# Mutual Funds

Aditya Birla Sun Life Mutual Fund



# Multi Scheme SIP Facility Application Form (PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

Distributor Name & ARN/ RIA No.		Sub Bi	Sub Broker Name & ARN/ RIA No.			Sub Broker Code			Employee Unique ID. No.	(EUIN)	
ARN-64917									EUIN-E434563		
UIN is mandatory for "Executior we hereby confirm that the E f the above distributor/sub brok	UIN box has been in	tentionally left	blank my me							he employee/relationship manager/ he distributor/sub broker.	sales pers
First Applicant /	Authorised Signat	tory			Second App	licant				Third Applicant	
Transaction Charges for Ap	oplications routed t	hrough Distrib	outors/agent	ts only (	(Refer Instructio	n C-7)					
n case the subscription (lumpother than first time mutual fund										e mutual fund investor) or ₹ 100/- unt invested.	(for invest
Existing Investor Folio No.				Ap	plication No.					Date D D M M Y	YY
FIRST / SOLE APPLICANT INFO	ORMATION (MANDATORY)	)									
AME OF FIRST / SOLE APPLICAN	Mr. Ms. M/s.										
INVESTMENT DETAILS (Refer	Instruction B)									(*MA	NDATORY)
		SCHEME 1				SCHEM	E 2			SCHEME 3	
SCHEME NAME	ABSL				ABSL				ABSL		
PLAN											
PTION											
IP Frequency	Monthly	OR	We	ekly	Monthly	OR	Г	Weekly	Пм	onthly OR	Weekly
	SIP Date D	D   _			SIP Date	D			SIP Da	te D D	
	(any date betwee		ase mention between Mo		(any date bety		(Please me			late between day between	,
	1-28)		riday)		1-28)		to Friday)	,	1-28)	to Friday)	
	From: M M	Y Y Y Y		From: M M Y Y Y Y		From:	M M Y Y Y				
enure	To: ☐ 5 years		years		To:		☐ 10 years	0	1	□ 5 years □ 10 years □ 1.5 years □ 7.1 (1.0 (0.0)	
	☐ 15 year ☐ Others	s31	/12/99   <sub>Y</sub>   <sub>Y</sub>	Υ	☐ 15 y ☐ Othe		31/12/9	УУ		☐ 15 years ☐ 31/12/99 ☐ Others M M Y Y	Y
IP Installment Amount		101 1				IV	1 '   '				. [ '
tep Up (OPTIONAL - and	Step Up Amount:	<b>□</b> 500/- □1	.000/-		Step Up Amoun	t: □500/-	□1000/-	-	Step Ur	o Amount: □500/- □1000/-	
vailable only for SIP nvestments through NACH)		Other (In multiple of 500/-)		Step Up Amount:         □ 500/-         □ 1000/-           □ Other (In multiple of 500/-)		' '	er (In multiple of 500/-)				
	Step Up Frequency	: Half Year	: □Half Yearly □ Yearly		Step Up Frequency:  Half Yearly Yearly		Yearly	Step Up	Frequency: Half Yearly	Yearly	
	*Step Up Max Amo	unt:			*Step Up Max A	mount:			*Step U	Jp Max Amount:	
irst Installment	Cheque Date		Cheque No				Amount				
	In case of Minor, pay	ment should fro	om the Minor	account	or from a joint account of Minor with the guardian only						
Drawn on Bank and Branch											
	date (To be filled in cas	se of more than o	ne OTM registra	ation) (In	case of minor, mand			e name of mino	r or in the i	name of joint account of Minor with the gu	uardian only
Bank Name							/c No.				
DECLARATION(S) & SIGN	ATURE(S)										
										/ Auto Debit Clearing for collect ng through NACH/ Auto Debit C	
for compliance with any lea	gal or regulatory re	quirements. I	∕We hereby	declare	e that the partic	ulars given	above are c	orrect and c	omplete	and express my/our willingness	s to mak
not hold ABSLAMC/MF or undertake to keep sufficie	r their appointed s nt funds in the fun	ervice provid	ers or repre	sentati e of exe	ves responsible ecution of stand	. I/We will ling instruc	also inform tion. I/We h	i, about any nave read an	changes d agreed	s in my bank account immedia d to the terms and conditions m	tely. I/W nentione
overleaf. The ARN holder havarious Mutual Funds from						nmīssion or	any other m	node), payab	ole to him	n for the different competing Sc	hemes o
"I / We acknowledge that	the RIA has entere	d into an agre	eement with	the Al	MC / MF for acc					/ We hereby indemnify, defend erewith or arising from sharing, o	
and transferring of the afor	esaid information." declare that I do no	t have any ex	isting Micro	SIPs w	hich together v	vith the cur	,			onth period or in financial year i.	`
- 11 6	First Unit Hold		] [		ne of Second		der		Nai	me of Third Unit Holder	
Signature (\$)  Name of  Firs	t Applicant				Second Ap	plicant				Third Applicant	
			(To be s	signed b	y All Applicants if	mode of ope	ration is Joir	nt)			

