Aditya Birla Sun Life Mutual Fund



Key Information memorandum

Aditya Birla Sun Life Retirement Cap Fund

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age
(whichever is earlier))

Investment Plan	This Product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter
Aditya Birla Sun Life Retirement Fund - 'The 30s Plan'	 Long term capital growth investments in equity and equity related securities 	Low to Moderate High Low Very High RISKOMETER Investors understand that their principal will be at Very High risk	(Nifty 500 TRI) Moderate Moderately High High Nery High Investors understand that their principal will be at Very High risk
Aditya Birla Sun Life Retirement Fund – 'The 40s Plan'	Long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments	Low to Moderate High Low Very High RISKOMETER Investors understand that their principal will be at Very High risk	(CRISIL Hybrid 35+65 - Aggressive Index) Moderate High Low to Moderate High Very High Very High risk
Aditya Birla Sun Life Retirement Fund – 'The 50s Plan'	regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities	Low to Moderate High High Low Very High Investors understand that their principal will be at Moderately High risk	CRISIL Short Term Debt Hybrid 75+25 Index Moderate Moderate High RISKOMETER Investors understand that their principal will be at Moderately High risk
Aditya Birla Sun Life Retirement Fund – 'The 50s Plus - Debt Plan'	Capital appreciation & income over long term to achieve retirement goals investments in debt & money market instruments as	Low to Moderate High High High High Investors understand that their principal will be at Moderate risk	CRISIL Short Term Bond Index Moderate High Low to Moderate High RISKOMETER Investors understand that their principal will be at Moderate risk



Aditya Birla Sun Life Retirement Cap Fund

	-	
well as equity and equity related securities		

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

Continuous Offer for Units at NAV based prices.

NAME OF MUTUAL FUND ADITYA BIRLA SUN LIFE MUTUAL	NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF THE TRUSTEE COMPANY
FUND	ADITYA BIRLA SUN LIFE AMC	ADITYA BIRLA SUN LIFE
TONE	LIMITED	TRUSTEE PRIVATE LIMITED
One World Center, Tower 1, 17th Floor,	One World Center, Tower 1, 17th	One World Center, Tower 1, 17th
Jupiter Mills, Senapati Bapat Marg,	Floor, Jupiter Mills, Senapati	Floor, Jupiter Mills, Senapati
Elphinstone Road, Mumbai-400013	Bapat Marg, Elphinstone Road,	Bapat Marg, Elphinstone Road,
Tel: 43568000	Mumbai - 400 013	Mumbai - 400 013
Fax No: 43568110 / 8111	Tel: 43568000	Tel: 43568000
Website	Fax No: 43568110 / 8111	Fax No: 43568110 / 8111
www.mutualfund.adityabirlacapital.com	CIN:	CIN:
	L65991MH1994PLC080811	U74899MH1994PTC166755

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

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

This Key Information Memorandum is dated June 30, 2024



Aditya Birla Sun Life Retirement Cap Fund

ina our Life Retirement					
Name of the Scheme	Aditya Birla Sun Life Retire				
Type of the Scheme	An open-ended retirement		d scheme having a lo	ock-in of 5 years or till	
Cabama Cada	retirement age (whichever is earlier)				
Scheme Code	Aditya Birla Sun Life Retirement Fund – 30s Plan: ABSL/O/S/RET/18/09/0069 Aditya Birla Sun Life Retirement Fund – 40s Plan: ABSL/O/S/RET/18/09/0070				
	Aditya Birla Sun Life Retire			T/18/09/0072	
	Aditya Birla Sun Life Retire	ment Fund – 50	Plus Debt Plan:		
	ABSL/O/S/RET/18/09/0071				
Scheme Category	Solution Oriented - Retirem	ent Fund			
Investment Objective	The primary investment ob		cheme is income ae	neration and capital	
	appreciation for its investo				
	investing in a mix of equity				
		, equity related	institutients along w	itti debt and money	
	market instruments.				
	The Scheme does not guarantee/indicate any returns. There is no assurance that the				
	investment objective of the				
Asset Allocation	Under normal circumstance	s, the asset allo	cation of the Scheme	will be as follows:	
Pattern of the scheme	The 30s PlanInstruments Indicative Allocations				
			(% of tot	al Assets)	
		ŀ	Minimum	Maximum	
	Favity 9 Favity related in				
ļ	Equity & Equity related ins		80%	100%	
ļ	Debt & Money Market Inst	ruments	0%	20%	
	The 40s Plan				
	Instruments		Indicative	Allocations	
			(% of tot	al Assets)	
			Minimum	Maximum	
	Equity & Equity related ins	trumonto	65%	80%	
	Debt & Money Market Inst	ruments	20%	35%	
ļ					
	The 50s Plan				
ļ	Instruments		Indicative	Allocations	
ļ				al Assets)	
ļ.			Minimum	Maximum	
	Fauity 9 Fauity related inc	trum onto			
	Equity & Equity related ins		75%	100%	
	Debt & Money Market Inst	ruments	0%	25%	
ļ	The 50s Plus-Debt Plan				
	Instruments		Indicative	Allocations	
			(% of tot	al Assets)	
			Minimum	Maximum	
	Debt & Money Market Inst	ruments	0%	100%	
ļ.	Debt & Moriey Market Inst	iumento	0 70	10070	
	maximum of 35% in securiti up to 50% of the portfolio (i.	itized debt and zed debt. Each l e. net assets ind	20% in securitized debt, the 40s Plan may in not the 50s and 50s Plus-Debt Plans may in the Investment Plan under the Scheme may also including cash) in such derivative instruments at to framework specified by SEBI, for the purper uses as may be permitted under SEBI Regularity, equity related instruments, debt, money related income derivatives), report ransable the securities/assets as may be permitted by the 100% of the net assets of the respective Investment Plan offered under this Scheme shall not assets in foreign securities. However, the AMC estors, may increase exposure in foreign securities. Scheme intend to invest in reportion corporate. Scheme will not invest in Credit Default Schemes may vary subject to applicable SEBI		
	hedging and portfolio balanthe cumulative gross exprinstruments, derivatives (in other permitted securities/ass from time to time should sharplans. Under normal circumstance an exposure of more than 2 view to protecting the interedeemed fit from time to time The Investment Plans offer securities. The Investment Plans offer Securities lending/short sellongers.	cing and other upsure to equity, cluding commod sets and such oth II not exceed 10 as, each Investments of the investment of the investment of the investment of the investment of the index the ing.	ises as may be perminated instruction, equity related instruction and fixed income the resecurities/assets as 20% of the net assets the ent Plan offered undusted in foreign securitions, may increase exact the exact in foreign securitions, may increase exact the exact in foreign securitions.	tted under SEBI Regular uments, debt, money derivatives), repo trans a may be permitted by the sof the respective Invester this Scheme shall noties. However, the AMC posure in foreign securest in repo in corporatest in Credit Default S	
	hedging and portfolio balan. The cumulative gross expinstruments, derivatives (in other permitted securities/ass from time to time should sharplans. Under normal circumstance an exposure of more than 2 view to protecting the interedeemed fit from time to time The Investment Plans offe securities. The Investment Plans offe Securities lending/short sell Indicative Table (Actual in circulars)	cing and other upsure to equity, cluding commod sets and such oth II not exceed 10 as, each Investments of the investment of the investment of the investment of the investment of the index the ing.	ses as may be perminated instruction, equity related instruction and fixed income er securities/assets as 200% of the net assets and the perminate in the permi	tted under SEBI Regularments, debt, money derivatives), repo trans a may be permitted by the sof the respective Invester this Scheme shall noties. However, the AMC posure in foreign securest in repo in corporates in Credit Default Sect to applicable SEBI	



Oup I			
no	Instrument		references
	Securities Lending	The Scheme will not engage in securities lending.	N.A.
	Repo /reverse repo in corporate debt securities	The Scheme will invest in repo corporate debt securities.	Para 12.18 of SEBI Master Circular on Mutual Funds dated May 19, 2023
	Securitized Debt	The 50s Plan may invest a maximum of 50% in securitized debt.	Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 and Para 12.15 of SEBI Master Circular dated May 19, 2023.
	Derivative	Up to 50% of the portfolio (i.e. net assets including cash) in derivative instruments for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.	Para 12.25 of SEBI Master Circular dated May 19, 2023.
	Overseas Securities	The Scheme will invest not more than 25% of its net assets in Overseas securities.	Para 12.19 of SEBI Master Circular dated May 19, 2023.
	Credit Default Swaps	The Scheme will not invest in Credit Default Swaps.	N.A.
	Short selling	The Scheme will not engage in short selling.	N.A.

