

COMMON APPLICATION FORM

For Resident Indians and NRIs/FLIs

Ahura Centre, 2nd Floor, Tower 'A', 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093 • Tel.: (022)-66928000 • Email: connect@birlasunlife.com • www.birlasunlife.com



Distributor / ARN No. / 51553	Sub-Broker Code & ARN No. / DIRECT	Collection Centre (For Office use Only)	Date of Receipt	Bank Serial No.
--------------------------------------	------------------------------------	---	-----------------	-----------------

Application No.

For Direct Application please write the word "DIRECT" in Distributor & Sub-Broker Box. (Ref. Instruction No. 9)

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 7) Applicable details and mode of holding will be as per the existing Folio No.

Folio No.

2. UNIT HOLDER / NEW APPLICANT INFORMATION (Refer Instruction Page) Fresh / New Investors fill in all the blocks. (2 to 11)

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors) DATE OF BIRTH ENCLOSURE [Please tick (✓)] PAN Proof COMPLIED [Please tick (✓)] KYC (applicable for investment above Rs. 50,000/-)

NAME OF THE SECOND APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors) ENCLOSURE [Please tick (✓)] PAN Proof COMPLIED [Please tick (✓)] KYC (applicable for investment above Rs. 50,000/-)

NAME OF THE THIRD APPLICANT

Mr. Ms. M/s.

PAN* (Mandatory for all investors) ENCLOSURE [Please tick (✓)] PAN Proof COMPLIED [Please tick (✓)] KYC (applicable for investment above Rs. 50,000/-)

NAME OF THE GUARDIAN (in case of First / Sole Applicant is a Minor) / CONTACT PERSON - DESIGNATION (in case of non-individual Investors)

Mr. Ms. M/s.

PAN* (Mandatory for Guardian / Power of Attorney investing on behalf) ENCLOSURE [Please tick (✓)] PAN Proof COMPLIED [Please tick (✓)] KYC (applicable for investment above Rs. 50,000/-)

Document Submitted [Please tick (✓)]

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

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient)

CITY STATE PIN CODE

OVERSEAS ADDRESS (For NRI / FI application in addition to mailing address & above)

STATE PIN CODE CITY COUNTRY

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code Telephone : Off. Resi. Mobile
E-Mail (Ref. Inst. No. 10) Online access** (see overleaf) Yes No [Please tick (✓)]

3. COMMUNICATION [Please tick (✓)]

I/We wish to receive the following document(s) Physical Electronic Mode Account Statement Quarterly Newsletter Annual Report Other Information

4. OCCUPATION (First/Sole Applicant) [Please tick (✓)]

Service Housewife Defence Professional Retired Business Others _____ (please specify)

5. STATUS (First/Sole Applicant) [Please tick (✓)] Ref. Instructions No. 2 (iv) for documents to be submitted

Resident Individuals HUF On Behalf of Minor Proprietor Partnership Firm NRI - NRE NRI - NRO
 PIO Society Trust Company/ Body Corporate FI Bank Others _____ (please specify)

.... continued overleaf

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

Application No.

BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED
Ahura Centre, 2nd Floor, Tower 'A', 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093 Tel.: 022-66928000
Toll Free : 1800-22-7000 / 1800-270-7000 | SMS 'GAIN' to 56767 | connect@birlasunlife.com

Collection Centre / AMC Stamp & Signature

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

[Please tick (✓)] ENCLOSURE PAN Proof COMPLIED KYC (applicable for investment above Rs. 50,000/-) ECS Facility Yes No

6. MODE OF HOLDING [Please tick (✓)] Ref. Instructions No. 2 (v)

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

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

Name of the Bank																			
Branch Address											City						Pin Code		
Account No.											Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS	<input type="checkbox"/> CURRENT	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> OTHERS _____ (please specify)		
MICR CODE											This is a 9 digit number next to your Cheque Number. Please attach a blank extra cheque cancelled or a clear photocopy of a cheque								

8. REDEMPTION / DIVIDEND REMITTANCE Ref. Instructions No. 8

<p>IN CASE INVESTOR WISH TO RECEIVE A CHEQUE (instead of a direct credit into their bank account), please indicate the preference below:</p> <p>I/We want to receive the redemption and dividend proceeds (if any) by way of a cheque. <input type="checkbox"/> [Please tick (✓)]</p>	<p>DIRECT CREDIT AVAILABLE IN : ABN AMRO Bank, Citi Bank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Standard Chartered Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, Development Credit Bank. Investor having bank account with any one of these bank will receive their Redemption / Dividend Payments (if any) directly into their bank account.</p>
--	---

ELECTRONIC CLEARING SERVICE (ECS) for Dividends only

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

9. INVESTMENT DETAILS

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option. (Please refer Instruction No. 13 & 14)

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

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

10. NOMINATION DETAILS (Ref. Instruction No. 7)

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

Name & Address of the Nominee (s)	Nominee's relationship with the unitholder	Date of Birth (in case nominee is minor)	Percentage (%) * of Allocation (*should not be in decimals)	If the nominee is minor, name & address of the guardian
1.				
2.				
3.				

Unit holder (s):

Name	Signature
1.	
2.	
3.	

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

Name & Address	Signature
1.	
2.	
3.	

11. DECLARATION(S) & SIGNATURE(S) (Ref. Instruction No. 1)

<p>To, The Trustee, Birla Sun Life Mutual Fund</p> <p>DATE <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table></p> <p>Having read and understood the contents of the Offer Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. For NRIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. (Refer Inst. No. 5) I/We confirm that details provided by me/us are true and correct. **I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Birla Sun Life Asset Management Company Ltd. (Investment Manager of Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.birlasunlife.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.</p>	D	D	M	M	Y	Y	Y	Y	<p>SIGNATURE/S</p>	<p>First / Sole Applicant / Guardian</p> <p>Second Applicant</p> <p>Third Applicant</p>
D	D	M	M	Y	Y	Y	Y			

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

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

INSTRUCTIONS FOR FILLING APPLICATION FORM

1. GENERAL INSTRUCTIONS

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

2. INVESTOR PARTICULARS

- i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FI investors an overseas address must be provided.
- ii) Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor.
- iii) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notified copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- iv) Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms/ FIs

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

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.

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

3. BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

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

4. KNOW YOUR CUSTOMER (KYC)

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

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

Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the BSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any and recovery of unamortized NFO expenses.

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

Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor to the CVL. Any change in this details like change of Name / Address / Status/Signature, etc. should be given by Investor directly to CVL in the prescribed manner.

5. MODE OF PAYMENT

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

6. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis:

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

7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom

the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.

- ii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
- iii) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder.
- iv) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- v) The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- vi) Nomination in respect of the units stands rescinded upon the transfer of units.
- vii) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- viii) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- ix) On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

8. DIRECT CREDIT OF REDEMPTION/DIVIDEND

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

9. DIRECT APPLICATIONS

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

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

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

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

10. E-MAIL COMMUNICATION

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

11. ELECTRONIC CLEARING SERVICE (ECS)

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

12. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

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

document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.

- xiv) BSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
- Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to BSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
 - Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to BSLAMC. Whilst BSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such internet frauds, hacking and other actions, which could affect Instructions to BSLAMC. The user shall separately evaluate all risks arising out of the same.
 - The technology for enabling the services offered by BSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and disabilities. The user understands that BSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by BSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that BSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that BSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding BSLAMC's liability.

- xvii) The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which BSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user's use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of : a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access BSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

13. DIVIDEND SWEEP FACILITY

Under this facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Equity Scheme into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund. Accordingly, dividend earned by the Unitholders shall be automatically switched either into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund as opted by the Unitholder.

14. SCHEMES ON OFFER

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

SCHEME	PLAN	OPTION	SUB OPTION	MINIMUM INVESTMENT AMOUNT (*)	DEFAULT OPTIONS
EQUITY FUNDS					
Birla Advantage Fund Birla Balance Birla India Opportunities Fund Birla Index Fund Birla Midcap Fund Birla MNC Fund Birla India GenNext Fund Birla Sun Life Equity Fund Birla Sun Life New Millennium Fund Birla Sun Life Buy India Fund Birla Sun Life Basic Industries Fund Birla Sun Life Frontline Equity Fund Birla Sun Life '95 Fund Birla Top 100 Fund Birla Infrastructure Fund Birla Sun Life International Equity Fund	Dividend Growth	Payout / Reinvestment / Sweep		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Sun Life Special Situations Fund	Dividend Growth	Payout / Reinvestment / Sweep		FP : Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Plan : Growth • Choice of Option : Reinvestment
Birla Dividend Yield Plus	Dividend Growth PF	Payout / Reinvestment / Sweep Dividend Growth	Payout / Reinvestment / Sweep	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Equity Plan	Dividend Growth	Payout / Sweep		FP : Rs. 500/- AP : Rs. 500/-	Dividend Payout
Birla Sun Life Tax Relief '96	Dividend Growth	Payout / Reinvestment / Sweep		FP : Rs. 500/- AP : Rs. 500/-	Dividend Payout
FUND OF FUNDS					
Birla Asset Allocation Fund	Aggressive	Dividend Growth	Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Moderate	Dividend Growth	Payout / Reinvestment		
	Conservative	Dividend Growth	Payout / Reinvestment		
DEBT FUNDS					
Birla Sun Life Liquid Plus	Institutional Plan	Daily Dividend Weekly Dividend Fortnightly Dividend Monthly Dividend Growth	Payout Payout / Reinvestment Payout / Reinvestment Payout	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-	Choice of Plan : Retail Choice of Option : Growth Choice of Sub-Option : Reinvestment
	Retail Plan	Weekly Dividend Fortnightly Dividend Monthly Dividend Growth	Payout / Reinvestment Payout / Reinvestment Payout	FP : Rs. 10,000/- AP : Rs. 1,000/-	
Birla Bond Index Fund	Dividend Growth	Payout / Reinvestment		FP : Rs. 1,00,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Cash Plus	Retail Dividend Retail Growth	Daily Dividend	Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	
	Institutional Dividend	Daily Dividend Weekly Dividend Fortnightly Dividend	Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-	Daily Dividend Reinvestment
	Institutional Growth				
	Institutional Premium - Dividend Institutional Premium - Growth	Daily Dividend Weekly Dividend Fortnightly Dividend Monthly Dividend	Payout / Reinvestment Payout / Reinvestment Payout / Reinvestment Payout / Reinvestment	FP : Rs. 5,00,00,000/- AP : Rs. 1,00,000/-	
Birla Dynamic Bond Fund	Retail Plan	Quarterly Dividend Growth	Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment

(*)FP : Fresh Purchase; AP : Additional Purchase

SCHEME	PLAN	OPTION	SUB OPTION	MINIMUM INVESTMENT AMOUNT (*)	DEFAULT OPTIONS
DEBT FUNDS					
Birla Sun Life Monthly Income	Monthly Dividend Quarterly Dividend	Payout / Reinvestment Payout / Reinvestment		FP : Rs. 25,000/- AP : Rs. 5,000/-	<ul style="list-style-type: none"> Choice of Plan : Growth Choice of Option within Monthly Dividend : Dividend Reinvestment Choice of Plan within Quarterly Dividend : Dividend Reinvestment
	Growth			FP : Rs. 5,000/- AP : Rs. 1,000/-	
Birla Sun Life Income Fund	Growth	Payout / Reinvestment		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Quarterly Dividend				
	Half Yearly Dividend				
Birla Sun Life Cash Manager	Growth			FP : Rs. 10,000/- AP : Rs. 1,000/-	Daily Dividend Reinvestment
	Dividend	Weekly Dividend	Reinvestment		
	Institutional	Growth Weekly Dividend Daily Dividend	Reinvestment Reinvestment	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-	
Birla Sun Life Government Securities Fund	Short Term	Growth Dividend	Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Growth
	Long Term	Growth Dividend	Payout / Reinvestment		
Birla Sun Life Short Term Fund	Institutional Plan	Fortnightly Dividend Monthly Dividend Growth	Payout / Reinvestment Payout / Reinvestment	FP : Rs. 2,00,00,000/- AP : Rs. 10,000/-	Monthly Dividend Reinvestment
	Retail Plan	Fortnightly Dividend Monthly Dividend Growth	Payout / Reinvestment Payout / Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	
Birla Floating Rate Fund	Short Term	Institutional	Daily Dividend Reinvestment Weekly Dividend Reinvestment Fortnightly Dividend Reinvestment Growth	FP : Rs. 5,00,00,000/- AP : Re. 1/-	Daily Dividend Reinvestment
		Weekly Dividend Daily Dividend Growth	Reinvestment Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Long Term	Weekly Dividend Monthly Dividend Growth	Reinvestment Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Gilt Plus	Regular	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment Payout / Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Growth
	Liquid	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment Payout / Reinvestment		
	PF	Quarterly Dividend Annual Dividend Growth	Payout / Reinvestment Payout / Reinvestment Quarterly Gain / Annual Gain		
Birla Income Plus	Dividend Growth	Payout / Reinvestment		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla MIP	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment Instant / Deferred		FP : Dividend & Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	<ul style="list-style-type: none"> Choice of Option within Monthly Dividend : Dividend Reinvestment Choice of Option within Monthly Payment Plan : Instant
Birla MIP II	Savings 5	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment	FP : Dividend & Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	<ul style="list-style-type: none"> Choice of Option : Growth Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment
	Wealth 25	Monthly Dividend Monthly Payment Growth	Payout / Reinvestment		

(*)FP : Fresh Purchase; AP : Additional Purchase

REQUEST FOR ONLINE ACCOUNT ACCESS

(For Existing Investors)



To
Birla Sun Life Asset Management Company Limited
 Customer Service Group
 Ahura Centre, Tower A, II Floor,
 96/A-D Mahakali Caves Road, Andheri East,
 Mumbai - 400 093

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

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

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

Thanking you,

Yours faithfully,

First Account Holder	Second Account Holder	Third Account Holder
----------------------	-----------------------	----------------------

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

FORM FOR NOMINATION / CANCELLATION OF NOMINATION

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



To,
 Birla Sun Life Mutual Fund, Ahura Centre, 2nd Floor, Tower A, 96/A-D, Mahakali Caves Road, Andheri (East), Mumbai - 400 093.

I/We _____ and _____ do hereby nominate the person more particularly described hereunder / and / cancel the nomination (*) made by me / us on the _____

I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.

(* strike out which is not applicable)

Name and Address of Nominee

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

Name & Address of the Nominee (s)	Nominee's relationship with the unitholder	Date of Birth (in case nominee is minor)	Percentage (%)* of Allocation (*should not be in decimals)	If the nominee is minor, name & address of the guardian
1.				
2.				
3.				

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

Unit holder (s):		Witness (es)	
Name	Signature	Name & Address	Signature
1.		1.	
2.		2.	
3.		3.	

TERMS & CONDITIONS

- Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

SPECIAL PRODUCTS APPLICATION FORM (SIP / SWP / STP)



Ahura Centre, 2nd Floor, Tower 'A', 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093 • Tel.: (022)-66928000 • Email: connect@birlasunlife.com • www.birlasunlife.com

Investment Advisor's Name & ARN / DIRECT 51553	Sub-Broker's Name & ARN / DIRECT	Stamp & Sign Official Acceptance Point
--	----------------------------------	---

For Direct Application please write the word "DIRECT" in Investment Advisor & Sub-Broker Box. (Ref. Instruction No. B-7)

Application / Folio No. Date

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

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

DETAILS OF FIRST / SOLE APPLICANT

PAN* (Mandatory for all investors) **ENCLOSED [Please tick (✓)]** PAN Proof **COMPLIED [Please tick (✓)]** KYC (applicable for investment above Rs. 50,000/-)

DETAILS OF SECOND APPLICANT

PAN* (Mandatory for all investors) **ENCLOSED [Please tick (✓)]** PAN Proof **COMPLIED [Please tick (✓)]** KYC (applicable for investment above Rs. 50,000/-)

DETAILS OF THIRD APPLICANT

PAN* (Mandatory for all investors) **ENCLOSED [Please tick (✓)]** PAN Proof **COMPLIED [Please tick (✓)]** KYC (applicable for investment above Rs. 50,000/-)

E-mail ID please provide your email ID for mailing of Account Statement

*Ref. Instruction No. B-6

1. SYSTEMATIC INVESTMENT PLAN (SIP)

SCHEME	PLAN	OPTION																	
SWEEP TO (Ref. Instruction C-8) <input style="width: 100px;" type="text"/>																			
SCHEME PLAN / OPTION																			
Investment Amount (Rs.) (in figures) <input style="width: 150px;" type="text"/>	Investment Period (in months) <input style="width: 50px;" type="text"/>	From <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table> To <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y					
M	M	Y	Y	Y	Y														
M	M	Y	Y	Y	Y														
Investment Commencement Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Dates <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th										
D	D	M	M	Y	Y	Y	Y												
Drawn on Bank <input style="width: 150px;" type="text"/>	Branch <input style="width: 150px;" type="text"/>																		
Cheque Dates From <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	To <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Cheque Nos. From <input style="width: 50px;" type="text"/>	To <input style="width: 50px;" type="text"/>
D	D	M	M	Y	Y	Y	Y												
D	D	M	M	Y	Y	Y	Y												
Account Type [Please tick (✓)] <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> OTHERS _____ (please specify)	Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY (max 4 SIP dates in a months) <input type="checkbox"/> QUARTERLY (Only one date)																		

2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME	PLAN	OPTION																
Withdrawal Option [Please tick (✓)] <input type="checkbox"/> FIXED or <input type="checkbox"/> APPRECIATION WITHDRAWAL (Only on the 1st of every month) Amount (Rs.) (in figures) <input style="width: 100px;" type="text"/>																		
Total Amount of SWP (Rs.) (in figures) <input style="width: 150px;" type="text"/>	Fixed Withdrawal Frequency [Please tick (✓)] <input type="checkbox"/> MONTHLY (minimum 8 months) or <input type="checkbox"/> QUARTERLY (minimum 4 quarters)																	
Dates (Only one date) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	Withdrawal Period From <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table> To <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
D	D	M	M	Y	Y	Y	Y											

3. SYSTEMATIC TRANSFER PLAN (STP)

FROM SCHEME	PLAN	OPTION																
TO SCHEME																		
Amount per Transfer (Rs.) <input style="width: 150px;" type="text"/>	Transfer Period From <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table> To <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
D	D	M	M	Y	Y	Y	Y											
Dates <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	Frequency [Please tick (✓)] <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY (max 4 STP dates in a months) <input type="checkbox"/> QUARTERLY (Only one date)																	
Total Amount of Transfer (Rs.) <input style="width: 150px;" type="text"/>	No. of Transfers <input style="width: 50px;" type="text"/>																	

4. DECLARATION AND SIGNATURES

Having read and understood the contents of the offer document(s) of the scheme(s), I/We hereby apply to the Trustee of Birla Mutual Fund for units of scheme(s) of Birla Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s).
 I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.
 For NRIs/FLIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRSR Account.

Signature(s) <div style="border: 1px solid black; height: 40px; width: 100%; display: flex; align-items: center; justify-content: center;">Sole / First Applicant</div>	<div style="border: 1px solid black; height: 40px; width: 100%; display: flex; align-items: center; justify-content: center;">Second Applicant</div>	<div style="border: 1px solid black; height: 40px; width: 100%; display: flex; align-items: center; justify-content: center;">Third Applicant</div>
--	--	---

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

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

Application No.

BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED
 Ahura Centre, 2nd Floor, Tower 'A', 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093 Tel.: 022-66928000
Toll Free : 1800-22-7000 / 1800-270-7000 | SMS 'GAIN' to 56767 | connect@birlasunlife.com

Collection Centre / AMC Stamp & Signature

Received from Mr. / Ms. Date : / /

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

SIP	All the below Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Liquid Schemes).
SWP	All the below Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Equity Plan & Birla Index Fund).
STP	Can transfer "OUT" investment from any of the below Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Equity Plan and Birla Index Fund) and transfer "IN" to any of the below Open-ended Scheme(s) (except Birla Index Fund) of Birla Sun Life Mutual Fund.

B. INSTRUCTIONS - COMMON TO SIP / SWP / STP

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

C. INSTRUCTIONS - SYSTEMATIC INVESTMENT PLAN (SIP)

- Minimum Amount:
A) For Monthly SIP : (i) Birla Equity Plan and Birla Sun Life Tax Relief '96: Minimum 6 cheques of Rs. 500/- each and above.
(ii) Other Schemes: Minimum 6 Cheques of Rs. 1,000/- each and above.
B) For Quarterly SIP : (i) Birla Equity Plan and Birla Sun Life Tax Relief '96: Minimum 4 cheques of Rs. 500/- each and above.
(ii) Other Schemes: Minimum 4 Cheques of Rs. 2,000/- each and above.
- All post-dated cheques have to be issued favouring the individual scheme.
- Value of each monthly instalment should be the same in all the post-dated cheques issued.
- Investment Dates: Monthly Systematic Investment Plan: Cheques should be of the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
- Fast Forward Facility**: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month. Fast Forward Facility is not available in case of quarterly SIP.
- Cheques should be drawn payable at locations of Birla Sun Life Asset Management Company Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Default Dates: In case of any ambiguity in selection of investment frequency, the SIP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.
- DIVIDEND SWEEP FACILITY**: Under this facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Equity Scheme into any other Open-ended Equity Scheme or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund. Accordingly, dividend earned by the Unitholders shall be automatically switched either into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund as opted by the Unitholder.

D. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

E. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

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

F. LOAD STRUCTURE

SWP	As applicable to respective schemes at the date of withdrawal.
STP	Exit Load at time of transfer OUT : Exit Load as applicable to respective schemes. Entry Load at time of transfer IN : <ul style="list-style-type: none">No Entry Load is payable if transfer is within the Scheme(s) belonging to same Fund Family.Entry Load as applicable to respective Scheme will be payable if the transfer is from Scheme belonging to one Fund Family to another Fund Family. Exit Load at time of redemption: Exit Load as applicable to respective schemes.

G. OPEN ENDED SCHEMES AND THEIR FUND FAMILY

- Equity Fund Family**: Birla Advantage Fund / Birla Dividend Yield Plus / Birla Equity Plan* / Birla India Opportunities Fund / Birla MNC Fund / Birla Midcap Fund / Birla India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Basic Industries Fund / Birla Sun Life Frontline Equity Fund / Birla Sun Life Tax Relief '96* / Birla Sun Life '95 Fund / Birla Balance / Birla Top 100 Fund / Birla Infrastructure Fund / Birla Sun Life International Equity Fund / Birla Index Fund / Birla Sun Life Special Situations Fund.
- Debt Fund Family**: Birla Sun Life Liquid Plus / Birla Bond Index Fund / Birla Dynamic Bond Fund / Birla Floating Rate Fund - Long Term Plan / Birla Gilt Plus / Birla Income Plus / Birla Sun Life Government Securities Fund / Birla MIP# / Birla MIP II# / Birla Sun Life Monthly Income# / Birla Sun Life Short Term Fund / Birla Sun Life Income Fund / Birla Gilt Plus.
- Liquid Fund Family**: Birla Cash Plus / Birla Sun Life Cash Manager / Birla Floating Rate Fund - Short Term Plan

An open-ended income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.
*An Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)

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

an application for **SYSTEMATIC INVESTMENT** / **SYSTEMATIC WITHDRAWAL** / **SYSTEMATIC TRANSFER**

Scheme Name _____ Plan _____ Option _____

To Scheme Name _____ Plan _____ Option _____

Amount (Rs.) _____

SIP APPLICATION FORM

(to be filled & submitted with Common Application Form)

Ahura Centre, 2nd Floor, Tower 'A', 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093 • Tel.: (022)-66928000 • Email: connect@birlasunlife.com • www.birlasunlife.com



SIP THROUGH ECS FACILITY Registration Cum Mandate Form for ECS (Debt Clearing)

Investment 51553 Name & ARN	Sub-Broker's Name & ARN / DIRECT	Stamp & Sign Official Acceptance Point
------------------------------------	----------------------------------	---

For Direct Application please write the word "DIRECT" in Investment Advisor & Sub-Broker Box. (Ref. Instruction No. C-22)

Existing Investor Folio No.	New Application No.	Date
-----------------------------	---------------------	------

Request for Registration of SIP Change in Bank Details

NAME OF FIRST / SOLE APPLICANT

Mr.	Ms.	M/s.																											
-----	-----	------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DETAILS OF FIRST / SOLE APPLICANT

PAN* (Mandatory for all investors)	ENCLOSED [Please tick (✓)]	PAN Proof	COMPLIED [Please tick (✓)]	KYC (applicable for investment above Rs. 50,000/-)
------------------------------------	----------------------------	-----------	----------------------------	--

DETAILS OF SECOND APPLICANT

PAN* (Mandatory for all investors)	ENCLOSED [Please tick (✓)]	PAN Proof	COMPLIED [Please tick (✓)]	KYC (applicable for investment above Rs. 50,000/-)
------------------------------------	----------------------------	-----------	----------------------------	--

DETAILS OF THIRD APPLICANT

PAN* (Mandatory for all investors)	ENCLOSED [Please tick (✓)]	PAN Proof	COMPLIED [Please tick (✓)]	KYC (applicable for investment above Rs. 50,000/-)
------------------------------------	----------------------------	-----------	----------------------------	--

E-mail ID	please provide your email ID for mailing of Account Statement
-----------	---

*Ref. Instruction No. C-21

SYSTEMATIC INVESTMENT PLAN

SCHEME	PLAN	OPTION
SWEEP TO (Ref. Instruction C-23)		
SCHEME	PLAN / OPTION	
First Installment has to be through Cheque / DD.	1st SIP Cheque / DD No.	1st Cheque Dated
Drawn on Bank	Amount (Rs.) (in figures)	
Amount (Rs.) (in words)		
Total No. of SIP's	1st Cheque +	=
Total Installment's		Each SIP Amount (Rs.)
SIP Date	SIP Start Date	SIP End Date

ECS BANK ACCOUNT DETAILS (MANDATORY)

Name of 1st Applicant as in Bank Records		
Name of Bank	Branch	
City	Pin Code	Account No.
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> OTHERS _____ (please specify)	MICR CODE

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

Signature(s)	Sole / First Applicant	Second Applicant	Third Applicant
--------------	------------------------	------------------	-----------------

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

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

	Bank Account Number	
Name & Signature(s) (As in Bank Records)	Name of First Account Holder	Name of Second Account Holder
	First Account Holder	Second Account Holder
	Name of Third Account Holder	Third Account Holder

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

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

Application No.

BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED
 Ahura Centre, 2nd Floor, Tower 'A', 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093 Tel.: 022-66928000
 Toll Free : 1800-22-7000 / 1800-270-7000 | SMS 'GAIN' to 56767 | connect@birlasunlife.com

Collection Centre / AMC Stamp & Signature
--

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

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

[A. LIST OF CITIES FOR SIP THROUGH ECS (AUTO DEBIT)]**

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

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

B. SCHEMES AVAILABLE UNDER SIP

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

C. INSTRUCTIONS

1. New investors who wish to enrol for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together. Existing investors need to fill up only this form.
2. For multiple transactions under more than one scheme, please use separate forms with one cheque each.
3. This form should be submitted at least 30 working days before the first Debit through ECS.
4. Investors should mandatorily give a cheque for the first SIP transaction drawn on the same bank account which is to be registered for ECS (Auto Debit).
5. The investor has the right to discontinue SIP at any time he/she so desires by sending a written request at least 30 working days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request SIP will be terminated.
6. Investors can change the SIP amount by submitting the following documents at least 30 working days before the next ECS debit date :
 - a) A new 'SIP through ECS Facility' Form with revised SIP amount details.
 - b) Letter to discontinue the existing SIP.
7. In order to change the existing bank account for SIP Auto Debit, investors need to submit a new 'SIP through ECS Facility' Form atleast 30 working days before the next ECS Debit date with revised bank mandate.
8. Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents atleast 30 working days before the next ECS Debit date :
 - a) SIP through ECS Facility Form along with one mandatory cheque.
 - b) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.
9. In case the 'End Date' is not mentioned by the investor in the ECS Facility Form, the same would be considered as 31st December, 2025 by default.
10. Minimum Amount :
 - A) For Monthly SIP : (i) Birla Equity Plan* and Birla Sun Life Tax Relief '96* : Minimum 6 installments ^ of Rs. 500/- each and above.
 - (ii) Other Schemes: Minimum 6 installments ^ of Rs. 1,000/- each and above.
 - B) For Quarterly SIP : (i) Birla Equity Plan and Birla Sun Life Tax Relief '96: Minimum 4 installments ^ of Rs. 500/- each and above.
 - (ii) Other Schemes: Minimum 4 installments ^ of Rs. 2,000/- each and above.^ (including the first installment)
11. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
12. Default Dates: In case of any ambiguity in selection of investment frequency, the SIP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.
13. This facility is offered to the investors having bank account in select cities mentioned above.
14. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Birla Sun Life Mutual Fund without assigning any reasons or prior notice if any city is removed, SIP instruction for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
15. The name of the bank provided for ECS (Debit) should participate in local MICR clearing.
16. The investor hereby agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
17. Investors will not hold Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
18. Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
19. Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
20. Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only.
21. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
22. DIRECT APPLICATIONS : Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No or Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases/additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund (www.birlasunlife.com).
23. DIVIDEND SWEEP FACILITY: Under this facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Equity Scheme into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund. Accordingly, dividend earned by the Unitholders shall be automatically switched either into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund as opted by the Unitholder.
24. KNOW YOUR CUSTOMER (KYC): According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced know your customer (KYC) norms. According to enhanced KYC norms, it is made compulsory for all investors to be KYC compliant while making an application for subscription of units, amounting to Rs. 50,000 and above, w.e.f. February 1, 2008. Birla Sun Life Asset Management Company has made arrangements with CDSL Ventures Limited ('CVL'), to process KYC compliance. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance. On submission of KYC application alongwith the prescribed documents "KYC Acknowledgement letter" will be issued by CVL to the applicant. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the BSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any and recovery of unamortized NFO expenses. Investors who have obtained MIN allotment letter by submitting the PAN copy are deemed to be KYC compliant.
Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor to the CVL. Any change in this details like change of Name / Address / Status /Signature, etc. should be given by Investor directly to CVL in the prescribed manner.