	CHECKLIST	
Particulars	Regular SIP	Micro SIP (Upto ₹ 50,000 Investment in a year)
First Purchase through cheque	Recommended	Recommended
Different amount for first cheque and subsequent installment	Allowed	Allowed
Minimum Amount Criteria (For list of eligible schemes please refer the SIP instructions.)	ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each, ABSL Tax Relief '96 Fund, ABSL Regular Savings Fund, ABSL Financial Planning FOF - Aggressive Plan, ABSL Financial Planning FOF - Moderate Plan & ABSL Financial Planning FOF - Moderate Plan & ABSL Financial Planning FOF - Conservative Plan - ₹ 500/ each, Other eligible Schemes - ₹ 1000/ each.	ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each, ABSL Tax Relief '96 Fund, ABSL Regular Savings Fund, ABSL Financial Planning FOF - Aggressive Plan, ABSL Financial Planning FOF - Moderate Plan & ABSL Financial Planning FOF - Conservative Plan - ₹ 500/ each, Other eligible Schemes - ₹ 1000/ each.
Application with Minor as first applicant	Allowed	Allowed

#### A. SCHEMES AVAILABLE UNDER SIP

Aditya Birla Sun Life Equity Advantage Fund / Aditya Birla Sun Life Dividend Yield Fund / Aditya Birla Sun Life MNC Fund / Aditya Birla Sun Life Midcap Fund / Aditya Birla Sun Life India GenNext Fund / Aditya Birla Sun Life Equity Fund / Aditya Birla Sun Life Digital India Fund / Aditya Birla Sun Life Frontline Equity Fund / Aditya Birla Sun Life Commodity Equities Fund - Global Agir Plan / Aditya Birla Sun Life Focussed Equity Fund / Aditya Birla Sun Life Savings Fund / Aditya Birla Sun Life Focussed Equity Fund / Aditya Birla Sun Life Index Fund / Aditya Birla Sun Life Pure Value Fund / Aditya Birla Sun Life Index Fund / Aditya Birla Sun Life Dynamic Bond Fund / Aditya Birla Sun Life Savings Fund / Aditya Birla Sun Life Dynamic Bond Fund / Aditya Birla Sun Life Sun

#### **B. GENERAL INSTRUCTIONS FOR SIP**

#### General Instructions

- New investors who wish to enroll for SIP should fill this form in addition to the Common Application
  Form. Please quote the application number of the Common Application Form on this SIP Form.
  Details of the SIP should be provided on this form. Both Forms should be submitted together.
- 2. Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
  - Note: Investors can also start a SIP without any initial investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.
- 3. The name of the bank provided for OTM/NACH/Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- SIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- 6. In case the application is accompanied with a cheque for the first SIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for SIP auto debit transactions.
   MICR starting with 000 and end with 000 will not be acceptable.

#### **Default Details**

#### 8. Default Dates:

 $\begin{tabular}{ll} \textbf{Monthly SIP:} In case of any ambiguity in selection of investment dates, the SIP date will be 7 of each month. \end{tabular}$ 

Weekly SIP: In case of any ambiguity in selection of investment day, the SIP day will be as 'Wednesday'.

## 9. Default Frequency:

If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.

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

## 11. Minimum Amount

## For Monthly and Weekly SIP:

- (i) ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund -₹100/ each. Minimum 6 Cheques/ Instalments of ₹100/ - each and above.
- (iii) ABSL Tax Relief'96, ABSL Regular Savings Fund, Aditya Birla Sun Life Financial Planning FOF -Moderate Plan to Aditya Birla Sun Life Financial Planning FOF - Moderate Plan - ₹ 500/- each. Minimum 6 cheques/instalments of ₹ 500/- each.
- (iii) Other Schemes: Minimum 6 Cheques/ Instalments of  $\stackrel{?}{ exttt{T}}$  1000/- each and above.

#### 12a. The first investment cheque amount shall be considered as the first installment

- 12b. The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.

#### 14. Allotment of Units

Monthly SIP: Incase, the SIP transaction date is a non-business day the SIP will be processed on the immediate next business day.

Weekly SIP: Units will be Allotted at the NAV related prices of the Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if Monday and/or Tuesday and/or Friday is a non business day).

## 15. Discontinue / Cancellation of SIP

The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated.

## 16. MICRO SIP:-

- As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible
  investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in
  a financial year i.e. April to March does not exceed ₹ 50,000 (known as "Micro SIP") shall be
  exempted from the requirement of PAN.
- This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN\*. HUFs and other categories will not be eligible for this exemption.
  - ${}^* {\it In case of joint holders, first holder must not possess a PAN}.$
- Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement/confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.

- Please note that investors holding a valid permanent Account Number (PAN) issued by Income
  tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA
  acknowledgement/confirmation.
- Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
- In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
- In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.
- 17. "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.

#### 18. STEP-UP SIP

#### 1. Frequency for Step-Up SIP:

- Half Yearly Step-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
- b. Yearly Step-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.
- 2. Minimum Step-Up SIP Amount: ₹500 and in multiples of ₹500 thereafter.
- 3. Default Step-Up SIP Frequency and amount: In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
- SIP application form has "Max Cap Amt", Step up will be registered till each SIP amount reaches
  max cap amt. Further max cap amount would remain constant for continuing future instalments
  till its SIP End date.
  - OTM max amt and Cap amt should be same, if it is different then which ever is less would be considered as Cap amt.
  - If investor fails to mention the "Max Cap Amt" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amt.
- In case 3 (three) consecutive instalments are not honoured/failed on account of reasons attributable
  to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP
  registrations.

#### 20. Multi SIP Investment Details:

- a. Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- $b. \quad \text{ The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly.} \\$
- c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- d. Currently, the maximum number of Schemes in which investments can be made using a single SIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Limited reserves right to extend the facility to more than 3 (three) schemes in future.
- e. Third Party Payments for investments are not accepted except in the below cases:
  - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
  - Custodian on behalf of an FPI or Client made by Custodian.
  - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
  - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.