The 30s Plan may invest a maximum of 20% in securitized debt, the 40s Plan may in maximum of 35% in securitized debt and the 50s and 50s Plus-Debt Plans may in maximum of 50% in securitized debt. Each Investment Plan under the Scheme may also up to 50% of the portfolio (i.e. net assets including cash) in such derivative instruments a be introduced from time to time subject to framework specified by SEBI, for the purp hedging and portfolio balancing and other uses as may be permitted under SEBI Regula The cumulative gross exposure to equity, equity related instruments, debt, money r instruments, derivatives (including commodity and fixed income derivatives), repo transa other permitted securities/assets and such other securities/assets as may be permitted by the from time to time should shall not exceed 100% of the net assets of the respective Investigance.

Under normal circumstances, each Investment Plan offered under this Scheme shall no an exposure of more than 25% of its net assets in foreign securities. However, the AMC view to protecting the interests of the investors, may increase exposure in foreign securi deemed fit from time to time.

The Investment Plans offered under the Scheme intend to invest in repo in corporat securities.

The Investment Plans offered under the Scheme will not invest in Credit Default S Securities lending/short selling.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

In line with para 12.24 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the cumulative gross exposure to equity, equity related instruments, Fixed Income Securities, money market instruments and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme.



Portfolio Rebalancing

Rebalancing due to Short Term Defensive Consideration

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breach:

Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

Investment Strategy

The 30s Plan

The Plan aims to invest primarily in a well-diversified portfolio of equity and equity securities. The fund manager proposes to concentrate on business and economic funda driven by in-depth research techniques and employing the full potential of the research the AMC. The stock selection process proposed to be adopted is generally a bottom-up a seeking to identify companies with long term sustainable competitive advantage. The fur also use a top down discipline by ensuring representation of companies from all key so respective benchmarks.

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

The 40s Plan

The plan invests predominantly in equity and equity related instruments with marginal a to debt and money market instruments.

On the equity front, the fund manager proposes to concentrate on business and e fundamentals driven by in-depth research techniques and employing the full potential research team at the AMC. The stock selection process proposed to be adopted is gel bottom-up approach seeking to identify companies with long term sustainable cor advantage. The fund would also use a top down discipline by ensuring represent companies from all key sectors in respective benchmarks. The fund manager would focus on long term growth for identifying stocks. The objective would be to identify bus with superior growth prospects and strong management available at reasonable valua offering higher risk adjusted returns. The fund would follow blend of bottom up appro stock selection) and top down approach (for sector allocation). The fund would follow approach on market cap depending on risk return profile of various sub segments of the On the debt front, the Fund invests in various debt securities and money market inst issued by corporates and/or state and central government. With the aim of controlling rigorous in-depth credit evaluation of the instruments proposed to be invested in is carrie the Investment Team of the AMC. The credit evaluation includes a study of the o environment of the company, the past track record as well as the future prospects of the



the short as well as long-term financial health of the issuer. In addition, the Investment the AMC studies the macro economic conditions, including the political, economic envi and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to the likely direction of interest rates and position the portfolio appropriately to take adva the same.

The 50s Plan

The plan invests predominantly in debt and money market instruments with marginal a to equity and equity related instruments.

On the debt front, the Fund invests in various debt securities and money market instrume by corporates and/or state and central government. With the aim of controlling risks, ridepth credit evaluation of the instruments proposed to be invested in is carried of Investment Team of the AMC. The credit evaluation includes a study of the operating en of the company, the past track record as well as the future prospects of the Issuer, the shas long-term financial health of the issuer. In addition, the Investment Team of the AMC smacro economic conditions, including the political, economic environment and factors liquidity and interest rates. The AMC use this analysis to attempt to predict the likely dinterest rates and position the portfolio appropriately to take advantage of the same.

On the equity front, the fund manager proposes to concentrate on business and efundamentals driven by in-depth research techniques and employing the full potential research team at the AMC. The stock selection process proposed to be adopted is get bottom-up approach seeking to identify companies with long term sustainable considerable. The fund would also use a top down discipline by ensuring represent companies from all key sectors in respective benchmarks. The fund manager would focus on long term growth for identifying stocks. The objective would be to identify bus with superior growth prospects and strong management available at reasonable valuated offering higher risk adjusted returns. The fund would follow blend of bottom up approach stock selection) and top down approach (for sector allocation). The fund would follow approach on market cap depending on risk return profile of various sub segments of the

The 50s Plus-Debt Plan

The Plan invests in various debt securities and money market instruments issued by co and/or state and central government. The AMC aims to identify securities, which offer levels of yield at lower levels of risk. As per the asset allocation pattern, the Fund in various debt securities and money market instruments issued by corporates and/or scentral government. With the aim of controlling risks, rigorous in depth credit evaluation securities proposed to be invested in will be carried out by the investment team of the All credit evaluation includes a study of the operating environment of the company, the parecord as well as the future prospects of the issuer, the short as well as long-term financial of the issuer. In addition, the Investment Team of the AMC studies the macro econditions, including the political, economic environment and factors affecting liquinterest rates.

Portfolio Turnover Policy

The portfolio turnover ratio may be very high and AMC may change the portfolio accordance Asset Allocation, commensurate with the investment objective of the Scheme. The effect of portfolio turnover could be higher brokerage and transaction costs.

A higher churning of the portfolio could attract high transactions of the nature obrokerage, custody charges etc.

Risk Profile of the Scheme

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

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments), investments in Repo Transactions in Corporate Bond, investments in Foreign Securities, investments in Securitised Debt assets, which would be in the nature of Mortgage Backed Securities (MBS) and Asset Backed Securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto Loans and Corporate Loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall not engage in Stock lending or short selling activities. Different types of securities in which the Scheme would invest as given in the SID/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the



common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of IDCW and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Payouts of IDCW will be entirely at the discretion of the Trustee.

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

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

Plans/Options

The Scheme will have following Investment Plans:

- The 30s Plan
- The 40s Plan
- The 50s Plan
- The 50s Plus-Debt Plan

Each of the above Investment Plans will have Regular Plan and Direct

Plan** with separate portfolios and separate NAVs.

 Plan- The Scheme will have Regular Plan and Direct Plan with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.

The above Regular and Direct Plan will have the following Options:

- Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW & Reinvestment of IDCW)
- Growth Option

Default Option/ Sub-Option: Growth Option

For detailed disclosure on default plans and options, kindly refer SAI.

Applicable NAV (after the scheme opens for subscriptions and redemptions)

In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/switches of units of the scheme, and the following NAVs shall be applied in each case:

I. APPLICABLE NAV FOR SUBSCRIPTIONS/PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:

- In respect of valid applications received upto 3.00 p.m. and where funds for the
 entire amount are available for utilization before the cut-off time i.e. credited to the
 bank account of the scheme before the cut-off time the closing NAV of the day
 shall be applicable.
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cutoff time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.
- Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.
- In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts.

Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic instalment date.

I. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Aditya Birla Sun Life Retirement Cap Fund

	Returns		Last 1 Year *	Last 3 years	Last 5 Years	Inceptio n
	The 50s Plan					Since
	CRISIL Hybrid 35+65 Index	Aggressive	23.10	13.16	14.25	14.63
	Aditya Birla Sun Life F Fund - The 40s Plan - (Inception: March 11,	Direct Plan 2019)	28.36	11.69	11.96	11.94
	CRISIL Hybrid 35+65 Index		23.10	13.16	14.25	14.63
	Fund - The 40s Plan- Plan (Inception: March 11,	2019)				
	Aditya Birla Sun Life F		26.51	years 10.08	10.27	n 10.24
	Returns		Last 1 Year *	Last 3	Last 5 Years	Since Inceptio
	The 40s Plan					
	Nifty 500 TRI	,	35.17	18.08	17.83	18.13
	Aditya Birla Sun Life F Fund - The 30s Plan - (Inception: March 11,	Direct Plan	34.12	13.57	13.27	13.27
	(Inception: March 11, Nifty 500 TRI		35.17	18.08	17.83	18.13
	Aditya Birla Sun Life F Fund - The 30s Plan - Plan	- Regular	32.30	11.92	11.48	11.47
	Returns		Last 1 Year *	Last 3 years	Last 5 Years	Since Inceptio n
scheme :	The 30s Plan					0:
Company Performance of the	I. PERFORMANCE	OF THE SC	HEMES AS	AT MAY 31	, 2024:	
Manager Name of the Trustee	Aditya Birla Sun Life Tr	ustee Private	Limited			
Name of the Fund	of IDCW. Mr. Dhaval Shah, Mr. H	larshil Suvarn	kar and Mr. I	Dhaval Josh	i	
IDCW Policy	IDCW will be declared s of the AMC/Trustee. Or					
	The 50s Plus-Debt Plan	CRISIL Sho	rt Term Bond	l Index		
	The 50s Plan	CRISIL Sho	rt Term Debt	Hybrid 75+2		
	The 30s Plan The 40s Plan	ODIOU II I : LOS OS A				
Benchmark Index	Plan Name	Benchmark	Index			
Despatch of Redemption Request	Within three working da of acceptance of Aditya				quest at the	official points
	Repurchase for all Plans/Options: In Multiples of Re. 1/- or 0.001 units Note – For investments made by designated employees of Aditya Birla Sun Life AMC Limited in terms of para 6.10 of SEBI Master Circular on Mutual Funds dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable.					
Amount/ Number of Units	thereafter Additional Purchase Re.1/- thereafter	Additional Purchase (Incl. Switch-in): Minimum of Rs.1,000/- and in multiples of				
Minimum Application		Fresh Purchase (Incl. Switch-in): Minimum of Rs. 1,000/- and in multiples of Re. 1/-				
	While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information					



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Aditya Birla Sun Life Retirement Fund - The 50s Plan – Regular Plan (Inception: March 11, 2019)	11.73	5.60	5.56	5.67
CRISIL Short Term Debt Hybrid 75+25 Fund Index ^	13.10	8.52	9.81	10.02
Aditya Birla Sun Life Retirement Fund - The 50s Plan - Direct Plan (Inception: March 11, 2019)	13.20	7.00	7.03	7.14
CRISIL Short Term Debt Hybrid 75+25 Fund Index ^	13.10	8.52	9.81	10.02

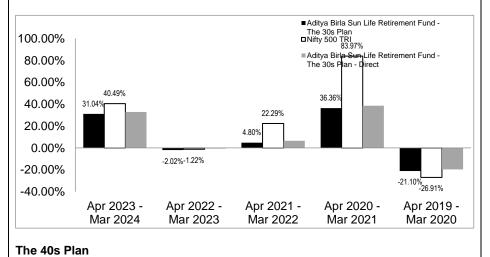
The 50s Plus- Debt Plan:

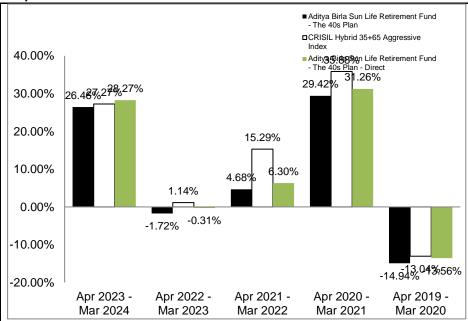
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inceptio n
Aditya Birla Sun Life Retirement Fund - The 50s Plus - Debt Plan- Regular Plan (Inception: March 11, 2019)	4.88	3.47	3.94	4.06
CRISIL Short-Term Bond Fund Index ^	7.09	5.54	6.82	6.98
Aditya Birla Sun Life Retirement Fund - The 50s Plus - Debt Plan - Direct Plan (Inception: March 11,	6.09	4.76	5.31	5.44
CRISIL Short-Term Bond Fund Index ^	7.09	5.54	6.82	6.98

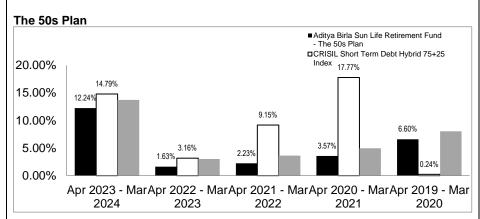
Note: Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

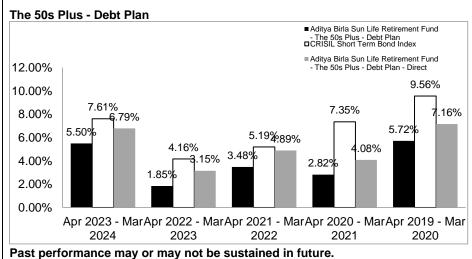
For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any.

II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR) The 30s Plan









Additional Scheme Related Disclosures

- Scheme's portfolio holdings i.e. Top 10 holdings by issuer and fund allocation towards various sectors
 Kindly refer for details https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures
- ii. Portfolio Disclosure Fortnightly / Monthly/ Half Yearly
 Kindly refer for details https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio



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iii	Portfolio	Turnovor	Data:

ADITYA BIRLA SUN LIFE RETIREMENT FUND - THE 30S PLAN: 0.59
ADITYA BIRLA SUN LIFE RETIREMENT FUND - THE 40S PLAN: 0.45
ADITYA BIRLA SUN LIFE RETIREMENT FUND - THE 50S PLAN: 0.42
ADITYA BIRLA SUN LIFE RETIREMENT FUND - THE 50S PLUS - DEBT
PLAN: 0.09

iv. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s) as at May 31, 2024:

Sr. No.	Scheme's Fund	Plans/Options	Net Value		Market Value (in Rs.)
	Manager		Units	NAV per unit	
				(in Rs.)	
1.	Mr. Dhaval Shah	-	-	-	-
2.	Mr. Harshil Suvarnkar	-	-	-	-
3.	Mr. Dhaval Joshi	-	-	-	-

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.

v. Investments of AMC in the Scheme :

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC will invest minimum amount as a percentage of AUM based on the risk associated with the Scheme and such investment will not be redeemed unless the Scheme is wound up. The AMC will conduct quarterly review to ensure compliance with above requirement which may change either due to change in value of the AUM or in the risk value assigned to the scheme. The shortfall in value of the investment, if any, will be made good within 7 days of such review.

In addition to investments as mandated under Regulation 25(16A) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.

Link to view the same: https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

Load Structure Exit Load:

Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier):
Nil

The Load Structure is subject to change from time to time and shall be implemented prospectively. For further details on Load Structure, please refer Section IV of this SID.