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

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

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

an application for **SYSTEMATIC INVESTMENT PLAN THROUGH ECS FACILITY**

Scheme Name _____ Plan _____ Option _____

Sweep To:- Scheme Name _____ Plan _____ Option _____

Amount (Rs.) _____

SIP THROUGH HDFC BANK LTD. : TERMS & CONDITIONS

A. SCHEMES AVAILABLE UNDER SIP THROUGH HDFC BANK LTD.

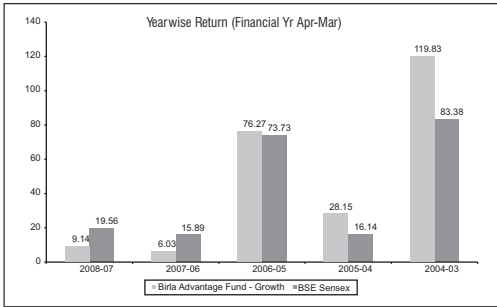
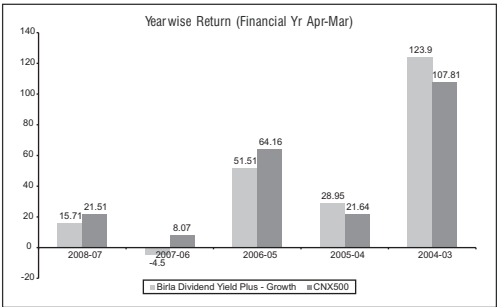
Birla Advantage Fund / Birla Dividend Yield Plus / Birla Equity Plan* / Birla India Opportunities Fund / Birla MNC Fund / Birla Midcap Fund / Birla India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Basic Industries Fund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

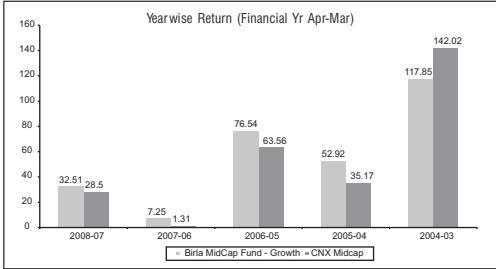
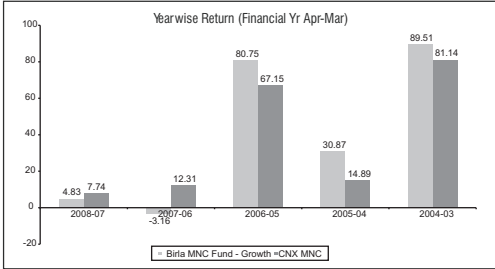
B. INSTRUCTIONS

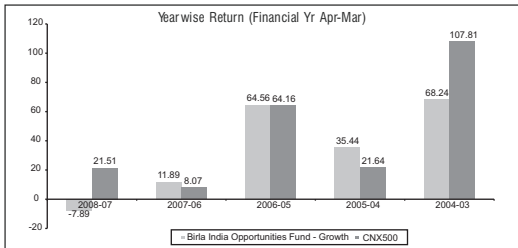
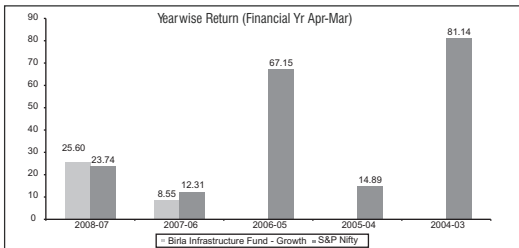
1. New investors who wish to enrol for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together. Existing investors need to fill up only this form.
2. For multiple transactions under more than one scheme, please use separate forms with one cheque each.
3. This form should be submitted at least 30 working days before the first Debit through ECS.
4. Investors should mandatorily give a cheque for the first SIP transaction drawn on the same HDFC Bank account which is to be registered for ECS (Auto Debit).
5. The investor has the right to discontinue SIP at any time he/she so desires by sending a written request to any of the offices of Birla Sun Life Mutual Fund or its Authorised Collection Centres. SIP will be terminated on receipt of discontinuation confirmation from HDFC Bank Ltd.
6. Investors can change the SIP amount by submitting the following documents at least 30 working days before the next Standing Instructions date.
 - a) A new 'Standing Instruction form - HDFC Bank Ltd.' with revised SIP amount details & a cheque for the first SIP transaction drawn on the same bank account.
 - b) Letter to discontinue the existing SIP
7. In order to change the existing bank account for SIP Auto Debit, investors need to submit a new 'SIP through ECS Facility' Form atleast 30 working days before the next ECS Debit date with revised bank mandate.
8. Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents atleast 30 working days before the next ECS Debit date :
 - a) A new 'Standing Instruction form - HDFC Bank Ltd.' with one mandatory cheque.
 - b) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.
9. In case the 'End Date' is not mentioned by the investor in the ECS Facility Form, the same would be considered as 31st December, 2025 by default
10. Minimum Amount :
 - A) For Monthly SIP : (i) Birla Equity Plan* and Birla Sun Life Tax Relief '96* : Minimum 6 installments ^ of Rs. 500/- each and above.
 - (ii) Other Schemes: Minimum 6 installments ^ of Rs. 1,000/- each and above.
 - B) For Quarterly SIP : (i) Birla Equity Plan and Birla Sun Life Tax Relief '96: Minimum 4 installments ^ of Rs. 500/- each and above.
 - (ii) Other Schemes: Minimum 4 installments ^ of Rs. 2,000/- each and above.^ (including the first installment)
11. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
12. The investor hereby agrees to abide by the terms and conditions of Birla Sun Life Mutual Fund & HDFC Bank Ltd.
13. Investors will not hold Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
14. Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
15. Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
16. Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only.
17. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
18. DIRECT APPLICATIONS : Investors should ensure to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches/fresh Systematic Investment Plans (SIP)/ fresh Systematic Transfer Plans (STP) in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. It should also be counter signed by the unit holder/ all joint holder(s). Transactions slips/application forms where the column under 'ARN No' or 'Broker Code' is provided, has to be filled by the unit holder as 'DIRECT' for processing the same as Direct applications. Investors can submit their applications for purchases/additional purchases/ switches/fresh SIP/ fresh STP at any of the Official Point(s) of Acceptance of Birla Sun Life Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of Birla Sun Life Mutual Fund (www.birlasunlife.com).
19. DIVIDEND SWEEP FACILITY: Under this facility the Unitholders can opt for switching the dividend earned under any of the Open-ended Equity Scheme into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund. Accordingly, dividend earned by the Unitholders shall be automatically switched either into any other Open-ended Equity Scheme or into Birla MIP or into Birla Cash Plus - Retail Plan, of Birla Sun Life Mutual Fund as opted by the Unitholder.
20. KNOW YOUR CUSTOMER (KYC): According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002, Mutual Funds are required to follow enhanced know your customer (KYC) norms. According to enhanced KYC norms, it is made compulsory for all investors to be KYC compliant while making an application for subscription of units, amounting to Rs. 50,000 and above, w.e.f. February 1, 2008. Birla Sun Life Asset Management Company has made arrangements with CDSL Ventures Limited ("CVL"), to process KYC compliance. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance. On submission of KYC application alongwith the prescribed documents "KYC Acknowledgement letter" will be issued by CVL to the applicant. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the BSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any and recovery of unamortized NFO expenses. Investors who have obtained MIN allotment letter by submitting the PAN copy are deemed to be KYC compliant.
Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor to the CVL. Any change in this details like change of Name/ Address/ Status /Signature, etc. should be given by Investor directly to CVL in the prescribed manner.

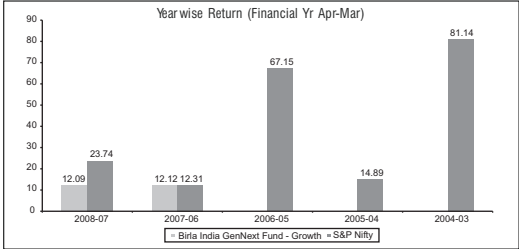
An open-end income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.

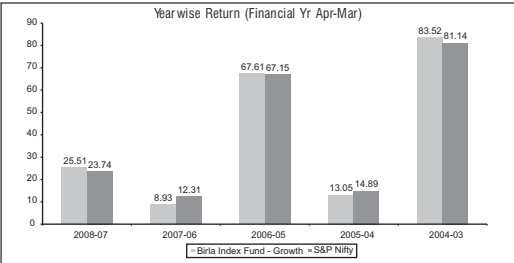
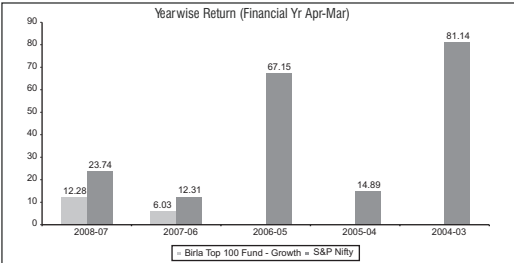
* An Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)

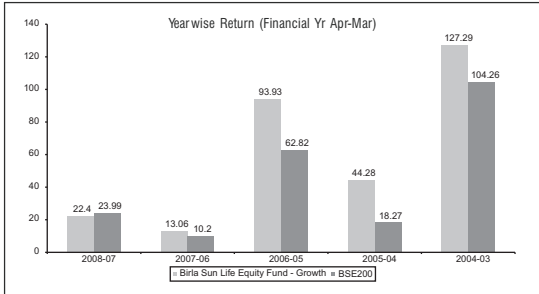
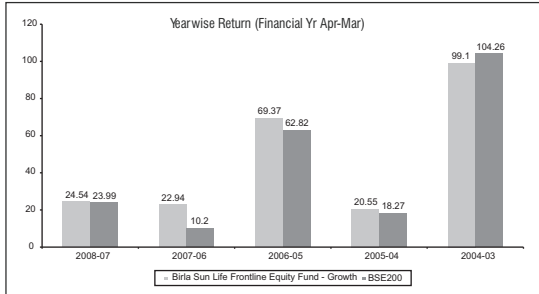
Name(s) of the Scheme(s)	Birla Advantage Fund	Birla Dividend Yield Plus																														
Type of Scheme	An Open ended Growth Scheme	An Open ended Growth scheme																														
Investment Objective	The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment approach.	The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.																														
Asset Allocation Pattern of the scheme	Types of Instruments	Types of Instruments																														
	Equity and Equity Related Instruments Debt and money market instruments.	Equity and Equity Related Instruments Cash and Money market instruments																														
	Normal Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)																														
	At least 70% Upto 30%	Upto 100% Upto 10%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Dividend (Payout & Reinvestment & Sweep option) & Growth	Plans ; Dividend (Payout, Reinvestment and Sweep option) & Growth Plan and PF Plan: Dividend (Payout & Reinvestment & Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points Of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	BSE Sensex	S & P CNX 500																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. A. Balasubramaniam	Mr Ankit Sancheti																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Advantage Fund - Growth <table border="1"><thead><tr><th>Returns</th><th>1 Year *</th><th>3 Years</th><th>5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>BAF Gr (NAV : Rs. 129.8850)</td><td>9.14</td><td>26.24</td><td>41.44</td><td>23.36</td></tr><tr><td>BSE Sensex</td><td>19.56</td><td>34.03</td><td>38.64</td><td>12.21</td></tr></tbody></table> <p>Inception - February 24, 1995 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BAF Gr (NAV : Rs. 129.8850)	9.14	26.24	41.44	23.36	BSE Sensex	19.56	34.03	38.64	12.21	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Dividend Yield Plus - Growth <table border="1"><thead><tr><th>Returns</th><th>1 Year *</th><th>3 Years</th><th>5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>BDYP Gr (NAV : Rs. 46.2521)</td><td>15.71</td><td>17.98</td><td>36.48</td><td>35.06</td></tr><tr><td>CNX500</td><td>21.51</td><td>29.20</td><td>40.35</td><td>37.58</td></tr></tbody></table> <p>Inception - February 26, 2003 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BDYP Gr (NAV : Rs. 46.2521)	15.71	17.98	36.48	35.06	CNX500	21.51	29.20	40.35	37.58
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BAF Gr (NAV : Rs. 129.8850)	9.14	26.24	41.44	23.36																												
BSE Sensex	19.56	34.03	38.64	12.21																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BDYP Gr (NAV : Rs. 46.2521)	15.71	17.98	36.48	35.06																												
CNX500	21.51	29.20	40.35	37.58																												
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil. Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.	Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil. Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.																														
(ii) Recurring expenses [% of Net Assets]	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.24%	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.32%																														