In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

#### 21. First Installment Details:

- Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

## C. COMMON INSTRUCTIONS FOR SIP

- Investors will not hold Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of OTM/ NACH/ Auto Debit.
- Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- (iii) Aditya Birla Sun Life Mutual Fund reserves the right to reject any application without assigning
- any reason thereor.

  Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, ivill war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar / Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Service Providers in case of non-execution of the instructions in case of such Force Majeure events.
- in case of non-execution of the instructions in case of such Force Majeure events. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, please refer instructions (E-23) in SIP Application Form.

  [PRECT APPLICATIONS AND ELIIN]

#### DIRECT APPLICATIONS AND EUIN

- 23) in SIP Application Form.

  ECT APPLICATIONS AND EUIN

  Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column' ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

  Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the intestor, has not give any advice peraining to the investor to ris/her sub broker. If the intesting the problem of mis-selling ev

#### KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit www.adityabirlacapital.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

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

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

iii. Guardian in case of investments on behalf of minor

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

be rejected.

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

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

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries

- de to KYC process w.e.f. January 01, 2012:

  SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.adityabirlacapital.com.

  The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund, KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- the initial/updated KYC documents from the Mutual Fund, confirming the details thereof. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

  It is mandatory for intermediaries including mutual funds to car out in-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund and ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

  Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

#### RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

- RICTION ON ACCEPTANCE OF HIRD PARTY PAYMENT.

  Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
- "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
  - i. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - ii. Custodian on behalf of an FPI or a client.

DEBIT MANDATE-ONE TIME MANDAT	E / NACH / AUTO DEBIT [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Please attach a cancelled cheque/cheque copy.				
(ticks)	UMRN Date D D M M Y Y Y Y				
☑ CREATE Sponsor Bank Code	Office use only  Utility Code  Office use only				
<ul><li>MODIFY</li><li>I/We hereby authorize:</li></ul>	ADITYA BIRLA SUN LIFE MUTUAL FUND to debit (tick /) SB CA CC SB-NRE SB-NRO Other				
Bank A/c No.:					
With Bank	Name & Branch IFSC OR MICR				
Bank: Land Bank: Land Bank: Ba					
FREQUENCY   Monthly   Quart					
Reference 1 PAN No:	Mobile				
Reference 2 Folio No/ Appln No:	Email:				
I agree for the debit of mar	date processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.				
From	1. Sign				
to 3 1 1 2 2 0 9 9	J. Olgi				
or	Name as in bank records (mandatory)  Name as in bank records (mandatory)  Name as in bank records (mandatory)				
Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Aditya Birla Sun Life Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Aditya Birla Sun Life Mutual Fund or the bank where I have authorised the debit.					
Acknowledgement Slip (To be filled in by the Investor)  MULTI SCHEME SIP FACILITY APPLICATION FORM					
Application No.	Collection Centre / ABSLAMC Stamp & Signature				
Received from Mr. / Ms	Date :/				



## C. COMMON INSTRUCTIONS FOR SIP (Contd...)

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

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

form.

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

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

Investors are requested to note that, in case of:

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

In respect of (b) above, it should be certified by the bank manager with his/her full signature,

In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

#### ii. Payment by Prefunded Instrument:

If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

A pre-funded instrument issued by the Bank against Cash shall not be accented for

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

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. iii. Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc: A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

#### iv. Cash acceptance towards subscription

iv. Cash acceptance towards subscription
In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities\* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. \*Top 15 cities shall mean top 15 cities sh and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

money and snail not be liable for any such rejection.

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

## EMAIL COMMUNICATION

EMAIL CUMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

#### TRANSACTION CHARGES

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

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹10,000/-:
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs/Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan

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



9 -



## INSTRUCTIONS FOR ONE TIME MANDATE FORM

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

Website: www.adityabirlasunlifemf.com | E-mail: care.mutualfunds@adityabirlacapital.com | Contact Centre: 1-800-270-7000

Acknowledgement Slip (To be filled in by		MULTI SCHEME SIP FACILITY	APPLICATION FORM	
Scheme Name	Plan	Option	Amount (₹)	
Scheme Name	Plan	Option	Amount (₹)	
Schame Name	Dlan	Ontion	Amount (₹)	