Recurring expenses

Actual (unaudited) expenses for the financial year ended March 31, 2024: The 30s Plan - Regular Plan (2.39%) and Direct Plan (1.04%); The 40s Plan - Regular Plan (2.38%) and Direct Plan (0.99%); The 50s Plan - Regular Plan (1.93%) and Direct Plan (0.61%); The 50s Plus – Debt Plan - Regular Plan (2.08%) and Direct Plan (0.85%);

Maximum estimated permissible expense as a % per annum of daily net assets:

	% p.a. of daily	% p.a. of daily
Evnence Head	Net Assets*	Net Assets*
Expense Head	(30s and 40s	(50s and 50



Cap Fullu		
	plan)	Plus Debt Plan)
Investment Management & Advisory Fee	Upto 2.25%	Upto 2.00%
Audit fees/fees and expenses of trustees		
Custodial Fees		
Registrar & Transfer Agent Fees including cost		
of providing account statements / IDCW / redemption		
cheques/ warrants		
Marketing & Selling Expenses including Agents Commission and statutory advertisement		
Costs related to investor communications		
Costs of fund transfer from location to location		
Cost towards investor education & awareness		
Brokerage & transaction cost pertaining to		
distribution of units		
Goods & Services Tax on expenses other than		
investment and advisory fees		
Goods & Services Tax on brokerage and transaction		
cost ^		
Other Expenses (to be specified as per Reg 52 of		
SEBI MF Regulations)		
Maximum Total expenses ratio (TER) permissible	Upto 2.25%	Upto 2.00%
under Regulation 52 (6) (c)		
Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%	Upto 0.05%
Additional expenses for gross new inflows from	Upto 0.30%	Upto 0.30%
specified cities#	Cpic 0.0070	Spic 0.0070
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The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.

^In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the Scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

- (b) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC may charge the following Fees and expenses as mentioned below:
 - a. Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
 - b. Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

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

^{**}such expenses shall not be charged to the scheme where the exit load is not levied or applicable.

[^] over and above 12 bps and 5 bps for cash market transactions and derivatives transactions respectively.

^{**}These expenses are in abeyance with effect from March 1, 2023 till further notice.

Note:



Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first Rs.500 crores of the daily net	2.25%
assets	
on the next Rs.250 crores of the daily net	2.00%
assets	
on the next Rs.1,250 crores of the daily net	1.75%
assets	
on the next Rs.3,000 crores of the daily net	1.60%
assets	
on the next Rs.5,000 crores of the daily net	1.50%
assets	
On the next Rs.40,000 crores of the daily	Total expense ratio reduction of
net assets	0.05% for every increase of
	Rs.5,000 crores of daily net assets
	or part thereof.
On balance of the assets	1.05%

Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first Rs.500 crores of the daily net assets	2.00%
on the next Rs.250 crores of the daily net assets	1.75%
on the next Rs.1,250 crores of the daily net assets	1.50%
on the next Rs.3,000 crores of the daily net assets	1.35%
on the next Rs.5,000 crores of the daily net assets	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	0.80%

(c) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors^ from beyond top 30 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. ^As per para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

*Beyond Top 30 (B30) cities shall mean beyond 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 inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with para 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.

The expense so charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24,2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated



March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

- (d) (b) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. In terms of para 10.1.14 of SEBI Master Circular on Mutual Funds dated May 19, 2023, any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- (e) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.
- (f) Maximum Permissible expense: The maximum total expense ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.

The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.

Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the first NAV(s) of the Scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAVs will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places. AMC reserves the right to calculate NAV more than two decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm, on all business days.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.

For Investor Grievances please contact

• Contact details for general service requests:

Investors may contact the ISCs or the office of the AMC for any queries /clarifications.

The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services.

• Contact details for complaint resolution:

Ms. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free)

Email: care.mutualfunds@adityabirlacapital.com

Registrar & Transfer Agents

Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002.



Contact Details:	1800-425-2267
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E-mail: adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com

For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.

Unitholders' Information

All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their email address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.

Portfolio

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose Disclosures portfolio (along with ISIN) as on the last day of the month / half-vear website its www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. https://mutualfund.adityabirlacapital.com/forms-anddownloads/portfolio

Half yearly results

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.

https://mutualfund.adityabirlacapital.com/financials

Annual report

The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website



<i>r</i> a Birla Sun Life Retirement C	ap Fund	
		https://mutualfund.adityabirlacapital.com/financials
	Scheme Summary Document	The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme. The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML).
	Risk-o-	https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures Risk-o-meters shall be evaluated on a monthly basis and Mutual
	meter	Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.
		https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter

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

Date: June 30, 2024 Place: Mumbai

Aditya Birla Sun Life Mutual Fund

This Product is suitable for investors who are seeking*:



MUTUAL FUNDS

Scheme Riskometer

Benchmark Riskometer

Aditya Birla Sun Life Retirement Fund - The 30s Plan

(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

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Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)

Regn. No.: 109. Regd Office: One World Center, Tower 1, 17th Floor, Jupiter Mills,

Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | mutualfund.adityabirlacapital.com | CIN: L65991MH1994PLC080811

Contact Us: 1800-270-7000



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KYC DETAILS (Manda	ntory)								
OCCUPATION [Please	tick (🗸)]								
FIDET ADDITIONAL	☐ Private Sec	tor Service	Public Se	ctor Service	Government Serv	ice Business F	Professional Agriculturist	Retired	Housewife
FIRST APPLICANT	Student		Forex De	aler	Others		(please specify)		
SECOND APPLICANT	☐ Private Sec	tor Service	☐ Public Se	ctor Service	Government Serv	ice Business F	Professional Agriculturist	Retired	Housewife
SECOND APPLICANT	Student		Forex De	aler	Others		(please specify)		
THIRD ADDITIONT	☐ Private Sec	tor Service	☐ Public Se	ctor Service	Government Serv	ice Business F	Professional Agriculturist	Retired	Housewife
THIRD APPLICANT	Student		Forex De	aler	Others		(please specify)		
GROSS ANNUAL INC	OME [Please t	ick (√)]							
	☐ Below 1 Lac	1-5 La	cs 5-10	Lacs 10)-25 Lacs	acs - 1 Crore	е		
FIRST APPLICANT	Net worth (Ma	ndatory for No	n - Individuals	s) ₹			as on D D M M Y	Y Y Y [No	t older than 1 year
SECOND APPLICANT	☐ Below 1 Lac	1-5 La	cs 5-10	Lacs 10)-25 Lacs	acs - 1 Crore > 1 Cror	e OR Net Worth		
THIRD APPLICANT	☐ Below 1 Lac	1-5 La	cs	Lacs 10)-25 Lacs	acs - 1 Crore	e OR Net Worth		
For Individuals	l am	l am	Not	For No	n-Individual Inves	tors (Companies, Tru	st, Partnership etc.)		
	Politically	Related to		Is the co	mpany a Listed Comp	any or Subsidiary of Liste	d Company or Controlled by a	Listed Company:	Yes
	Exposed Person	Politically Exposed		(If No, p	ease attach mandato	ry UBO Declaration)			
Sole/First Applican		Person	 	Foreign	Exchange / Money Ch	arger Services			Yes
Second Applicant	t			Gaming	/ Gambling / Lottery /	' Casino Services			Yes
Third Applicant				Money I	ending / Pawning				Yes
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DEMAT ACCOUNT DET form matches with that o						ven in Demat form only) (Pl	ease ensure that the sequence	of names as mention	ed in the applicat
NSDL: Depository Par	ticipant Name:				DPID No.:	I N	Beneficiary A/c N	0.	
						Popoficion A /- N-			
CDSL: Depository Par	ticipant Name:					Beneficiary A/c No.			
Enclosed: Client Mas	ter Tra	nsaction/ Sta	tement Copy	/ DIS Copy					
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NOMINATION DETAILS	(Mandatory)	(Refer Instruc	tion No. 7)						
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Nomine	e Name		PAN		Relationship with Investor	Date of Birth	Guardian Na Relationship (In c		Allocatio
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ATCA & CRS INFORMATION [Ple	ase tick (√)1 For Individual	Investors including So	ole Proprietor (Non Individual Investors s	hould man	datorily fill seperate FATCA detail form)
The below information is required		investors including st	ole Proprietor (Northannada investors s	illoulu IIIail	datorny nii seperate i ArcA detaii ronnij
Address Type: Residential or I	Business Residential [Business Registe	ered Office (for address mentioned in form/e	xisting addr	ress appearing in Folio)
Is the applicant(s)/ guardian's Cour		tionality / Tax Residenc	y other than India? Yes	No	
If Yes, please provide the following Please indicate all countries in which		rposes and the associat	ed Tax Reference Numbers below.		
Category	First Applicant (inc	uding Minor)	Second Applicant/ Guardian		Third Applicant
Name of Applicant					
Place/ City of Birth					
Country of Birth					
Country of Tax Residency#					
Tax Payer Ref. ID No^					
Identification Type [TIN or other, please specify]					
Country of Tax Residency 2					
Tax Payer Ref. ID No. 2					
Identification Time					
Identification Type [TIN or other, please specify]					
Country of Tax Residency 3					
Tax Payer Ref. ID No. 3					
Identification Type					
[TIN or other, please specify]					
#To also include USA, where the in	dividual is a citizen/green car	d holder of USA. ^In case	e Tax Identification Number is not available, k	indly provid	le its functional equivalent.
DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)				
To,					Date D D M M Y Y Y
The Trustee, Aditya Birla Sun Life Trustee Priva	te Limited.				
to abide by the terms, conditions, involve and is not designed for th Laws, Anti Corruption Laws or any	rules and regulations goverr e purpose of the contravent other applicable laws enact	ing the scheme. I/We h ion of any Act, Rules, F ed by the government	nereby declare that the amount invested in Regulations, Notifications or Directions of tl of India from time to time. I/We have und	the scheme	e hereby apply for units of the scheme and agree e is through legitimate sources only and does not as of the Income Tax Act, Anti Money Laundering e details of the scheme & I/we have not received
nor have been induced by any rebate For Non-Individual Investors: I/W		-		/ AOA / Tri	ust Deed, etc.), allows us to apply for investment
in this scheme of Aditya Birla Sun	Life AMC Limited and the ap	olication is being made	within the limits for the same. I/We are con	nplying with	n all requirements / conditions of the entity while
applying for the investments and authorization of the entity and/				SLMF in cas	se of any dispute regarding the eligibility, validity
	I am/we are Non Residents	of Indian Nationality/Or	igin and that I/we have remitted funds from	m abroad th	nrough approved banking channels or from funds
I/We confirm that details provided b	•				
Mutual Fund) and confirm of have	ving read, understood and	agree to abide the ter	ms and conditions for availing of the int	ernet facilit	ited (Investment Manager of Aditya Birla Sun Life ty more particularly mentioned on the website shall not at any time deny or repudiate the on-line
transactions effected by me and I sh The ARN holder has disclosed to	•	·		nim for the	different competing Schemes of various Mutual
Funds from amongst which the Schell / We acknowledge that the RIA ha	-		ccepting transaction feeds under the code. I /	' We hereby	indemnify, defend and hold harmless the AMC / MF
against any regulatory action, dam information."	age or liability that they may	suffer, incur or becom	e subject to in connection therewith or aris	ing from sh	aring, disclosing and transferring of the aforesaid
					nd hereby confirm that the information provided d Conditions and hereby accept the same. (Refer