Name(s) of the Scheme(s)	Birla Midcap Fund	Birla MNC Fund																														
Type of Scheme	An Open ended Growth scheme	An Open ended Growth Scheme																														
Investment Objective	The fund's investment objective is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.	The objective of the scheme is to achieve long term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach																														
Asset Allocation Pattern of the scheme	Types of Instruments	Types of Instruments																														
	Normal Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)																														
	Equity & Equity Related instruments of companies with a market capitalisation of between Rs. 150 crores to Rs. 1500 crores. (Mid-Cap Stocks)	Equity and Equity Linked Instruments																														
	Equity & Equity Related instruments of companies with a market capitalisation of more than Rs.1500 crores or less than Rs.150 crores.	Debt & Money market instruments																														
	Cash, Deposits & Money market instruments including Mibor linked short term papers																															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CNX Midcap	CNX MNC																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. A. Balasubramaniam / Mr. Sanjay Chawla	Mr. A. Balasubramaniam																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Midcap Fund - Growth	Compounded annualised returns (%) as at March 31, 2008. Birla MNC Fund - Growth																														
	<table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BMCF Gr (NAV : Rs. 79.6694)</td> <td>32.51</td> <td>34.83</td> <td>52.15</td> <td>45.88</td> </tr> <tr> <td>CNX Midcap</td> <td>28.50</td> <td>28.68</td> <td>47.41</td> <td>42.25</td> </tr> </tbody> </table> <p>Inception - October 03, 2002 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BMCF Gr (NAV : Rs. 79.6694)	32.51	34.83	52.15	45.88	CNX Midcap	28.50	28.68	47.41	42.25	<table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Takeover</th> </tr> </thead> <tbody> <tr> <td>BMNCF Gr (NAV : Rs. 120.9868)</td> <td>4.83</td> <td>21.97</td> <td>35.07</td> <td>15.05</td> </tr> <tr> <td>CNX MNC</td> <td>7.74</td> <td>26.61</td> <td>14.04</td> <td>8.63</td> </tr> </tbody> </table> <p>Date of takeover - December 27, 1999 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Takeover	BMNCF Gr (NAV : Rs. 120.9868)	4.83	21.97	35.07	15.05	CNX MNC	7.74	26.61	14.04	8.63
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BMCF Gr (NAV : Rs. 79.6694)	32.51	34.83	52.15	45.88																												
CNX Midcap	28.50	28.68	47.41	42.25																												
Returns	1 Year *	3 Years	5 Years	Since Takeover																												
BMNCF Gr (NAV : Rs. 120.9868)	4.83	21.97	35.07	15.05																												
CNX MNC	7.74	26.61	14.04	8.63																												
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil. Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.	Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil. Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.																														
(ii) Recurring expenses [% of Net Assets]	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.22%	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.39%																														

Name(s) of the Scheme(s)	Birla India Opportunities Fund	Birla Infrastructure Fund																														
Type of Scheme	An Open ended Growth Scheme	An Open Ended Growth Scheme																														
Investment Objective	The objective of the scheme is to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: <ol style="list-style-type: none"> Leverage India's intellectual capital for providing services, research and creative inputs. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. Leverage India's lower labour costs for providing services and manufactured goods. Leverage India's large population of English speaking people for providing services. 	Birla Infrastructure Fund seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Linked Instruments</td> <td>70%- 100%</td> </tr> <tr> <td>Cash, Money market instruments & short term debt instruments</td> <td>0%- 30%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity Linked Instruments	70%- 100%	Cash, Money market instruments & short term debt instruments	0%- 30%	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Related Instruments</td> <td>80% to 100%</td> <td>90%</td> </tr> <tr> <td>Money market instruments</td> <td>0% to 20%</td> <td>10%</td> </tr> </tbody> </table>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Equity and Related Instruments	80% to 100%	90%	Money market instruments	0% to 20%	10%															
Types of Instruments	Normal Allocation (% of Net Assets)																															
Equity and Equity Linked Instruments	70%- 100%																															
Cash, Money market instruments & short term debt instruments	0%- 30%																															
Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																														
Equity and Related Instruments	80% to 100%	90%																														
Money market instruments	0% to 20%	10%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CNX 500	S&P CNX Nifty																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																														
Name of the Fund Manager	Mr. Atul Penkar	Mr. Mahesh Patil																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla India Opportunities Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Takeover</th> </tr> </thead> <tbody> <tr> <td>Birla India Oppor tunities Fund Gr (NAV : Rs.46.0923)</td> <td>-7.89</td> <td>18.79</td> <td>30.71</td> <td>8.38</td> </tr> <tr> <td>CNX 500</td> <td>21.51</td> <td>29.20</td> <td>40.35</td> <td>15.62</td> </tr> </tbody> </table> <p>Date of takeover - December 27, 1999</p> <p>Note : Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Takeover	Birla India Oppor tunities Fund Gr (NAV : Rs.46.0923)	-7.89	18.79	30.71	8.38	CNX 500	21.51	29.20	40.35	15.62	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Infrastructure Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BIF - Gr (NAV : Rs. 14.2145)</td> <td>25.60</td> <td>-</td> <td>-</td> <td>18.78</td> </tr> <tr> <td>S&P Nifty</td> <td>23.74</td> <td>32.46</td> <td>37.03</td> <td>20.53</td> </tr> </tbody> </table> <p>Inception - March 17,2006</p> <p>Note : Past performance may or may not be sustained in future.</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BIF - Gr (NAV : Rs. 14.2145)	25.60	-	-	18.78	S&P Nifty	23.74	32.46	37.03	20.53
Returns	1 Year *	3 Years	5 Years	Since Takeover																												
Birla India Oppor tunities Fund Gr (NAV : Rs.46.0923)	-7.89	18.79	30.71	8.38																												
CNX 500	21.51	29.20	40.35	15.62																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BIF - Gr (NAV : Rs. 14.2145)	25.60	-	-	18.78																												
S&P Nifty	23.74	32.46	37.03	20.53																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%.For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil.</p> <p>Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load: A. For subscription applications other than SIP & STP transactions:For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value; B. For subscription applications by way of SIP & STP transactions: NIL</p> <p>Exit Load: A. For subscription applications other than SIP & STP transactions:For Purchase / Switch in of Units, less than Rs. 5 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than Rs. 5 crores in value, no exit load is payable. B. For subscription applications by way of SIP & STP transactions:For units redeemed / switched out within 24 months from the date of allotment, an exit load of 2.25% is payable.</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.50%</p>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.24%</p>																														

Name(s) of the Scheme(s)	Birla India GenNext Fund																	
Type of Scheme	An Open ended Growth Scheme																	
Investment Objective	<p>The objective of the scheme is to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics:</p> <ul style="list-style-type: none"> • Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. • They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. • The products and services should have distinct brand identity, thereby enabling choice. 																	
Asset Allocation Pattern of the scheme	Types of Instruments	Range	Normal Allocation															
	Equity and Equity related Securities	80% - 100%	90%															
	Money market instruments	0% - 20%	10%															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																	
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth																	
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																	
Benchmark Index	S&P CNX NIFTY																	
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																	
Name of the Fund Manager	Mr. A. Balasubramaniam / Mr. Sanjay Chawla																	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																	
Performance of the scheme : Compounded annualised returns	<p>Absolute returns (%) of Growth option as at March 31, 2008.</p> <p>Birla India GenNext Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BIGF - Gr (NAV : Rs. 17.4257)</td> <td>12.09</td> <td>-</td> <td>-</td> <td>23.28</td> </tr> <tr> <td>S&P CNX Nifty</td> <td>23.74</td> <td>32.46</td> <td>37.03</td> <td>29.96</td> </tr> </tbody> </table> <p>Inception- August 5, 2005 Note : Past performance may as may not sustained in future.</p> 			Returns	1 Year *	3 Years	5 Years	Since Inception	BIGF - Gr (NAV : Rs. 17.4257)	12.09	-	-	23.28	S&P CNX Nifty	23.74	32.46	37.03	29.96
Returns	1 Year *	3 Years	5 Years	Since Inception														
BIGF - Gr (NAV : Rs. 17.4257)	12.09	-	-	23.28														
S&P CNX Nifty	23.74	32.46	37.03	29.96														
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil.</p> <p>Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>· No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																	
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.41%</p>																	