## **Mutual Funds**

Aditya Birla Sun Life Mutual Fund



PROTECTING INVESTING FINANCING ADVISING

# Multi Scheme Century SIP (CSIP) Facility Application Form (PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

Distributor Name & ARN/ RIA No. Sub Broker Name & ARN/ RIA No. Employee Unique ID. No. (EUIN) Sub Broker Code ARN-64917 EUIN-E434563 EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. B-3
I/we hereby confirm that the EUIN box has been intentionally left blank my me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction B-7) In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Existing Investor Folio No. Application No. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s INVESTMENT DETAILS (Refer Instruction A - 2) (\*MANDATORY) SCHEME 2 SCHEME 1 SCHEME 3 SCHEME NAME ABSL ABSL ABSL ΡΙ ΔΝ **CSIP Frequency** Monthly Monthly Monthly **CSIP Date** (any date between 1-28) **CSIP Date** (any date between 1-28) **CSIP Date** (any date between 1-28) 60 years - Your Current Age Years 60 years - Your Current Age Years 60 years - Your Current Age Years Years OR Years OR Years OR ☐ Till Further Instruction ☐ Till Further Instruction ☐ Till Further Instruction (Refer Instruction A - 6) (Refer Instruction A - 6) (Refer Instruction A - 6) CSIP Installment Amount Step Up (OPTIONAL - and available only for CSIP Step Up Amount: ☐ 500/- ☐ 1000/-Step Up Amount: ☐ 500/- ☐ 1000/-Step Up Amount: ☐ 500/- ☐ 1000/-Other (In multiple of 500/-)\_ Other (In multiple of 500/-) Other (In multiple of 500/-)\_ Investments through NACH) Step Up Frequency: Half Yearly Step Up Frequency: Half Yearly Yearly Step Up Frequency: Half Yearly \*Step Up Max Amount: \*Step Up Max Amount: \*Step Up Max Amount: First Installment\* Drawn on Bank and Branch Cheque Date Cheque No. Amount Use existing One Time Mandate (To be filled in case of more than one OTM registration) Bank Name A/c No FOR CENTURY SIP (Please read detailed Terms & Conditions for availing CSIP) Date of Birth\* D D M M Y Y Y GENDER\* MALE FEMALE NOMINATION DETAILS (Refer Instruction No. A - 15) I/We do hereby nominate the undermentioned Nominee to receive Insurance Coverage benefit to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees. Date Of Birth (in case of minor): Nominee Name : Relationship: Guardian / Parent Name (in case of minor): Note: Nomination as stated above, shall be considered to avail Insurance coverage benefit In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. (For complete details refer to terms & conditions - Century SIP point A - 15). Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover. DECLARATION(S) & SIGNATURE(S) I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of CSIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. "I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information." Signature(s)

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

P 10/18 – V4

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

## A. TERMS & CONDITIONS FOR CENTURY SIP

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

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

ABSL Frontline Equity Fund	ABSL Dividend Yield Fund	ABSL Equity Fund
ABSL Midcap Fund	ABSL Pure Value Fund	ABSL Index Fund
ABSL Digital India Fund	ABSL Equity Hybrid '95 Fund	ABSL Small Cap Fund
ABSL Tax Relief '96 Fund	ABSL Equity Advantage Fund	ABSL Regular Savings Fund
ABSL Focused Equity Fund	ABSL International Equity	ABSL Credit Risk Fund
ABSL MNC Fund	Fund - Plan B	
ABSL Medium Term Plan		
ABSL India GenNext Fund		

<sup>\*</sup>ABSL Special Situations Fund merged into ABSL Equity Fund

#### 2 General Instructions

- New investors who wish to enroll for CSIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this CSIP Form. Details of the CSIP should be provided on this form. Both Forms should be submitted together.
- 2. Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
- 3. The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- CSIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- 6. In case the application is accompanied with a cheque for the first CSIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for CSIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

#### Default Details

#### 3. Default Dates:

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

#### 9. Default Frequency

- If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.

  10. Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31 st December, 2099 by default.
- 11. The first investment cheque amount shall be considered as the first installment
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for CSIP.

#### 13. Allotment of Units

Monthly CSIP: Incase, the CSIP transaction date is a non-business day the CSIP will be processed on the immediate next business day.

#### 14. Discontinue / Cancellation of CSIP

The investor has the right to discontinue CSIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request CSIP will be terminated.

#### 15. MICRO SIP:-

Micro SIP facility is not available under CSIP.

#### 16. STEP-UP SIP

#### Frequency for Step-Up SIP:

- Half Yearly Step-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.
- b. Yearly Step-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment.

## 2. Minimum Step-Up SIP Amount: ₹500 and in multiples of ₹500 thereafter.

- 5. Default Step-Up SIP Frequency and amount: In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
- SIP application form has "Max Cap Amount", Step up will be registered till each SIP amount reaches max cap amount. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
  - OTM max amount and Cap amt should be same, if it is different then which ever is less would be considered as Cap amount.

- If investor fails to mention the "Max Cap Amount" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amount.
- For Century Step up Insurance coverage amount would be calculated basis the 1st installment amount.

#### 17. Multi CSIP Investment Details:

- a. Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- The frequency for Multi Scheme CSIP Investment is Monthly.
- c. If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- d. Currently, the maximum number of Schemes in which investments can be made using a single CSIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Limited reserves right to extend the facility to more than 3 (three) schemes in future.
- e. Third Party Payments for investments are not accepted except in the below cases:
  - Payment by employer on behalf of employees under CSIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
  - Custodian on behalf of an FPI or Client made by Custodian.
  - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through CSIP or lump sum/one time subscription
  - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission
    or incentive payable for sale of its goods/services in the form of Mutual Fund units
    through CSIP or lump sum/one time subscription.

In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

#### 18. First Installment Details:

- Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
- b. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
  - Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

#### 3. ELIGIBILITY CRITERIONS

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

- Provided.
- Provided,
   Investors enroll for investments through Century SIP, in Designated Schemes.

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

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

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

#### 4. INVESTMENT AMOUNT IN CENTURY SIP

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

#### 5. MODE OF PAYMENT

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

#### 6. TENURE OF CENTURY SII

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

#### 7. DISCONTINUATION OF CENTURY SIP

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

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

#### 8. LOAD STRUCTURE

Load Structure under Century SIP would be:

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

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

<sup>\*</sup>ABSL India Reforms Fund merged into ABSL Infrastructure Fund

<sup>\*</sup>ABSL India Opportunities Fund merged into ABSL Digital India Fund

## A. TERMS & CONDITIONS FOR CENTURY SIP (Contd...)

#### 9 GROUP LIFE INSURANCE

Amount of Life Insurance Cover:

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

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

All the above mentioned limits are subject to maximum cover of  $\mathfrak{T}$  50 lacs per investor across all schemes/plans/folios.