Signature of Second Applicant

Signature of Third Applicant

Signature of First Applicant / Authorised Signatory

1. GENERAL INSTRUCTIONS

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

2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- ii) "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian or such other category of investor who may be notified by SEBI from time to time and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- iii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application.
 - Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.
- iv) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/Bye Laws must be lodged with the application form.
- v) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms / FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						/

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC/ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

vi) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

- However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- vii) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.

PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to 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, documents required etc please refer instructions in SIP ApplicationForm.

(B), DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

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

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

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

Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Initiaholdreft.

4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. 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.

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

 $To further {\it clarify}, the {\it above category} {\it of investors shall includes the contraction of the contr$

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

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

 $iii. Guardian in \, case \, of \, investments \, on \, behalf \, of \, minor.$

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the 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 para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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:

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.aditvabirlacapital.com.

- 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (IRFA). 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/jupdated 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.
- 4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFL 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.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
- IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified
- As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
- 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 IPVas mandated by SEBI.

For further details with respect to KYC process, please read Statement of Additional Information.

5. MODE OF PAYMENT

 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 Centres.

ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?ld=2016.

 $iii) \, Payment \, through \, Stock \, invest, out station \, cheques \, and \, third \, party \, payments \, will \, not \, be \, accepted \, and \, third \, party \, payments \, will \, not \, be \, accepted \, and \, third \, party \, payments \, will \, not \, be \, accepted \, and \, third \, party \, payments \, will \, not \, be \, accepted \, and \, third \, party \, payments \, will \, not \, be \, accepted \, and \, third \, party \, payments \, will \, not \, be \, accepted \, and \, third \, party \, payments \, will \, not \, be \, accepted \, acc$

iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned

v) Restriction on acceptance of Third Party Payment:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (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).
- b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- c) 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.
- d) 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). 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.
 - 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 ie. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website www.adityabirlacapital.com for the said Declaration Form.

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

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

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/income Distribution cum capital withdrawal option 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 MICRcode 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 RTGS, NEFT, ECS, 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.

6. NRI INVESTORS

Repatriation basis

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

Non Repatriation basis

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

7 NOMINATION

- As per para 17.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of:
 - a. Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds)
 Regulations, 1996 (or)
 - $b. \, {\rm Opting} \, {\rm out} \, {\rm of} \, {\rm nomination} \, {\rm through} \, {\rm a} \, {\rm signed} \, {\rm Declaration} \, {\rm form}.$
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the
 respective folio / account
- 4. Who can Nominate:
 - i) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
 - $ii)\,A\,Non-Resident\,Indian\,may\,be\,nominated\,subject\,to\,the\,applicable\,exchange\,control\,regulations.$

Nomination is not allowed for:

ii) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot nominate.

5. Who can be a Nominee:

Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.

- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees.
- 7. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- 8. Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/MutualFund/Trustees against the legal heir(s).
- $11. \quad \text{The nomination will be registered only when this form is valid and complete in all respects}.$
- 12. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

$\textbf{8.ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION (COMPANY OF A STATE OF$

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option 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/ NEFT/ Direct Credit/ ECS). 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 inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

- a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale

person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

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.

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned hereinaer.
- $iii) \quad \text{The user shall have no objection to ABSLAMC} \ verifying the identity before all otting the CIP.$
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatspever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether withor without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement/policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
 - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

- b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet Frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
- c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) lilegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/NEFT

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

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

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

 ${\sf ABSLMF}\, shall\, not\, be\, liable\, for\, delay\, in\, payments\, to\, the\, Investor\, if:$

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

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

${\bf APPLICATION\,NOT\,COMPLETE\,IN\,ANY\,RESPECT\,ARE\,LIABLE\,TO\,BE\,REJECTED.}$

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Aditya Birla Sun Life **Mutual Fund**

This Product is suitable for investors who are seeking*:

· Investment predominantly in equity and equity related securities as well as debt and money market

Long term capital growth and income



MUTUAL FUNDS

Scheme Riskometer

Benchmark Riskometer

CRISIL Hybrid 35+65 - Aggressive Index

Aditya Birla Sun Life Retirement Fund - The 40s Plan

(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

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Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund) Regn. No.: 109. Regd Office: One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. +91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | mutualfund.adityabirlacapital.com | CIN: L65991MH1994PLC080811