Name(s) of the Scheme(s)	Birla Index Fund	Birla Top 100 Fund																														
Type of Scheme	An Open ended Index-Linked Growth Scheme	An Open Ended Growth Scheme																														
Investment Objective	The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.	Birla Top 100 Fund seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.																														
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Securities covered by the Nifty including derivatives</td> <td>Upto 100%</td> </tr> <tr> <td>Cash & Money market instruments including Mibor linked instruments</td> <td>Upto 10%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Securities covered by the Nifty including derivatives	Upto 100%	Cash & Money market instruments including Mibor linked instruments	Upto 10%	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & equity related instruments:</td> <td></td> <td></td> </tr> <tr> <td>Top 100 Market Cap Companies</td> <td>65% -100%</td> <td>70%</td> </tr> <tr> <td>Other Companies</td> <td>0% - 35%</td> <td>20%</td> </tr> <tr> <td>Money Market instruments</td> <td>0-20%</td> <td>10%</td> </tr> </tbody> </table>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Equity & equity related instruments:			Top 100 Market Cap Companies	65% -100%	70%	Other Companies	0% - 35%	20%	Money Market instruments	0-20%	10%									
Types of Instruments	Normal Allocation (% of Net Assets)																															
Securities covered by the Nifty including derivatives	Upto 100%																															
Cash & Money market instruments including Mibor linked instruments	Upto 10%																															
Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																														
Equity & equity related instruments:																																
Top 100 Market Cap Companies	65% -100%	70%																														
Other Companies	0% - 35%	20%																														
Money Market instruments	0-20%	10%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund Investments are subject to market Risk. Please read the offer document carefully for details on risk factors before investments.																														
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase : Rs. 5000/- Additional Purchase : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	S & P CNX Nifty	S&P CNX Nifty																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.																														
Name of the Fund Manager	Mr. Ajay Garg	Mr. Ajay Argal																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008.	Absolute returns (%) of Growth option as at March 31, 2008.																														
	<p>Birla Index Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BIF (NAV : Rs. 12.3788)</td> <td>25.51</td> <td>31.90</td> <td>36.60</td> <td>32.62</td> </tr> <tr> <td>S&P Nifty</td> <td>23.74</td> <td>32.46</td> <td>37.03</td> <td>32.82</td> </tr> </tbody> </table> <p>Inception - September 18, 2002 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BIF (NAV : Rs. 12.3788)	25.51	31.90	36.60	32.62	S&P Nifty	23.74	32.46	37.03	32.82	<p>Birla Top 100 Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Top 100 Fund - Gr (NAV : Rs. 16.8550)</td> <td>12.28</td> <td>-</td> <td>-</td> <td>23.91</td> </tr> <tr> <td>S&P Nifty</td> <td>23.74</td> <td>32.46</td> <td>37.03</td> <td>32.29</td> </tr> </tbody> </table> <p>Inception - October 24, 2005 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla Top 100 Fund - Gr (NAV : Rs. 16.8550)	12.28	-	-	23.91	S&P Nifty	23.74	32.46	37.03	32.29
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BIF (NAV : Rs. 12.3788)	25.51	31.90	36.60	32.62																												
S&P Nifty	23.74	32.46	37.03	32.82																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla Top 100 Fund - Gr (NAV : Rs. 16.8550)	12.28	-	-	23.91																												
S&P Nifty	23.74	32.46	37.03	32.29																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP transactions): Nil. Exit Load: (Including for SIP Transaction): Nil.</p> <ul style="list-style-type: none"> No entry load shall be charged for Direct Applications. No entry load is applicable for switches between the schemes under fund family. No entry load shall be charged on the units subscribed by any fund of funds scheme. No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	<p>Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil. Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <ul style="list-style-type: none"> No entry load shall be charged for Direct Applications. No entry load is applicable for switches between the schemes under fund family. No entry load shall be charged on the units subscribed by any fund of funds scheme. No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 1.50%</p>	<p>First Rs. 100 Crores : 2.50% Next Rs. 300 Crores : 2.25% Next Rs. 300 Crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.27%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life Equity Fund	Birla Sun Life Frontline Equity Fund																														
Type of Scheme	An Open ended Growth Scheme	An Open ended Growth Scheme																														
Investment Objective	An open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.	An open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, BSE 200. The secondary objective is income generation and distribution of dividend.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related</td> <td>90%</td> <td>80% - 100%</td> </tr> <tr> <td>Debt & Money Markets</td> <td>10%</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Target Allocation	Allocation Range	Equity & Equity Related	90%	80% - 100%	Debt & Money Markets	10%	0% - 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related instruments</td> <td>100%</td> <td>75% - 100%</td> </tr> <tr> <td>Debt & Money Markets instruments</td> <td>0%</td> <td>0% - 25%</td> </tr> </tbody> </table>	Types of Instruments	Target Allocation	Allocation Range	Equity & Equity Related instruments	100%	75% - 100%	Debt & Money Markets instruments	0%	0% - 25%												
Types of Instruments	Target Allocation	Allocation Range																														
Equity & Equity Related	90%	80% - 100%																														
Debt & Money Markets	10%	0% - 20%																														
Types of Instruments	Target Allocation	Allocation Range																														
Equity & Equity Related instruments	100%	75% - 100%																														
Debt & Money Markets instruments	0%	0% - 25%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	BSE 200	BSE 200																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Mahesh Patil	Mr. Mahesh Patil																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Sun Life Equity Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLEF Gr (NAV : Rs. 213.5129)</td> <td>22.40</td> <td>38.51</td> <td>54.14</td> <td>37.56</td> </tr> <tr> <td>BSE200</td> <td>23.99</td> <td>30.56</td> <td>39.96</td> <td>20.98</td> </tr> </tbody> </table> <p>Inception - August 27, 1998 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BSLEF Gr (NAV : Rs. 213.5129)	22.40	38.51	54.14	37.56	BSE200	23.99	30.56	39.96	20.98	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Sun Life Frontline Equity Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLEFE Gr (NAV : Rs. 61.6151)</td> <td>24.54</td> <td>37.03</td> <td>43.89</td> <td>38.45</td> </tr> <tr> <td>BSE200</td> <td>23.99</td> <td>30.56</td> <td>39.96</td> <td>33.92</td> </tr> </tbody> </table> <p>Inception - August 30, 2002 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BSLEFE Gr (NAV : Rs. 61.6151)	24.54	37.03	43.89	38.45	BSE200	23.99	30.56	39.96	33.92
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BSLEF Gr (NAV : Rs. 213.5129)	22.40	38.51	54.14	37.56																												
BSE200	23.99	30.56	39.96	20.98																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BSLEFE Gr (NAV : Rs. 61.6151)	24.54	37.03	43.89	38.45																												
BSE200	23.99	30.56	39.96	33.92																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load: A. For subscription applications other than SIP & STP transactions: For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value; B. For subscription applications by way of SIP & STP transactions: NIL</p> <p>Exit Load: A. For subscription applications other than SIP & STP transactions: For Purchase / Switch in of Units, less than Rs. 5 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than Rs. 5 crores in value, no exit load is payable. B. For subscription applications by way of SIP & STP transactions: For units redeemed / switched out within 24 months from the date of allotment, an exit load of 2.25% is payable.</p> <p>· No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil.</p> <p>Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>· No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.03%</p>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.34%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life Sector Select Series																																															
Type of Scheme	Open ended Growth Schemes																																															
Investment Objective	<p>Birla Sun Life Buy India Fund : A multi-sector open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the consumer and healthcare sectors. The secondary objective is income generation and distribution of dividend.</p> <p>Birla Sun Life New Millennium Fund : A multi-sector open-end growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.</p> <p>Birla Sun Life Basic Industries Fund : A multi-sector open-end growth scheme with the objective of long term growth capital, through a portfolio with a target allocation of 100% equity, focusing on investing in companies sensitive to economic cycles and commodity pricing cycles. The investments will be in companies which are often referred to as cyclical companies. The secondary objective is income generation and distribution of dividend.</p>																																															
Asset Allocation Pattern of the scheme	Types of Instruments Equity & Equity Related Instruments Debt & Money Market Instruments	Target Allocation 100% 0%	Allocation Range 80% - 100% 0% - 20%																																													
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																															
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth																																															
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																																															
Despatch of Repurchase Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																															
Benchmark Index	Birla Sun Life Buy India Fund : BSE 200 Birla Sun Life New Millennium Fund : BSE Teck Birla Sun Life Basic Industries Fund : BSE 200																																															
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																															
Name of the Fund Manager	Birla Sun Life Buy India Fund: Mr. Ajay Garg Birla Sun Life New Millennium Fund : Mr. Atul Penkar Birla Sun Life Basic Industries Fund : Mr. Ankit Sancheti																																															
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																															
Performance of the scheme	Compounded annualised returns (%) of Growth option as at March 31, 2008.																																															
Compounded annualised returns	<p>Birla Sun Life Basic Industries Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Yr.*</th> <th>3 Yrs.</th> <th>5 Yrs.</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL Basic Gr (NAV : Rs. 84.2057)</td> <td>32.02</td> <td>32.16</td> <td>48.29</td> <td>29.62</td> </tr> <tr> <td>BSE200</td> <td>23.99</td> <td>30.56</td> <td>39.96</td> <td>14.96</td> </tr> </tbody> </table> <p>Inception - January 15, 2000 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Yr.*	3 Yrs.	5 Yrs.	Since Inception	BSL Basic Gr (NAV : Rs. 84.2057)	32.02	32.16	48.29	29.62	BSE200	23.99	30.56	39.96	14.96	<p>Birla Sun Life New Millennium Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Yr.*</th> <th>3 Yrs.</th> <th>5 Yrs.</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL NMF Gr (NAV : Rs. 17.9339)</td> <td>-10.43</td> <td>24.98</td> <td>37.66</td> <td>7.37</td> </tr> <tr> <td>BSE Teck</td> <td>-14.23</td> <td>20.40</td> <td>32.18</td> <td>-</td> </tr> </tbody> </table> <p>Inception - January 15, 2000 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Yr.*	3 Yrs.	5 Yrs.	Since Inception	BSL NMF Gr (NAV : Rs. 17.9339)	-10.43	24.98	37.66	7.37	BSE Teck	-14.23	20.40	32.18	-	<p>Birla Sun Life Buy India Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Yr.*</th> <th>3 Yrs.</th> <th>5 Yrs.</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL Buy Gr (NAV : Rs. 27.7852)</td> <td>4.88</td> <td>27.62</td> <td>46.71</td> <td>13.25</td> </tr> <tr> <td>BSE200</td> <td>23.99</td> <td>30.56</td> <td>39.96</td> <td>14.96</td> </tr> </tbody> </table> <p>Inception - January 15, 2000 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Yr.*	3 Yrs.	5 Yrs.	Since Inception	BSL Buy Gr (NAV : Rs. 27.7852)	4.88	27.62	46.71	13.25	BSE200	23.99	30.56	39.96	14.96
Returns	1 Yr.*	3 Yrs.	5 Yrs.	Since Inception																																												
BSL Basic Gr (NAV : Rs. 84.2057)	32.02	32.16	48.29	29.62																																												
BSE200	23.99	30.56	39.96	14.96																																												
Returns	1 Yr.*	3 Yrs.	5 Yrs.	Since Inception																																												
BSL NMF Gr (NAV : Rs. 17.9339)	-10.43	24.98	37.66	7.37																																												
BSE Teck	-14.23	20.40	32.18	-																																												
Returns	1 Yr.*	3 Yrs.	5 Yrs.	Since Inception																																												
BSL Buy Gr (NAV : Rs. 27.7852)	4.88	27.62	46.71	13.25																																												
BSE200	23.99	30.56	39.96	14.96																																												
	<p style="text-align: center;">Year-wise returns for the last 5 financial years</p> <table border="1"> <caption>Year-wise returns for the last 5 financial years (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Basic Industries Fund - Growth - BSE200</th> <th>Birla Sun Life New Millennium Fund - Growth - BSE Teck</th> <th>Birla Sun Life Buy India Fund - Growth - BSE200</th> </tr> </thead> <tbody> <tr> <td>2008-07</td> <td>32.02</td> <td>-10.43</td> <td>4.88</td> </tr> <tr> <td>2007-06</td> <td>23.99</td> <td>-14.23</td> <td>23.99</td> </tr> <tr> <td>2006-05</td> <td>74.51</td> <td>29.98</td> <td>90.19</td> </tr> <tr> <td>2005-04</td> <td>22.93</td> <td>52.75</td> <td>64.13</td> </tr> <tr> <td>2004-03</td> <td>152.99</td> <td>66.02</td> <td>99.51</td> </tr> </tbody> </table>			Year	Birla Sun Life Basic Industries Fund - Growth - BSE200	Birla Sun Life New Millennium Fund - Growth - BSE Teck	Birla Sun Life Buy India Fund - Growth - BSE200	2008-07	32.02	-10.43	4.88	2007-06	23.99	-14.23	23.99	2006-05	74.51	29.98	90.19	2005-04	22.93	52.75	64.13	2004-03	152.99	66.02	99.51																					
Year	Birla Sun Life Basic Industries Fund - Growth - BSE200	Birla Sun Life New Millennium Fund - Growth - BSE Teck	Birla Sun Life Buy India Fund - Growth - BSE200																																													
2008-07	32.02	-10.43	4.88																																													
2007-06	23.99	-14.23	23.99																																													
2006-05	74.51	29.98	90.19																																													
2005-04	22.93	52.75	64.13																																													
2004-03	152.99	66.02	99.51																																													
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil.</p> <p>Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																																															
(ii) Recurring expenses [% of Net Assets]	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75% Actual expenses (unaudited) for the financial year ended March 31, 2008: Birla Sun Life Buy India Fund: 2.50% Birla Sun Life New Millennium Fund : 2.47% Birla Sun Life Basic Industries Fund :2.41%																																															