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

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

#### 10. COMMENCEMENT OF INSURANCE COVER

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

#### 11. CESSATION OF INSURANCE COVER

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

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

#### 12. REVIVAL OF INSURANCE COVER

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

#### 13. EXCLUSIONS FOR INSURANCE COVER

Received from Mr. / Ms.

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

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

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

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

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

#### 15. NOMINATION

- i) It is recommended that the nominee name to be mentioned on the CSIP form. Nomination as stated, shall be considered to avail Insurance coverage benefit. In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. Nomination details will not be overwritten, if investor submits an additional CSIP application with a new nominee. At any point of time, if investor wishes to change the nominee, he/she would have to submit "Change Of Nominee Form For Insurance Coverage". If nominee details are not updated either in CAF or CSIP application form, transmission process will be followed. Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.
- ii) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- iii) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- iv) The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- v) Nomination in respect of the units stands rescinded upon the transfer of units.
- vi) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- vii) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

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

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

#### 17. OTHER TERMS AND CONDITIONS

- The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.
- Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.

(Contd on Page 4)

- — —				×
DEBIT MANDA	ATE-ONE TIME MANDAT	E / NACH / AUTO DEBIT [Applicable for Lumpsum A	ditional Purchases as well as SIP Registrations] Please attach a cancelled chequ	ue/cheque copy.
			Date D D M	M Y Y Y
(tick√)	_	UMRN		
CREATE	Sponsor Bank Code	Office use only	Utility Code Office use only	
➤ MODIFY ➤ CANCEL	I/We hereby authorize	: ADITYA BIRLA SUN LIFE MUTUAL FUND	to debit (tick√) ☐SB ☐CA ☐CC ☐SB-NRE ☐SB	-NRO 🗌 Other
Bank A/c No.:				
With Bank:	Bank	Name & Branch IFS	OR MICR OR	
an amount of F	Rupees		₹	
FREQUENCY		erly ☐ Half Yearly ☐ Yearly ☑ As & wh	en presented DEBIT TYPE Fixed Amount  Maximi	um Amount
Reference 1	PAN No:		Mobile	
Reference 2	Folio No/ Appln No:		Email:	
1.			orizing to debit my account as per latest schedule of charges of bank.	
PERIOD —				
From		1 Sign	. Sign 3. Sign	
to 3 1	1 2 2 0 9 9	7	0. Olgi	
or <del>  Until</del>	il Cancelled	<b></b>		
	ii Caricelled	Name as in bank records (mandatory)	Name as in bank records (mandatory) Name as in bank record	ds (mandatory)
account base	ed on the instructions a		d & made by me/us. I am authorizing Aditya Birla Sun Life Mutual at I am authorised to cancel/amend this mandate by appropriatel k where I have authorised the debit.	
cknowledg	ement Slip (To be fill	led in by the Investor)	MULTI SCHEME CENTURY SIP (CSIP) FACILITY APP	LICATION FOR
Application N	No.			ion Centre / tamp & Signatur

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

Contact Us: 1800-270-7000

Date :



## A. TERMS & CONDITIONS FOR CENTURY SIP (Contd...)

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

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

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

## INSTRUCTIONS FOR ONE TIME MANDATE FORM

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

 $\textbf{Website}: www.adityabirlasunlifemf.com \mid \textbf{E-mail}: care.mutual funds@adityabirlacapital.com \mid \textbf{Contact Centre}: 1-800-270-7000 + 1-800-270-700 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-7000 + 1-800-270-700 + 1-800-270-700 + 1-800-270-700 + 1-800-270-700-700-7000 + 1-800-270-700-700-700-700-700-700-700$ 

Acknowledgement Slip (To be filled in by t	the Investor)	MULTI SCHEME (	MULTI SCHEME CENTURY SIP (CSIP) FACILITY APPLICATION FORM				
Scheme Name	Plan	Option	Amount (₹)				
Scheme Name	Plan	Option	Amount (₹)				
Scheme Name	Plan	Option	Amount (₹)				

#### DISCLAIMER

- Investors will not hold Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of OTM/NACH/Auto Debit.
- Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Aditya Birla Sun Life Mutual Fund reserves the right to reject any application without assigning
- Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar /Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.
- 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.

#### DIRECT APPLICATIONS AND EUIN

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

#### KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit www.adityabirlacapital.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

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

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

iii. Guardian in case of investments on behalf of minor

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the

payment of exit road. Investors should nice that of completion of nrX Compliatine an details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status / Signature, etc. should be given by investor directly in the prescribed manner.

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

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries

- SESI has introduced a common KYC Application Form for all the SESI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.adityabirlacapital.com.

  The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced with the process of the pro
- KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA), Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of
- the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.

  3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

  4. It is mandatory for intermediaries including mutual funds to car out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

  5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

  RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

  a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against

- Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
- "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank ccount from which payment is made.
- ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
  i. Payment by Employer on behalf of employee under Century Systematic Investment Plans (CSIP) through Payroll deductions.

  - ii. Custodian on behalf of an FPI or a client.