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KYC DETAILS (Manda	ntory)								
OCCUPATION [Please	tick (🗸)]								
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FIRST APPLICANT	Student		Forex De	aler	Others		(please specify)		
SECOND APPLICANT	☐ Private Sec	tor Service	☐ Public Se	ctor Service	Government Serv	ice Business F	Professional Agriculturist	Retired	Housewife
SECOND APPLICANT	Student		Forex De	aler	Others		(please specify)		
THIRD ADDITIONT	☐ Private Sec	tor Service	☐ Public Se	ctor Service	Government Serv	ice Business F	Professional Agriculturist	Retired	Housewife
THIRD APPLICANT	Student		Forex De	aler	Others		(please specify)		
GROSS ANNUAL INC	OME [Please t	ick (√)]							
	☐ Below 1 Lac	1-5 La	cs 5-10	Lacs 10)-25 Lacs	acs - 1 Crore	е		
FIRST APPLICANT	Net worth (Ma	ndatory for No	n - Individuals	s) ₹			as on D D M M Y	Y Y Y [No	t older than 1 year
SECOND APPLICANT	☐ Below 1 Lac	1-5 La	cs 5-10	Lacs 10)-25 Lacs	acs - 1 Crore > 1 Cror	e OR Net Worth		
THIRD APPLICANT	☐ Below 1 Lac	1-5 La	cs	Lacs 10)-25 Lacs	acs - 1 Crore	e OR Net Worth		
For Individuals	l am	l am	Not	For No	n-Individual Inves	tors (Companies, Tru	st, Partnership etc.)		
	Politically	Related to		Is the co	mpany a Listed Comp	any or Subsidiary of Liste	d Company or Controlled by a	Listed Company:	Yes
	Exposed Person	Politically Exposed		(If No, p	ease attach mandato	ry UBO Declaration)			
Sole/First Applican		Person	 	Foreign	Exchange / Money Ch	arger Services			Yes
Second Applicant	t			Gaming	/ Gambling / Lottery /	' Casino Services			Yes
Third Applicant				Money I	ending / Pawning				Yes
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DEMAT ACCOUNT DET form matches with that o						ven in Demat form only) (Pl	ease ensure that the sequence	of names as mention	ed in the applicat
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CDSL: Depository Par	ticipant Name:					Beneficiary A/c No.			
Enclosed: Client Mas	ter Tra	nsaction/ Sta	tement Copy	/ DIS Copy					
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NOMINATION DETAILS	(Mandatory)	(Refer Instruc	tion No. 7)						
Nomination Details	Mandator	y section fo	r Individual	s (Single or	·	I/We wish to n		le do not wish to	
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ATCA & CRS INFORMATION [Ple	ase tick (√)] For Individual	Investors including So	ole Proprietor (Non Individual Investors	should ma	andatorily fill seperate FATCA detail form)									
The below information is required	for all applicant(s)/ guardian				, ,									
ddress Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio) the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No														
Yes, please provide the following information [mandatory] lease indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.														
Category			Second Applicant/ Guardian		Third Applicant									
		<u> </u>												
Name of Applicant														
Place/ City of Birth														
Country of Birth														
Country of Tax Residency#														
Tax Payer Ref. ID No^														
Identification Tons														
[TIN or other, please specify]														
Country of Tax Residency 2														
Tax Payer Ref. ID No. 2														
Identification Type														
[TIN or other, please specify]														
Country of Tax Residency 3														
Tax Payer Ref. ID No. 3														
Identification Type [TIN or other, please specify]														
#To also include USA, where the in	dividual is a citizen/green car	d holder of USA. ^In case	e Tax Identification Number is not available,	kindly prov	ride its functional equivalent.									
DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)													
То,					Date D D M M Y Y Y									
The Trustee, Aditya Birla Sun Life Trustee Priva Having read and understood the c	ontents of the Statement of				Ve hereby apply for units of the scheme and agree me is through legitimate sources only and does not									
-			<u> </u>		ons of the Income Tax Act, Anti Money Laundering he details of the scheme & I/we have not received									
nor have been induced by any rebate				dei stood t	the decails of the scheme & tywe have not received									
in this scheme of Aditya Birla Sun applying for the investments and	Life AMC Limited and the apply I/We, including the entity, if	olication is being made the case may arise so,	within the limits for the same. I/We are co , hereby agree to indemnify ABSLAMC / Al	mplying w	Frust Deed, etc.), allows us to apply for investment ith all requirements / conditions of the entity while ase of any dispute regarding the eligibility, validity									
and authorization of the entity and/ For NRIs only: I/We confirm that			·	om abroad	through approved banking channels or from funds									
in my/our Non-Resident External/No	•													
I/We confirm that details provided by me/us are true and correct.** ** I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Limited (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlasunlifemf.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line														
Funds from amongst which the Sche	me/us all the commissions (eme is being recommended to	in the form of trail come/us.	mmission or any other mode), payable to		ne different competing Schemes of various Mutual									
"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."														
FATCA & CRS Declaration: I/ We h					and hereby confirm that the information provided and Conditions and hereby accept the same. (Refer									

Signature of Second Applicant

Signature of Third Applicant

Signature of First Applicant / Authorised Signatory

1. GENERAL INSTRUCTIONS

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

2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- ii) "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian or such other category of investor who may be notified by SEBI from time to time 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.
- iiii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application.
 - Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.
- iv) Incase of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- v) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms / FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-individual investors are required to ensure that the object clause of the constitution document (viz.MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity, as applicable.

vi) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

- However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- iii) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

(A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.

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

(B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

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

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

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

Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Initiaholdreit.

4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KVC) 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 KVC 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:

 $i. their constituted \, Power \, of \, Attorney \, (PoA) \, holder, in case \, of investments \, through \, a \, PoA \, and \, an extension \, an extension \, and \, an extension \, an extension \, and \, an extension \, and \, an extension \, an extension \, and \, an extension \, and \, an extension \, an extension \, and \, an extension \, and \, an extension \, an extension \, an extension \, and \, an extension \, an extension \, an extension \, an extension \, and \, an extension \, an extension \, an extension \, an extension \, and \, an extension \,$

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

iii. Guardian in case of investments on behalf of minor.

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the 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 para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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:

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.aditvabiriacapital.com.

- 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- 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
 Fundreservesthe rightto carry out fresh KYC of the investor.
- 4. It is mandatory for intermediaries including mutual funds to carry out in-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KVD 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.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
- IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified
- As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
- 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.

For further details with respect to KYC process, please read Statement of Additional Information.

5. MODE OF PAYMENT

 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 Centres.

ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?ld=2016.

 $iii) \ Payment through \ Stock\ invest, out station\ cheques\ and\ third\ party\ payments\ will\ not\ be\ accepted.$

iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned

v) Restriction on acceptance of Third Party Payment:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (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).
- b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- c) 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.
- 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). 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.

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.

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

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/income Distribution cum capital withdrawal option 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).

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

ii. Payment by RTGS, NEFT, ECS, 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.

6. NRI INVESTORS

Repatriation basis

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

Non Repatriation basis

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

7. NOMINATION

- As per para 17.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of:
 - a. Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds)
 Regulations, 1996 (or)
 - $b. \, {\rm Opting} \, {\rm out} \, {\rm of} \, {\rm nomination} \, {\rm through} \, {\rm a} \, {\rm signed} \, {\rm Declaration} \, {\rm form}.$
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the
 respective folio /account
- 4. Who can Nominate:
 - i) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
 - $ii)\,A\,Non-Resident\,Indian\,may\,be\,nominated\,subject\,to\,the\,applicable\,exchange\,control\,regulations.$

Nomination is not allowed for:

ii) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot

5. Who can be a Nominee:

Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.

- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees.
- 7. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- 8. Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/MutualFund/Trustees against the legal heir(s).
- 11. The nomination will be registered only when this form is valid and complete in all respects.
- 12. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

$\textbf{8.ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION (COMPANY OF A STATE OF$

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option 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/ NEFT/ Direct Credit/ ECS). 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 inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

- a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale

person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

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.