Name(s) of the Scheme(s)	Birla Equity Plan	Birla Sun Life Tax Relief '96																														
Type of Scheme	An Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)																														
Investment Objective	The objective of the scheme is to achieve long term growth of capital along with income tax relief for investment.	An open-end equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Linked Instruments</td> <td>At Least 80%</td> </tr> <tr> <td>Short term money market & other liquid instrument.</td> <td>Upto 20%</td> </tr> </tbody> </table>	Types of Instruments	Normal Allocation (% of Net Assets)	Equity and Equity Linked Instruments	At Least 80%	Short term money market & other liquid instrument.	Upto 20%	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Target Allocation</th> <th>Allocation Range</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related</td> <td>80%</td> <td>80% - 100%</td> </tr> <tr> <td>Debt & Money Markets</td> <td>20%</td> <td>0% - 20%</td> </tr> </tbody> </table>	Types of Instruments	Target Allocation	Allocation Range	Equity & Equity Related	80%	80% - 100%	Debt & Money Markets	20%	0% - 20%															
Types of Instruments	Normal Allocation (% of Net Assets)																															
Equity and Equity Linked Instruments	At Least 80%																															
Short term money market & other liquid instrument.	Upto 20%																															
Types of Instruments	Target Allocation	Allocation Range																														
Equity & Equity Related	80%	80% - 100%																														
Debt & Money Markets	20%	0% - 20%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Dividend (Payout and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 500/- Additional Purchase (including switch-in) : Rs. 500/- Repurchase : Nil	Purchase (including switch-in) : Rs. 500/- Additional Purchase (including switch-in) : Rs. 500/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	BSE Sensex	BSE 200																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Sanjay Chawla	Mr. Ajay Garg																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme	Compounded annualised returns (%) as at March 31, 2008.	Compounded annualised returns (%) of Growth option as at March 31, 2008.																														
Compounded annualised returns	<p>Birla Equity Plan - Dividend</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Equity Plan (NAV : Rs. 56.6317)</td> <td>14.49</td> <td>29.59</td> <td>50.50</td> <td>29.80</td> </tr> <tr> <td>BSE Sensex</td> <td>19.56</td> <td>34.03</td> <td>38.64</td> <td>18.42</td> </tr> </tbody> </table> <p>Inception - February 16, 1999 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla Equity Plan (NAV : Rs. 56.6317)	14.49	29.59	50.50	29.80	BSE Sensex	19.56	34.03	38.64	18.42	<p>Birla Sun Life Tax Relief '96</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSITR' 96 Div (NAV: Rs. 89.2268)</td> <td>24.68</td> <td>35.76</td> <td>44.06</td> <td>37.72</td> </tr> <tr> <td>BSE200</td> <td>23.99</td> <td>30.56</td> <td>39.96</td> <td>15.41</td> </tr> </tbody> </table> <p>Inception - March 29, 1996 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	BSITR' 96 Div (NAV: Rs. 89.2268)	24.68	35.76	44.06	37.72	BSE200	23.99	30.56	39.96	15.41
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla Equity Plan (NAV : Rs. 56.6317)	14.49	29.59	50.50	29.80																												
BSE Sensex	19.56	34.03	38.64	18.42																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BSITR' 96 Div (NAV: Rs. 89.2268)	24.68	35.76	44.06	37.72																												
BSE200	23.99	30.56	39.96	15.41																												
Expenses of the Scheme	<p>(i) Load Structure</p> <p>Entry Load: A. For subscription applications other than SIP & STP transactions: For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value; B. For subscription applications by way of SIP & STP transactions: NIL</p> <p>Exit Load: A. For subscription applications other than SIP & STP transactions: NIL; B. For subscription applications by way of SIP & STP transactions: NIL</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load: (Including for SIP transactions): For Purchase / switch in of units less than Rs. 5 Crores in value: 2.25%. For Purchase / switch in of units equal to or greater than Rs. 5 Crores in value: NIL</p> <p>Exit Load: (Including for SIP Transaction): NIL</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.42%</p>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.24%</p>																														

Name(s) of the Scheme(s)	Birla Balance	Birla Sun Life '95 Fund																														
Type of Scheme	An Open ended Balanced scheme	An Open ended Balanced Scheme																														
Investment Objective	The objective of the scheme is to balance income requirement with growth of capital through balance mix of investment in equity and debt at relatively moderate levels of risk through a diversified research based investment approach.	An open-end balanced scheme with the objective of long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.																														
Asset Allocation Pattern of the scheme	Types of Instruments	Types of Instruments																														
	Equity and Equity Linked Instruments Debt & Money market instruments	Equity & Equity Related instruments Debt & Money Markets instruments																														
	Normal Allocation (% of Net Assets)	Target Allocation																														
	Above 50% - Upto 75% At least 25% - Below 50%	60% 40%																														
		Allocation Range																														
		50% - 75% 25% - 50%																														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Dividend (Payout, Reinvestment and Sweep option) & Growth	Dividend (Payout, Reinvestment and Sweep option) & Growth																														
Minimum Application Amount / Number of Units	Purchase : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Balanced Fund Index	CRISIL Balanced Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. A. Balasubramaniam	Mr. A. Balasubramaniam																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Balance Fund - Growth	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Sun Life '95 Fund																														
	<table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Balance Gr (NAV : Rs. 30.3577)</td> <td>11.02</td> <td>19.93</td> <td>28.54</td> <td>14.00</td> </tr> <tr> <td>Crisil Balanced Fund Index</td> <td>19.48</td> <td>21.86</td> <td>24.40</td> <td>-</td> </tr> </tbody> </table> <p>Inception - October 12, 1999 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla Balance Gr (NAV : Rs. 30.3577)	11.02	19.93	28.54	14.00	Crisil Balanced Fund Index	19.48	21.86	24.40	-	<table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSL '95 - Fund (NAV : Rs. 202.1670)</td> <td>17.06</td> <td>26.25</td> <td>34.38</td> <td>25.70</td> </tr> <tr> <td>Crisil Balanced Fund Index</td> <td>19.48</td> <td>21.86</td> <td>24.40</td> <td>-</td> </tr> </tbody> </table> <p>Inception - February 10, 1995 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	BSL '95 - Fund (NAV : Rs. 202.1670)	17.06	26.25	34.38	25.70	Crisil Balanced Fund Index	19.48	21.86	24.40	-
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla Balance Gr (NAV : Rs. 30.3577)	11.02	19.93	28.54	14.00																												
Crisil Balanced Fund Index	19.48	21.86	24.40	-																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BSL '95 - Fund (NAV : Rs. 202.1670)	17.06	26.25	34.38	25.70																												
Crisil Balanced Fund Index	19.48	21.86	24.40	-																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP transactions): For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: Nil.</p> <p>Exit Load: (Including for SIP Transaction): For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable.</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under same fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load: A. For subscription applications other than SIP & STP transactions: For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value: B. For subscription applications by way of SIP & STP transactions: NIL</p> <p>Exit Load: A. For subscription applications other than SIP & STP transactions: For Purchase / Switch in of Units, less than Rs. 5 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than Rs. 5 crores in value, no exit load is payable. B. For subscription applications by way of SIP & STP transactions: For units redeemed / switched out within 24 months from the date of allotment, an exit load of 2.25% is payable.</p> <p>- No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under same fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.46%</p>	<p>First Rs. 100 crores : 2.50%</p> <p>Next Rs. 300 crores : 2.25%</p> <p>Next Rs. 300 crores : 2.00%</p> <p>Balance : 1.75%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.40%</p>																														