- In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/not processed/refunded:
  - i.e. third party. In order for an application to be considered as valid, investors and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application
  - ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website www.adityabirlacapital.com for the said Declaration Form.
  - ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.
- Investors are requested to note that, in case of:
  - i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

    If the name/bank account number is not pre-printed on the cheque and signature on the cheque
  - does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
  - a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number; b. a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an

  - b. a letter (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

    # Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.
  - \* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
  - Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

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

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

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

## iv. Cash acceptance towards subscription

iv. Cash acceptance towards subscription
In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities\* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. \*Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

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

## EMAIL COMMUNICATION

EMAIL CUMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

## TRANSACTION CHARGES

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

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Century Systematic Investment Plan (CSIP):

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



PROTECTING INVESTING FINANCING ADVISING

## Special Facilities Application Form (STP / SWP)

STP SWP			(PLEASE READ THE INST	RUCTIONS BE	FORE FILLING UP THE FORM
Distributor Name & ARN/ RIA No.	Sub Broker Name & Al	RN/ RIA No.	Employee Unique ID. No. (EUI	IN) Of	ficial Acceptance Point Stamp & Sign
ADN 64017			ELIIN E 424562		
ARN-64917			EUIN-E434563		
UIN is mandatory for "Execution Only" transactions  Request for Fresh Registration	□ Peneur	.I			
	Renewa				
Application / Folio No.			Date D	D M M Y	YYYY
FIRST / SOLE APPLICANT INFORMATION (MAN	DATORY)				
NAME OF FIRST / SOLE APPLICANT Mr. Ms. M	/s.				
NAME OF THE SECOND APPLICANT Mr. Ms. M	/s.				
Mr. Ms. M					
NAME OF THE GUARDIAN (In case First / Sole App	licant is minor) / CONTACT PERS	ON - DESIGNATION / F	PoA HOLDER (In case of Non-individual	Investors)	
Mr. Ms. M/s.					
RELATIONSHIP OF GUARDIAN (Refer to Instruction No					
Applicant PAN/PEKRN* (I	Mandatory)		CKYC Number		Date of birth**
Sole / First Applicant	Prefix if	f any	(14 digit KYC No.)		D D M M Y Y Y
Second Applicant	Prefix if	fany	(14 digit (KYC lo.)		D D M M Y Y Y
Third Applicant	Prefix if	fany	(14 digit KYC No.)		D D M M Y Y Y Y
Guardian			(14 digit (KYC io.)		D D M M Y Y Y
Ref. Instruction No. B-6 **Mandatory in case the First /	Sole applicant is a Minor	ally			
SYSTEMATIC WITHDRAWAL PLAN (SWP)					
SCHEME		PLAN		OPTION	
Withdrawal Option [Please tick(✓)] ☐ FIXE	Amount (₹) (in figures)	TiT	or \[ \]	PPRECIATION WITHDRA	WAL
Withdrawal Frequency Please[tick(√)] □ DAIL	_			QUARTERLY	☐ HALF YEARLY ☐ YEARLY
(Please m	ention any day between Monday to Friday) (		(Only Monthly, Quarterly, Half		available for Appreciation Withdrawal)
	14th   20th   21st	28th Withdra	wal Period From D D M M Y		To DDDMMMYYYYY
(Please select 4 dates in case of Fast Forward SWP. Applicable of SYSTEMATIC TRANSFER PLAN (STP) (Ref			(Filedse d	ictacii cancelleu cheque /	cheque copy to opt for electronic payout.)
FROM SCHEME (SOURCE)		PLAN		OPTION	
TO SCHEME (TARGET)		PLAN		OPTION	
(For Target scheme under Daily STP, Daily Dividend option	not available and for Value STP, only G			0	
☐ STP			☐ Value STP	☐ Capita	al Appreciation Transfer Plan
Frequency[Please tick(/  DAILY WEEKLY	)] 	Fre MONTHLY	quency [Please tick(√)]  ☐ Quarterly	☐ MONTHLY	Frequency [Please tick(/)]  Quarterly
(Please mention any day between Monday to Fr		Amount per transfer:	quarterty	Transfer Period Fr	
MONTHLY (max 4 STP dates in a months)  Amount per transfer:	Quarterly	Transfer Period From	D D M M Y Y Y		
Transfer Period From D D M M Y	YY	No of Transfers	OR	Transfer Period To	OR
No of TransfersOR	☐ Till Further Instruction	☐ Till Further Instru	ction		☐ Till Further Instruction
Dates [Please tick(√)] ☐ 1st ☐ 7th ☐ 10th		28th (Please select 4	dates in case of Fast Forward STP. Applicable only for	Monthly STP)	
DECLARATION AND SIGNATURES					
Having read and understood the contents of the Statem Additya Birla Sun Life Mutual Fund as indicated above an that I/we have not received and will not receive any com //We hereby declare that the amount invested in the sch or Directions of the provisions of Income Tax Act, 1961, For NRIS/Fils only: I/We confirm that I am/we are Nc Account/FCNR account/NRO/NRSR Account.  The ARN holder has disclosed to me/us all the commispeing recommended to me/us.	mission or brokerage or any other inc eme(s) is through legitimate sources Prevention of Money Laundering Act, n Residents of Indian Nationality/ori	entive in any form, direct only and does not involv 2002, Prevention of Cor gin and that I/We have	ly or indirectly, for subscribing to units issuer e and is not designed for the purpose of any ruption Act, 1988 or any other applicable law remitted funds from abroad through approv	d under any of the sc / contravention or eva ws enacted by the Gove /ed banking channels	neme(s). ssion of any Act, Rules, Regulations, Notification vernment of India from time to time. or from funds in my/our Non-resident Exter
Signature(s)  Sole / Unit Holder / First	Applicant S	Second Unit Hold	er / Second Applicant	Second	Jnit Holde / Third Applicant

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

- SWP All the Open-ended Scheme(s) of Aditya Birla Sun Life Mutual Fund (subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Relief '96
- Investors Can transfer "0UT" investment from any of the Open-ended Scheme(s) offered under this common KIM of Aditya Birla Sun Life Mutual Fund and transfer "IN" to any of the Open-ended Scheme(s) offered under this common KIM (except Aditya Birla Sun STP Life Gold ETF, Aditya Birla Sun Life Nifty ETF and subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan at the time of registration).