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned hereinaer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner what snever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether withou without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement/policywill be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
 - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

- b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet Frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
- c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/NEFT

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

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

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

 ${\sf ABSLMF}\, {\sf shall}\, {\sf not}\, {\sf be}\, {\sf liable}\, {\sf for}\, {\sf delay}\, {\sf in}\, {\sf payments}\, {\sf to}\, {\sf the}\, {\sf Investor}\, {\sf if};$

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

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, SWP and
STP registrations

${\bf APPLICATION\,NOT\,COMPLETE\,IN\,ANY\,RESPECT\,ARE\,LIABLE\,TO\,BE\,REJECTED.}$

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Aditya Birla Sun Life Mutual Fund



MUTUAL FUNDS

Aditya Birla Sun Life Retirement Fund - The 50s Plan

(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

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Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
Regn. No.: 109. Regd Office: One World Center, Tower 1, 17th Floor, Jupiter Mills,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | mutualfund.adityabirlacapital.com | CIN: L65991MH1994PLC080811

Contact Us: 1800-270-7000



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OCCUPATION [Please	tick (🗸)]										
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FIRST APPLICANT	Student		Forex Dea	aler	Others		(please	specify)			
CECOND ADDI ICANT	☐ Private Sec	tor Service	Public Se	ctor Service	Government Servi	e Business	Professional	Agriculturist	Retired	Housewife	e
SECOND APPLICANT	Student		Forex Dea	aler	Others		(please	specify)			
THIRD ADDITIONT	☐ Private Sec	tor Service	☐ Public Se	ctor Service	Government Servi	ce Business	Professional	Agriculturist	Retired	☐ Housewife	e
THIRD APPLICANT	Student		Forex Dea	aler	Others		(please	specify)			
GROSS ANNUAL INC	OME [Please t	:ick (√)]									
	☐ Below 1 Lac	1-5 Lac	cs 5-10	Lacs 🗌 10-	25 Lacs	cs - 1 Crore	Crore				
FIRST APPLICANT	Net worth (Mai	ndatory for No	n - Individuals)₹			as on D	D M M Y	YYY	[Not older tha	ın 1 year
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	Exposed Person	Politically Exposed		(If No, ple	ase attach mandator	y UBO Declaration)					
Sole/First Applican		Person		Foreign E	xchange / Money Cha	rger Services				Ye	es
Second Applicant	+ =			Gaming /	Gambling / Lottery /	Casino Services				Ye	es
Third Applicant	 			Money Le	ending / Pawning					Ye	es [
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Enclosed: Client Mas	ter Tra	nsaction/ Sta	tement Copy	/ DIS Copy							
REDEMPTION / IDCW F	REMITTANCE (Please attach	a copy of can	celled cheaue F	Refer Instruction No. 8	& 13)					
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f MICR and IFSC code for F	Redemption/Pay	out of IDCW C	Option is avail	able all payout	s will be automatically	processed as Electron	nic Payout-RTGS	S/NEFT/Direct Cred	dit.		
NOMINATION DETAILS	(Mandatory)	(Refer Instruc	tion No. 7)								
Nomination Details	Mandatory	y section fo	r Individuals	s (Single or J	·	I/We wish to	o nominate			h to nominat	
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l/We hereby confirm	that I/We do	not wish to	appoint an	nominee(s)	for my mutual fun	d units held in my /	our mutual f	und folio and un	derstand the	e issues involv	ved in i
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ATCA & CRS INFORMATION [Ple	ase tick (✓)] For Individual	Investors including So	ole Proprietor (Non Individual Investors	should ma	andatorily fill seperate FATCA detail form)									
The below information is required Address Type: Residential or Is the applicant(s)/ guardian's Cour	for all applicant(s)/ guardian Business	Business Registo	ered Office (for address mentioned in form/											
f Yes, please provide the following information [mandatory] Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below. Category First Applicant (including Minor) Second Applicant/ Guardian Third Applicant														
Category	First Applicant (inc	uding Minor)	Second Applicant/ Guardian		Third Applicant									
Name of Applicant														
Place/ City of Birth														
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Identification Type [TIN or other, please specify]														
#To also include USA, where the in	dividual is a citizen/green car	d holder of USA. ^In case	e Tax Identification Number is not available,	kindly prov	ide its functional equivalent.									
DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)													
The Trustee, Aditya Birla Sun Life Trustee Private Limited. Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby dapply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not not be signed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. For Non-Individual Investors: I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Limited and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity, while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLAMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity. For NRIS only: I/We confirm that I ann/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds namy/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6) We confirm that details provided by me/us are true and correct.** If I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Melaya Birla Sun Life AMC Limited (Investment														
FATCA & CRS Declaration: I/ We h					and hereby confirm that the information provided and Conditions and hereby accept the same. (Refer									

Signature of Second Applicant

Signature of Third Applicant

Signature of First Applicant / Authorised Signatory

1. GENERAL INSTRUCTIONS

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

2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- ii) "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian or such other category of investor who may be notified by SEBI from time to time 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.
- iiii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application.
 - Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.
- iv) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- v) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms / FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC/ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity, an applicable.

vi) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

- However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- ii) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.

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

(B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

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

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

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

Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Initiaholdreich.

4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. 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.

 $To further {\it clarify}, the {\it above category} {\it of investors shall includes the contraction of the contr$

 $i. their constituted Power of Attorney (PoA) \, holder, in case of investments through a PoA \, in the constituted Power of Attorney (PoA) and the constit$

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

iii. Guardian in case of investments on behalf of minor.

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

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the 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 para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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:

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.aditvabiriacapital.com.

- 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- 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
 Fundreserves the right to carry out fresh KYC of the investor.
- 4. It is mandatory for intermediaries including mutual funds to carry out in-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. 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.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
- IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified
- As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
- 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.

For further details with respect to KYC process, please read Statement of Additional Information.

5. MODE OF PAYMENT

 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 Centres.

ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?tle=2016.

 $iii) \ Payment through \ Stock \ invest, out station \ cheques \ and \ third \ party \ payments \ will \ not \ be \ accepted$

iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned

v) Restriction on acceptance of Third Party Payment:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (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).
- b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- c) 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.
- d) 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/notprocessed/refunded:
 - i. Mandatory KYC for all Investors (guardian in case of minor). 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.
 - 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.

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

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

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/income Distribution cum capital withdrawal option 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).

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 subscription.

ii. Payment by RTGS, NEFT, ECS, 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.

6. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis

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

7. NOMINATION

- As per para 17.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of:
 - a. Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds)
 Regulations, 1996 (or)
 - $b. \, {\tt Opting} \, {\tt out} \, {\tt of} \, {\tt nomination} \, {\tt through} \, {\tt a} \, {\tt signed} \, {\tt Declaration} \, {\tt form}.$
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- 4. Who can Nominate:
 - i) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
 - $ii) A \, Non-Resident \, Indian \, may \, be \, nominated \, subject \, to \, the \, applicable \, exchange \, control \, regulations.$

Nomination is not allowed for:

ii) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot nominate.

5. Who can be a Nominee :

Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.

- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees.
- 7. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- 8. Nomination shall stand rescinded upon the transfer of units.
- 9. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/MutualFund/Trusteesagainstthelegalheir(s).
- $11. \quad \text{The nomination will be registered only when this form is valid and complete in all respects}.$
- 12. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

$\textbf{8.ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION (COMPANY OF COMPANY OF$

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option 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/ NEFT/ Direct Credit/ ECS). 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 inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

- a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale

person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

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.

