Mathura:** 159/160 Vikas Bazar, Uttarpradesh, Mathura - 281001 • **Meerut:** 108 Ist Floor Shivam Plaza, Uttarpradesh, Meerut - 250002 • **Mehsana:** 1st Floor, Subhadra Complex, Mehnsana, Gujarat, Mehnsana - 384 002 • **Moga:** Plot No.991, Lower Ground Floor, Opp. State Bank of Patiala, Moga, Punjab, Moga - 142001 • **Moradabad:** B-612 'Sudhakar', Uttarpradesh, Moradabad - 244001 • **Morbi:** 108, Galaxy Complex, Morbi, Gujarat, Morbi - 363 641 • **Mumbai:** Rajabahdur Compound, Ground Floor, 30, Mumbai Samachar Marg, Fort , Maharashtra, Mumbai - 400 023 • **Muzaffarpur:** Brahman toli, Gola Road, Bihar, Muzaffarpur - 842001 • **Mysore:** No.1, 1st Floor, (Above Trishakthi Medicals), Saraswati Puram, Karnataka, Mysore - 570009 • **Nadiad (Parent TP: Anand TP) :** 8, Ravi Kiran Complex, Nadiad , Gujarat, Nadiad - 387001 • **Nagpur:** 145 Lendra Park , Behind Indus Ind Bank, Maharashtra, Nagpur - 440 010 • **Namakkal:** 156A / 1, First Floor, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamil Nadu, Namakkal - 637001 • **Nanded:** Shop No.7, 1st Floor, Shivaji Nagar, Nanded, maharashtra, Nanded - 431 602 • **Nasik:** Raturang Bungalow, 2 Godavari Colony, Off College Road, Maharashtra, Nasik - 422005 • **Navsari:** Dinesh Vasani & Associates, Nr. Vasant Talkies, Chhinnabai Road, Gujrat, Navasari - 396445 • **Nellore:** 97/56, I Floor Inmidesetty Towers, Andhra Pradesh, Nellore - 524001 • **New Delhi :** 304-305 III Floor, 18, Barakhamba Road, Connaught Place, New Delhi, New Delhi - 110 001 • **Nizamabad:** D. No. 5-6-209, NIZAMABAD, A.P., NIZAMABAD - 503001 • **Palakkad:** 10 / 688, Sreedevi Residency, Palakkad, Kerala, Palakkad - 678 001 • **Palanpur:** Jyotindra Industries Compound, Deesa Road , Palanpur, Gujarat, Palanpur - 385 001 • **Panipat:** 83, Devi Lal Shopping Complex, Haryana, Panipat - 132103 • **Patiala:** 35, New Lal Bagh Colony, Punjab, Patiala - 147001 • **Patna:** Kamalaya Shobha Plaza, Ground Floor, Exhibition Road , Bihar, Patna - 800 001 • **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, Pondicherry, Pondicherry - 605001 • **Porbandar:** II Floor, Harikrupa Towers, M G Road, Gujarat, Porbandar - 360575 • **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Erandawane, Maharashtra, Pune - 411 004 • **Raebareilly:** 17,anand Nagar Complex, Raebareilly, U.P., Raebareilly - 229001 • **Raichur:** # 12 - 10 - 51 / 3C, Maram Complex,Raichur, Karnataka, Raichur - 584101 • **Raipur:** C-24, Sector 1 , Chhattisgarh, Raipur - 492004 • **Rajahmundry:** Cabin 101 D no.7-27-4, Baruvuri Street, T Nagar, Andhra Pradesh, Rajahmundry - 533101 • **Rajapalayam:** No 155, Railway Feeder Road, Rajapalayam, Tamil Nadu, Rajapalayam - 626117 • **Rajkot:** Office 207 - 210, Everest Building, Opp Shastri Maidan, Limda Chowk, Gujarat, Rajkot - 360001 • **Ranchi:** Near Student's Cottage Pee Pee Compound , Jharkhand, Ranchi - 834001 • **Ratlam:** Dairia & Co, Madhya Pradesh, Ratlam - 457001 • **Ratnagiri:** Kohinoor Complex, Nachane Road, Ratnagiri, Maharashtra, Ratnagiri - 415 639 • **Rohtak:** 205, 2ND Floor, Blg. No. 2, Delhi Road, Haryana, Rohtak - 124001 • **Roorkee:** 399/1 Judugar Road, Roorkee, Uttarakhand, Roorkee - 247667 • **Ropar:** SCF 17 Zail Singh Nagar, Ropar, Punjab, Ropar - 140001 • **Rourkela:** 