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

#### B. INSTRUCTIONS - COMMON TO SWP / STP

- 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
- For multiple transactions under more than 1 scheme, separate forms need to be utilised
- This form should be submitted at least 5 business days before the commencement date.
- This form should be admitted a treast a colorines days ported by the investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 5 business days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP / STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21th and/or 28th or the day of the week is a non business day).
- business agy, in Istana' or Yrthano, or I uthano, or I uthano, or Zuthano, or Zistana' or Zethor the day of the week is a non business day, the Anupdated account statement will be sent father each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. In which were sufficient on the mandatory requirement of PAN proof submissions the details documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
- DIRECT APPLICATIONS AND FUIN
  - ECT APPLICATIONS AND EUIN:
    Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/sddftional purchases/switches in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancet the ARN No' Broker Code, write 'DIRECT' in the said column. Also, in case ARN No! Broker Code will be ignored and the application will be processed under Direct Plan' is indicated, the ARN No' Broker Code will be ignored and the application will be processed under Direct Plan' subject to it being complete in all other aspects. Further, where applican is received for Regular Plan without Distributor code or 'Direct' mentioned in the ARN Column, the application will be processed under Direct Plan' is unjoined unweight and the processed under Direct Plan' is unjoined unweight.
  - regular rian without distributor code or unrect mentioned in the ARM Louinin, the application will be processed under unrect rise. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i. see mployee/ relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIN of the individual ARN holder or employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of misselling even if the Sales personnel nowse advice the transaction was executed by investor leaves the employment of the distributor or his/her sub-broker. If the distributor has not given any education and the sales are such as the sub-broker to the distributor has not given any education and the sales are such as the sub-broker to the distributor of his/her sub-broker. If the distributor has not given any education and the sales are such as the sub-broker to the distributor has not given any education and the sales are such as the sub-broker to the distributor has not given any education and the sales are such as the sub-broker to the distributor has not given any education and the sales are such as the such as advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- KNOW YOUR CLIENT (KYC)

Ancording to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLANC or may visit www.adityabirlasunlifemf.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

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

- To further clarify, the above category of finvestors shall include:
  i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- each of the applicants, in case of investments in joint names; and
- Guardian in case of investments on behalf of minor

Applications without NYC Acknowledgment letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the NYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the

investors at the applicable NAV, subject to payment of exit load, Investors should note that on completion of KYC. Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC. Application Form by the investor Any change in these details like change of Name /Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

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

- NYL process w.e.1. January U1, 2012:
  SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birdsaunlife.com.

  The Mutual Fund shall perform the initial KYC off is new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
- The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done PKY that SEBI registered intermediary, the investor need not undergo the sam again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to fresh XYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012.

The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled ommercial banks

- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SE
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No ioint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STP / SWP offered by AMC/Mutal Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.

  The registration would stand terminated automatically under the following scenarios:
- - When balance in the Source scheme is less than the registered STP/SWP Amount
    - Available Units would be switched / redeemed
  - STP/SWP would stand terminated if the available balance during the immediate next instalment continues (b)
  - When balance in Source scheme is nil the registration would stand terminated

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

- Options available and Minimum Amount:
  - Al Fixed withdrawal: Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals
  - A) Prace withdrawat: investors can withdraw inseed amount to its 3-00/-each and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/-.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- SWP is not available for investments under lock-in period and for investments which are pleaged.

  Unlisholders can avail bally Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount. A cancelled cheque/cheque copy to be attached to opt for electronic payout.

  ABSLAMC will endeavour to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NETF / Direct Credit / NECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
- The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
- The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout In case of Fixed Withdrawal, if the amount of instalament is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically. In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment. The capital appreciation, if any, will be calculated from the registration date of the Appreciation Withdrawal under the folio, till the first redemption dates. Subsequent capital appreciation, if any, will be checking the capital appreciation between the previous Appreciation withdrawal date (where Appreciation withdrawal has been processed and paid) and the next Appreciation withdrawal.
- Withdrawal Dates:
  - - a. Daily-Investors can withdraw fixed amount on every Business Day.
    - b. Weekly-Investor can select any day between Monday, Tuesday, Wednesday, Thursday and Friday as the withdrawal day.

- c. Monthly/Quarterly Withdrawal-Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each
- B) Appreciation Withdrawal
- a. Monthly/Quarterly Withdrawal- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/4 quarter.
- b. Half Yearly/Yearly Withdrawal- Investors can withdraw amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each Half Yearly/Yearly for minimum 4 half yearly/2 yearly installments
- Nefault Dates:
  - Deformed between the control of Fixed or Appreciation withdrawal facility, then default option selected will be Fixed Withdrawal facility.