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned hereinaer.
- ii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatspever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether withor without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement/policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
 - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

- b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet Frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
- c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/NEFT

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

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

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

 ${\sf ABSLMF}\, shall\, not\, be\, liable\, for\, delay\, in\, payments\, to\, the\, Investor\, if:$

a. Incorrect and in sufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

 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, SWP and STP registrations

${\bf APPLICATION\,NOT\,COMPLETE\,IN\,ANY\,RESPECT\,ARE\,LIABLE\,TO\,BE\,REJECTED.}$

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Aditya Birla Sun Life Mutual Fund

This Product is suitable for investors who are seeking*:

 ${\tt Capital\,appreciation\,\&\,income\,over\,long\,term\,to\,achieve\,retirement\,goals}$



MUTUAL FUNDS

Scheme Riskometer

Benchmark Riskometer

CRISIL Short Term Bond Index

Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'

(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

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FATCA & CRS INFORMATION [Ple	ase tick (√)1 For Individual	Investors including So	ole Proprietor (Non Individual Investors	should ma	ndatorily fill seperate FATCA detail form)
The below information is required		· ····································	ore respired in the results of the r	Silvara ma	
_			ered Office (for address mentioned in form	_	dress appearing in Folio)
Is the applicant(s)/ guardian's Cour If Yes, please provide the following Please indicate all countries in whi	information [mandatory]		-	No	
Category	First Applicant (inc		Second Applicant/ Guardian		Third Applicant
Name of Applicant					
Place/ City of Birth					
Country of Birth					
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Country of Tax Residency 2					
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Identification Type [TIN or other, please specify]					
#To also include USA, where the in	 dividual is a citizen/green car	d holder of USA. ^In case	 : Tax Identification Number is not available,	, kindly provi	de its functional equivalent.
DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)				
To, The Trustee, Aditya Birla Sun Life Trustee Priva	te Limited.				Date D M M Y Y Y Y
to abide by the terms, conditions, involve and is not designed for th Laws, Anti Corruption Laws or any nor have been induced by any rebate For Non-Individual Investors: I/W in this scheme of Aditya Birla Sun applying for the investments and and authorization of the entity and/	rules and regulations governe purpose of the contravent other applicable laws enacted or gifts, directly or indirectly if hereby confirm that the colline AMC Limited and the applicants who have applicants w	ning the scheme. I/We help to fany Act, Rules, For the government in making this investment object clause of the conplication is being made the case may arise so, plied on behalf of the entern of the control of the c	ereby declare that the amount invested in Regulations, Notifications or Directions of of India from time to time. I/We have untt. stitution document of the entity (viz. MO within the limits for the same. I/We are conhereby agree to indemnify ABSLAMC / A ity.	n the schem the provision nderstood the DA / AOA / To complying with NBSLMF in ca	the hereby apply for units of the scheme and agree the is through legitimate sources only and does not the income Tax Act, Anti Money Laundering the details of the scheme & I/we have not received the rust Deed, etc.), allows us to apply for investment the all requirements / conditions of the entity while use of any dispute regarding the eligibility, validity through approved banking channels or from funds
in my/our Non-Resident External/No I/We confirm that details provided b ** I have voluntarily subscribed to Mutual Fund) and confirm of hav	on-Resident Ordinary/FCNR ar y me/us are true and correct.* the on-line access for transiving read, understood and a	ccount. (ReferInst. No. 6) * acting through the inter agree to abide the ter	rnet facility provided by Aditya Birla Sun ms and conditions for availing of the in	Life AMC Lin	nited (Investment Manager of Aditya Birla Sun Life ity more particularly mentioned on the website I shall not at any time deny or repudiate the on-line
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Signature of First Applicant /	/ Authorised Signatory	Signat	ure of Second Applicant		Signature of Third Applicant

1. GENERAL INSTRUCTIONS

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

2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- ii) "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian or such other category of investor who may be notified by SEBI from time to time 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.
- iiii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application.
 - Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.
- iv) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- v) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms / FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	1	1	1	1	1	
Trust Deed		1				
Partnership Deed				1		
Bye-laws			1			
List of authorised Signatories with name, designation & Specimen Signature	1	1	1	1	1	
Overseas Auditor's certificate					1	
Power of Attorney						/

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC/ ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

vi) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

- However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- (iii) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

(A), BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/legal guardian after completing all KYC formalities.

PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted in case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investor spression that the state of Sikkim are except from the making the profession of PAN proof submission, however sufficient documentary evide certain averto be submitted to Aditya Birla Sun Life Missaya Faha for perifying that they are residents on state of Saka Sikkim Investors (being individuals) alphying for with the principal will be at Investors understand that their principal will be at Investors understand that their principal will be at

(B), DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

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

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

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

Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).

4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. 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 be

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 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 para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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:

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.

- 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo
 the same process again with another intermediary including mutual funds. However, the Mutual
 Fund reserves the right to carry out fresh KYC of the investor.
- 4. It is mandatory for intermediaries including mutual funds to carry out in-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLANC and NISM/AMFI certified distributors who are KVD 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.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
- IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified
- As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
- 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 IPVas mandated by SEBI.

For further details with respect to KYC process, please read Statement of Additional Information.

5. MODE OF PAYMENT

 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 Centres

ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?td=2016.

 $iii) \ Payment through \ Stock\ invest, out station \ cheques\ and\ third\ party\ payments\ will\ not\ be\ accepted.$

iv) For all mode of payments, details of source account, source bank name and source branch name should be mantioned

v) Restriction on acceptance of Third Party Payment:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (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).
- b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- c) 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.
- 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). 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.

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.

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

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/income Distribution cum capital withdrawal option 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).

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 subscription.

ii. Payment by RTGS, NEFT, ECS, 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.

6. NRIINVESTORS

7 NOMINATION

Repatriation basis:

Payments by NRIs/FPIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debte generated are subscriptions that the lebit smuld also be enclosed.

Non Repatration basis:

Non Repatration basis:

NRIs investing on a populational basis may do so by issuir RISKOMETER (NRO) account payable at the Chies where the Investor Service

As per para 17.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI had mandated

that investors subscribing to mutual fund units on or after October 1,2022, shall have the choice of:

a. Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds)

Deputations 1006 for)

 $b. \, {\tt Opting} \, {\tt out} \, {\tt of} \, {\tt nomination} \, {\tt through} \, {\tt a} \, {\tt signed} \, {\tt Declaration} \, {\tt form}.$

- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the
 respective folio /account
- 4. Who can Nominate:
 - i) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
 - $ii)\,A\,Non-Resident\,Indian\,may\,be\,nominated\,subject\,to\,the\,applicable\,exchange\,control\,regulations.$

Nomination is not allowed for:

ii) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot

5. Who can be a Nominee:

Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.

- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- $7. \hspace{0.5cm} \text{Every new nomination for a folio/account shall overwrite the existing nomination, if any states of the existing nomination of the existing n$
- 8. Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/MutualFund/Trustees against the legal heir(s).
- $11. \quad \text{The nomination will be registered only when this form is valid and complete in all respects}.$
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain
 any request for transmission / claim settlement from any person other than the registered
 nominee(s), unless so directed by any competent court.

$\textbf{8.ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITH DRAWAL OPTION (COMPANY) and (Company) are also considered as a supplication of the property of the$

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option 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/ NEFT/ Direct Credit/ ECS). 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 inspite of an investor opting for Electronic Payout.

9. DIRECT APPLICATIONS AND EUIN

- a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- b. Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale

person of the Distributor interacting with the investor. Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

10. E-MAIL COMMUNICATION

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.

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned hereinaer.
- $iii) \quad \text{The user shall have no objection to ABSLAMC} \ verifying the identity before all otting the CIP.$
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatspever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether withou without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or soware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement/policywill be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:

a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times. b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet Frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.

c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.

- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that wat speech to nline services are offered as a privilege sprices to the users without an incharge. However, ABSDAMC may levy any service that ge as a policy be front time to time in consideration for the services provided herein. However users not consideration for the charge then, may opt out of the CNI action.

- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/NEFT

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

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

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

 $ABSLMF shall \ not \ be \ liable \ for \ delay \ in \ payments \ to \ the \ Investor \ if \ the \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ if \ investor \ investor \ if \ investor \ investor \ if \ investor \ if \ investor \ investor \ if \ investor \ investor \ if \ investor \ investor \ if \ investor \ investor \ investor \ if \ investor \ investor \ investor \ if \ investor \ i$

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

 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, SWP and STP registrations

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





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