1st Floor , Phase II , Power House Road , Orissa, Rourkela - 769001 • **Sagar:** Opp. Soman Automobiles , Sagar , Madhya Pradesh, Sagar - 470 002 • **Saharanpur:** I Floor, Krishna Complex, Court Road, Saharanpur, U.P., Saharanpur - 247001 • **Salem:** No.2, I Floor Vivekananda Street,Tamil Nadu, Salem - 636016 • **Sambalpur:** C/o Raj Tibrewal & Associates, Orissa, Sambalpur - 768001 • **Sangli (Parent: Kolhapur) :** Diwan Niketan, Opp. Hotel Suruchi, Near S.T. Stand, Sangli, Maharashtra, Sangli - 416416 • **Satara:** 117 / A / 3 / 22 , Shukrawar Peth, Maharashtra, Satara - 415002 • **Satna:** 1st Floor, Shri Ram Market, SATNA, Madhya Pradesh, SATNA - 485 001 • **Shimla:** I Floor, Opp. Panchayati Bhawan Main Gate, Shimla, Himachal Pradesh, Shimla - 171001 • **Shimoga:** Nethravathi, Kuvempu Road, Shimoga, Karnataka, Shimoga - 577 201 • **Siliguri:** No.8, Swamiji Sarani, Ground Floor, West Bengal, Siliguri - 734001 • **Solapur:** 4, Lokhandwala Tower, Near Z.P. Opp. Panggal High School, Maharashtra, Solapur - 413001 • **Sriganaganagar:** 18 L Block, Sri Ganganagar, Rajasthan, Sri Ganganagar - 335001 • **Srikulakam:** Door No 5 - 6 - 2, Punyapuri Street, Srikulakam, A.P., Srikulakam - 532 001 • **Surat:** Office No 2 Ahura -Mazda Complex, Timalaywad, Nanpura, Gujarat, Surat - 395 001 • **Surendranagar:** 2 M I Park, Near Commerce College, Surendranagar, Gujarat, Surendranagar - 363035 • **Thiruppur:** 1(1), Binny Compound,Kumaran Road, Tamil Nadu, Thiruppur - 641601 • **Tirunelveli:** III Floor, Nellai Plaza, Tamil Nadu, Tirunelveli - 627001 • **Tirupathi:** Shop No14, Boligala Complex, Near Leela Mahal Circle, Tirumala Bypass Road, Andhra Pradesh, Tirupathi - 517501 • **Trichur:** Adam Bazar, Rice Bazar (East), Kerala, Trichur - 680001 • **Trichy:** No 8 / I Floor, 8th Cross West Extn, Tamil Nadu, Trichy - 622018 • **Trivandrum:** R S Complex, Pattom PO, Kerala, Trivandrum - 695004 • **Tuticorin:** 1 - A / 25, 1st Floor, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin, Tamil Nadu, Tuticorin - 628 008 • **Udaipur:** 32 Ahinsapuri, Rajasthan, Udaipur - 313004 • **Unjha (Parent: Mehnsana) :** 10/11, Maruti Complex, Unjha , Gujarat, Unjha - 384 170 • **Vadodara:** 103 Aries Complex, Alkapuri, Gujarat, Vadodara - 390 007 • **Valsad:** Ground Floor, Near Dreamland Theater, Tithal Road, Gujarat, Valsad - 396001 • **Vapi:** 215-216, Heena Arcade, Char Rasta, Vapi, Gujarat, Vapi - 396195 • **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Uttarpradesh, Varanasi - 221002 • **Vashi:** Mahaveer Center, Sector 17, Maharashtra, Vashi - 400703 • **Vellore:** No:54, Ist Floor, Thotta Palayam, Tamil Nadu, Vellore - 632004 • **Veraval:** Opp.Lohana Mahajan Wadi,Satta Bazar, Veraval, Gujarat, Veraval - 362265 • **Vijayawada:** 40-1-68, Rao & Ratnam Complex, M.G.Road, Lobbipet, Andhra Pradesh, Vijayawada - 520 010 • **Vishakapatnam:** 47/9 / 17, 1st Floor, Andhra Pradesh, Vishakapatnam - 530 016 • **Warangal:** F13, 1st Floor, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Andhra Pradesh, Warangal - 506001 • **Wardha:** Opp. Raman Cycle Industries, Maharashtra, Wardha - 442 001 • **Yamuna Nagar:** 124-B/R Model Town, Haryana, Yamuna Nagar - 135 001 • **Yavatmal:** Pushpam, Tilakwadi, Yavatma, Maharashtra, Yavatma - 445 001 •