In case of any ambiguity in selection of withdrawal frequency for Fixed/Appreciation withdrawal facility, the withdrawal frequency will be 'Monthly' and the withdrawal date will be 7 of each month

In case of any ambiguity in selection of withdrawal frequency of Monthly/Quarterly Fixed and Appreciation withdrawal facility, the SWP date will be 7 of each month in case of Monthly/Quarterly/Half Yearly/Yearly withdrawal and Wednesday in case of Fixed Weekly withdrawal facility.

- SWP will be available at Daily, Weekly, Monthly, Quarterly, Half Yearly and Yearly intervals. (Only Monthly, Quarterly, Half Yearly and Yearly withdrawal available for Appreciation withdrawal)
- Fast Forward Facility: Investors availing only for monthly SWP facility can opt for multiple dates, maximum upto any fou 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
- Training of Educational Community of the facility by submitting the duly completed enrolment Form along with o Cheque copy to enable electronic payout at the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs

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

- 1. Minimum Amount:
- Minimum 20 Transfers of ₹500/- each and in multiples of ₹100/- thereafter. A] Daily Plan B1 Weekly /
  - For STP installments greater than ₹500 but less than ₹999, Investors are required to
- Mee..., Monthly/ Quarterly Plan
  - To 3 in instantinents greater than ₹000 and in multiples of ₹1 thereafter.

    For STP installments greater than ₹1000 and above, Investors are required to instruct for minimum 6 transfers of ₹1000 and in multiples of ₹1 thereafter.
- Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 6,000/-, QuarterlySTP₹8,000/-
- STP is not available for investments under lock-in period.

  Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates:

Daily STP: The commencement date for transfers shall be the 15th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. STP transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will take place to the next business day and accordingly the end date to trigger all installment mentioned by the investor shall be extended i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.

Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week

Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.

Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.

Fast Forward Facility: Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20 th and/ or 21st and / or 20th of each month.

Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

Weekly: In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.

Minimum Application Amount' specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.

Daily STP

Daily STP.

a) There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in 'Out' scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of 'In's cheme shall not be applicable to Daily STP triggers.

b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.

c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth

#### 10. Value STP

- Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value ([first installment amount) X (number of instalments; including the current instalment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
- The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From th second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:

[(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer)

- On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month [first installment amount) X (number of installments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.
- transier elected round in Hainsterol Science.

  If the amount of transfer as calculated by the above formula is less than Rs.500, then the default amount of Rs.500 will be transferred to the Transferee Scheme. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance installments under Value STP will be processed for the fixed installment amount only as specified by the Unitholder at the time of enrollment.
- nimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP₹10,000/-, WeeklySTP₹6,000/-, MonthlySTP₹6,000/arter(y STP₹8,000/-
- STP is not available for investments under lock-in period.

  Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
- Transfer Dates:

Iranser utaes:
Daily STP: the commencement date for transfers shall be the 5th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable exit load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP instalments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 instalment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP instalments shall be triggered.

Weekly Systematic Transfer Plan: Transfers shall be on Monday. Tuesday, Wednesday, Thursday or Friday of each week Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4

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

**Default Dates** 

Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

Daily STP and maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP transfer amount. The gens.

b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.

c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth

#### 10. Value STP

Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value (first installment amount) X (number of instalments; including the current instalment) and the actual Market Value of the holdings in the Transferree Scheme on the date of transfer. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of errolment. From th second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:

- installment amount, as derived by the formula stated below:

  [(First installment amount) X. (Number of installments including the current installment)] (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that month ((first installment amount) X (number of installments, including the current installment)], then there would be no transfer effected from the Transferor Scheme.

  If the amount of transfer as Calculated by the above formula is less than Rs.500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme, the balance instalments under Value STP with the Transferee Scheme, the balance instalments under Value STP will be processed for the fixed instalment amount only as specified by the Unitholder at the time of enrolment.

  The total amount invested through Value STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Investment Value of the investment i.e. the ((first installment amount) X (total number of installments specified by the Unitholder)). This may be on account of fluctuations in the market value of the Units of the Transferee Scheme.

  He maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the
- The maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the application form.
- The frequencies available under this facility are as follows: Monthly & Quarterly
- The minimum number of installments and amount for enrollment to avail Value STP are as below:

Frequency	Trigger Dates	Minimum Value STP amount (Rs.)
Monthly Quarterly	1 <sup>st</sup> , 7 <sup>th</sup> , 10 <sup>th</sup> , 14 <sup>th</sup> , 20 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup>	For STP installments greater than $\overline{\varsigma}$ 500 but less than $\overline{\varsigma}$ 999, Unitholders are required to instruct for minimum 12 transfers of $\overline{\varsigma}$ 500 and in multiples of $\overline{\varsigma}$ 1 thereafter.
		For STP installments of $\overline{\epsilon}$ 1000 and above, Unitholders are required to instruct for minimum 6 transfers of $\overline{\epsilon}$ 1000 and in multiples of $\overline{\epsilon}$ 1 thereafter.

- In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date.
- default date.

  In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

  In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in Transferee Scheme and processed accordingly,

  A Single Value STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only

- Unitholder has the right to discontinue Value STP at any time he/she so desires by sending a written request at least 7 (seven) in advance to any of the offices of the Fund or its Authorised Collection Centres. Value STP will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder

	*
Acknowledgement Slip (To be filled in by the Investor)	SPECIAL FACILITIES APPLICATION FORM
Application No.	Collection Centre / ABSLAMC Stamp & Signature
Received from Mr. / Ms	Date :/

Contact Us: ADITYA BIRLA CAPITAL 1800-270-7000