## Other Points of Acceptance:

**Mumbai:** 19, 'Shreeji Darshan', Shantilal Modi Road, Near Bata Show Room, Kandivili (West), Mumbai - 400 067 • **Dombivili:** Shop No.8, Manpada Road, Char Rasta, Nr. Bank of India, Dombivili (East) - 421 201 • **Kalyan:** Shop No.5, Madhav Building, Oak Baug, Opp Archies Bldg, New Kalyan Road, Kalyan (West) - 421 301 • **Navli Mumbai:** Shop No. 5, Crystal Apartments, Plot No. 25, Sector 19, Opp-Axis Bank, New Panvel, Navli Mumbai - 412006



# “The Mutual Fund House of the Year” 2007



# “The Mutual Fund House of the Year” 2008

Birla Sun Life Mutual Fund wins  
the CNBC TV-18 CRISIL award 2 years in a row.

Past performance is no guarantee of future results.

Birla Sun Life Mutual Fund is the only fund house to win this recognition for 2 years consecutively.

Our disciplined approach to investing has also won us 9 awards at the ICRA Mutual Fund Awards 2009 including the prestigious ‘Star Fund House of the Year - Debt’ and 4 awards at the LIPPER Awards India 2009 including the ‘Best Group – Mixed Asset Category’ award. The numerous awards we have won is a testimony to our consistent performance.

We are thankful to over 21 lakh investors (as of 31 July 2009) for their trust, that motivates us to perform better, year after year.



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**Award Methodology & Disclaimers:** CNBC TV18 – CRISIL Mutual Fund of the Year Award for 2008 & 2007. Birla Sun Life Mutual Fund, Category - Mutual Fund House of the Year, out of 27 fund houses for 2008 awards and out of 26 fund houses for 2007 awards. Fund Houses winning at least two awards for their schemes in the category level awards for 2008 and 2007 respectively were considered for the award based on consistency of fund house's performance across various scheme categories in the four quarterly CRISIL CPR rankings released during the calendar year 2008 and 2007 respectively. The individual CRISIL CPR ranks for their schemes were aggregated on a weighted average basis to arrive at the final ranks for fund houses in both the years. **Birla Sun Life Mutual Fund, Category – Debt Fund House of the Year**, out of 27 Fund houses. The award is based on consistency of fund house's performance across the Gilt, Income, Income – Short, Liquid – Retail, Liquid – Institutional, Liquid – Super Institutional, MIP (Aggressive & Conservative) and Liquid Plus categories in the four quarterly CRISIL CPR rankings released during the calendar year 2008. The individual CRISIL CPR ranks for their schemes were aggregated on a weighted average basis to arrive at the final ranks for fund houses. A detailed methodology of the CRISIL CPR is available at [www.crisil.com](http://www.crisil.com). For details on other 3 awards at scheme level and their award methodology investors are requested to visit our website [www.birlasunlife.com](http://www.birlasunlife.com). **Past performance is no guarantee of future results. Ranking & Award Source:** CRISIL Fund Services, CRISIL Ltd. **ICRA Mutual Fund Awards 2009: Birla Sun Life Mutual Fund – “Star Fund House of the Year – Debt”:** Birla Sun Life Mutual Fund won Star Fund House of the Year by ICRA Mutual Fund Awards 2009 in the Debt Category. In total 24 fund houses were eligible for the award. To qualify for the award a fund house needs to have atleast one ranked scheme in each of the four debt categories defined by ICRA. The scoring considered the asset under management and assessed the number of superior performing schemes managed by the fund house over the one-year period ended 31 Dec 2008. Entry/Exit Loads not considered. For details on other 8 awards at scheme level and their award methodology investors are requested to visit our website [www.birlasunlife.com](http://www.birlasunlife.com). **Past Performance is no guarantee of future results. Ranking Source & Publisher: ICRA Online Ltd. LIPPER Awards India 2009:** Birla Sun Life Mutual Fund: Best Group over 3 years (2005-2008). Group Name - Mixed Asset, Size: 12 fund houses were eligible for the group award. Fund groups with at least five equity, five bond, or three mixed-asset portfolios in the respective asset classes were eligible for a group award. The lowest average decile(1) rank of the three years' Consistent Return measure of the eligible funds per asset class and group determined the asset class group award winner. Entry/Exit load not considered. For details on other 3 awards at scheme level and their award methodology investors are requested to visit our website [www.birlasunlife.com](http://www.birlasunlife.com). **Past Performance is no guarantee of future results. Ranking source:** Lipper - A Reuter Co. [www.lipperweb.com](http://www.lipperweb.com) **Statutory Details: Constitution:** Birla Sun Life Mutual Fund has been set up as a Trust under the Indian Trust Act, 1882. **Sponsors:** Aditya Birla Nuvo Limited & Sun Life (India) AMC Investments Inc (liability restricted to seed corpus of Rs. 1 Lac). **Trustee:** Birla Sun Life Trustee Company Pvt. Ltd. **Investment Manager:** Birla Sun Life Asset Management Company Ltd. **Risk Factors:** Mutual Funds & securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the Units issued under the Schemes may go up or down depending on the various factors and forces affecting capital markets and money markets. Past Performance of the Sponsor / Investment Manager / Mutual Fund does not indicate the future performance of the Schemes and may not necessarily provide a basis of comparison with other investments. The names of the Schemes do not, in any manner, indicate either the quality of the Schemes or their future prospects or returns. Unit holders in the schemes are not being offered any guarantee / assured returns. **For further details, please read the Offer Document/Scheme Information Document/Statement of Additional Information carefully before investing.**