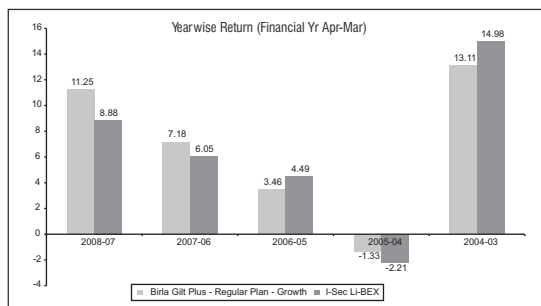
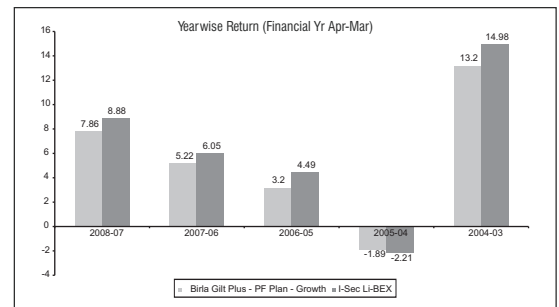
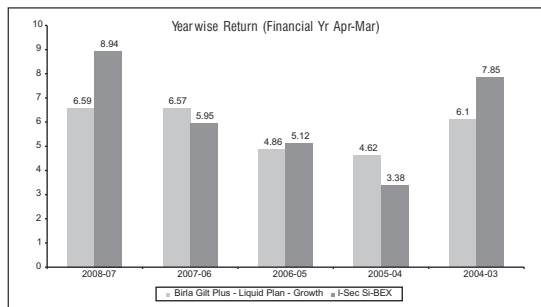
Name(s) of the Scheme(s)	Birla Asset Allocation Fund			Birla MIP (An open ended fund. Monthly Income is not assured and is subject to availability of distributable surplus)	
Type of Scheme	An Open ended Fund of Funds scheme			An Open ended Income Scheme	
Investment Objective	The primary objective of the scheme is to provide income and capital appreciation alongwith diversification by investing in a basket of debt and equity mutual fund schemes in line with the risk profile of the investors.			The objective of the scheme is to generate regular income so as to make monthly distributions to unitholders with the secondary objective being growth of capital. Income may be generated through receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets.	
Asset Allocation Pattern of the scheme	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity Schemes Debt Schemes	Aggressive Plan 75%- 80% 20%- 25%	75% 25%	Debt and Money market instruments Equity and Equity Related Instruments	Upto 100% Upto 15%
	Equity Schemes Debt Schemes	Moderate Plan 40%- 60% 40%- 60%	51% 49%	The scheme invest a maximum of 40% in securitised debt.	
	Equity Schemes Debt Schemes	Conservative Plan 20%- 25% 75%- 80%	25% 75%		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.			Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Plans : Aggressive, Moderate, Conservative Options : Dividend (Payout & Reinvestment option) & Growth			Plans : Monthly Dividend (Payout & Reinvestment option), Monthly Payment (Instant & Deferred option) & Growth.	
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil			Purchase (including switch-in) : Dividend & Payment Option: Rs. 25000/- Growth:Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.			Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	
Benchmark Index	Aggressive Plan: S & P CNX Nifty, Moderate Plan: Crisil Balanced Fund Index, Conservative Plan: CRISIL MIP Blended Index.			CRISIL MIP Blended Index	
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.			The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus. Under the Monthly Dividend Plan, investors on the last Friday of the month, will be eligible for the dividend declared if any.	
Name of the Fund Manager	Mr. Ajay Garg & Mr. Satyabrata Mohanty			Mr. A. Balasubramaniam	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited			Birla Sun Life Trustee Company Private Limited	
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla AAF - Growth			Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla MIP - Growth	
	Returns	1 Year *	3 Years	5 Years	Since Inception
	Aggressive Plan- Gr (NAV : Rs. 22.4877)	13.45	23.18	-	21.85
	S&P CNX Nifty	23.74	32.46	37.07	26.23
	Birla AAF - Moderate Plan - Growth (NAV : Rs. 19.8872)	15.00	19.35	-	18.25
	Crisil Balanced Fund Index	19.48	21.86	24.40	17.52
	Birla AAF - Conservative Plan - Growth (NAV : Rs. 15.8160)	12.14	12.70	-	11.83
	Crisil MIP Blended Index	11.12	9.26	9.61	7.49
	Inception - February 24, 2004 Note : Past performance may or may not be sustained in future. *Absolute Returns				
	Inception - November 20, 2000 Note : Past performance may or may not be sustained in future. *Absolute Returns				
Expenses of the Scheme (i) Load Structure	Entry Load : • For Purchase / Switch in of Units under : Aggressive Plan: 1.50%, Moderate Plan: 1.00%, Conservative Plan: 0.50%. Exit Load : Nil			Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): For Purchase / Switch out of Units, upto and including Rs. 10 lacs in value, an exit load of 0.60% is payable if units are redeemed / switched out within 90 days from the date of allotment. For Purchase / Switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable.	
	<ul style="list-style-type: none"> For load structure applicable to SIP/STP/SWP, please refer to instructions on SIP/STP/SWP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 			<ul style="list-style-type: none"> No entry load shall be charged for Direct Applications. No entry load is applicable for switches between the schemes under same fund family. No entry load shall be charged on the units subscribed by any fund of funds scheme. No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses [% of Net Assets]	As per Offer Document: 0.35% Actual expenses (unaudited) for the financial year ended March 31, 2008: Aggressive Plan: 0.35% Moderate Plan : 0.35% Conservative Plan: 0.35% Note : This being fund of funds schemes, the investors are bearing the recurring expenses of the scheme in addition to the expenses of other schemes in which fund of funds scheme makes investment.			First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.18%	

Name(s) of the Scheme(s)	Birla MIP II (An open ended fund. Monthly Income is not assured and is subject to availability of distributable surplus)	Birla Sun Life Monthly Income (Formerly Alliance Monthly Income) An open-ended income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.																																			
Type of Scheme	An Open ended Income Scheme	An Open ended Income Scheme																																			
Investment Objective	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital.	The primary objective to generate regular income so as to make monthly and quarterly distributions to Unitholders and the secondary objective is growth of capital.																																			
Asset Allocation Pattern of the scheme	Savings 5 Plan																																				
	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)																																		
	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	90%- 100%	95%																																		
	Equity and Equity related instruments	0%- 10%	5%																																		
Wealth 25 Plan																																					
Debt & Money Market securities (including securitised debt upto a maximum of 50%)	70%- 80%	75%																																			
Equity and Equity related instruments	20%- 30%	25%																																			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																			
Plans and Options	Plans : Savings 5 & Wealth 25 Options : Monthly Dividend (Payout & Reinvestment option), Monthly Payment Option & Growth	Plans: Monthly Dividend : Options : Dividend (payout and reinvestment) Quarterly Dividend : Options : Dividend (payout and reinvestment) Growth																																			
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Dividend & Payment Option: Rs. 25000/- Growth Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: Rs. 25000/-, Growth Plan: Rs. 5000/- Additional Purchase (including switch-in) : Monthly & Quarterly Dividend Plan: Rs. 5000/-, Growth Plan: Rs. 1000/- Repurchase : Nil																																			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																			
Benchmark Index	CRISIL MIP Blended Index	CRISIL MIP Blended Index																																			
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus. Under the Monthly Dividend Plan, investors on the last Friday of the month, will be eligible for the dividend declared, if any.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																			
Name of the Fund Manager	Mr. A. Balasubramaniam	Mr. A. Balasubramaniam																																			
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																			
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008.	Compounded annualised returns (%) of Growth option as at March 31, 2008.																																			
	<p>Birla MIP II</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla MIP II - Savings 5 - Growth (NAV : Rs. 12.8111)</td> <td>12.65</td> <td>8.17</td> <td>-</td> <td>7.30</td> </tr> <tr> <td>Birla MIP II - Wealth 25 - Growth (NAV : Rs. 13.9636)</td> <td>4.83</td> <td>8.71</td> <td>-</td> <td>9.03</td> </tr> <tr> <td>Crisil MIP Blended Index</td> <td>11.12</td> <td>9.26</td> <td>9.61</td> <td>8.21</td> </tr> </tbody> </table> <p>Inception - May 22, 2004 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla MIP II - Savings 5 - Growth (NAV : Rs. 12.8111)	12.65	8.17	-	7.30	Birla MIP II - Wealth 25 - Growth (NAV : Rs. 13.9636)	4.83	8.71	-	9.03	Crisil MIP Blended Index	11.12	9.26	9.61	8.21	<p>Birla Sun Life Monthly Income</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLMI Gr (NAV : Rs. 27.6647)</td> <td>10.02</td> <td>9.87</td> <td>10.84</td> <td>12.38</td> </tr> <tr> <td>CRISIL MIP Blended Index</td> <td>11.12</td> <td>9.26</td> <td>9.61</td> <td>-</td> </tr> </tbody> </table> <p>Inception - July 14, 1999 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	BSLMI Gr (NAV : Rs. 27.6647)	10.02	9.87	10.84	12.38	CRISIL MIP Blended Index	11.12	9.26	9.61	-
Returns	1 Year *	3 Years	5 Years	Since Inception																																	
Birla MIP II - Savings 5 - Growth (NAV : Rs. 12.8111)	12.65	8.17	-	7.30																																	
Birla MIP II - Wealth 25 - Growth (NAV : Rs. 13.9636)	4.83	8.71	-	9.03																																	
Crisil MIP Blended Index	11.12	9.26	9.61	8.21																																	
Returns	1 Year *	3 Years	5 Years	Since Inception																																	
BSLMI Gr (NAV : Rs. 27.6647)	10.02	9.87	10.84	12.38																																	
CRISIL MIP Blended Index	11.12	9.26	9.61	-																																	
Expenses of the Scheme (i) Load Structure	<p>Entry Load (Including for SIP transactions): Birla MIP II - Savings 5 Plan: For Purchase/Switch in of units an entry load of 2.25% of applicable NAV. Birla MIP II - Wealth 25 Plan: NIL • Exit Load (Including for SIP transactions): Birla MIP II - Savings 5 Plan: NIL. Birla MIP II - Wealth 25 Plan: For redemption / switch out of units within 12 months from the date of allotment : 1% · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): For redemption / switch out of units within 12 months from the date of allotment : 1% · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																																			
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: Savings 5 : 0.41% Wealth 25 : 2.23%</p>	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.16%</p>																																			

Name(s) of the Scheme(s)	Birla Income Plus	Birla Sun Life Income Fund																														
Type of Scheme	An Open ended Income Scheme	An Open ended Income Scheme																														
Investment Objective	The objective of the scheme is to generate consistent income, through superior yields on its investments, at relatively moderate levels of risk through diversified research based investment approach. This income may be complemented by price changes of instruments in the portfolio.	The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments</td> <td>Upto 100%</td> </tr> </tbody> </table> <p>The scheme may invest maximum of 40% in securitised debt.</p>	Types of Instruments	Normal Allocation (% of Net Assets)	Debt and Money market instruments	Upto 100%	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Treasury Bills</td> <td>100%</td> </tr> <tr> <td>Corporate Debt</td> <td>80%</td> </tr> <tr> <td>State Government Bonds, Government Guaranteed Bonds, PSU Bonds, Call Money, Commercial Paper, Discounted Trade Bills, CDs</td> <td>50%</td> </tr> <tr> <td>Asset Backed Securities</td> <td>30%</td> </tr> <tr> <td>Financial Institutions and Banking Sector Bonds</td> <td>25%</td> </tr> </tbody> </table>	Type of Investments	Normal Allocation	Treasury Bills	100%	Corporate Debt	80%	State Government Bonds, Government Guaranteed Bonds, PSU Bonds, Call Money, Commercial Paper, Discounted Trade Bills, CDs	50%	Asset Backed Securities	30%	Financial Institutions and Banking Sector Bonds	25%														
Types of Instruments	Normal Allocation (% of Net Assets)																															
Debt and Money market instruments	Upto 100%																															
Type of Investments	Normal Allocation																															
Treasury Bills	100%																															
Corporate Debt	80%																															
State Government Bonds, Government Guaranteed Bonds, PSU Bonds, Call Money, Commercial Paper, Discounted Trade Bills, CDs	50%																															
Asset Backed Securities	30%																															
Financial Institutions and Banking Sector Bonds	25%																															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Plans : Retail Options : Dividend (with Reinvestment option) & Growth	Plans : Quarterly Dividend : Options : Dividend (payout and reinvestment) Half Yearly Dividend : Options : Dividend (payout and reinvestment) Growth																														
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Maneesh Dangi	Mr. Satyabrata Mohanty																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Income Plus - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BIP Gr (NAV : Rs. 34.6618)</td> <td>14.33</td> <td>7.46</td> <td>6.11</td> <td>10.50</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>8.20</td> <td>5.06</td> <td>4.80</td> <td>-</td> </tr> </tbody> </table> <p>Inception - October 21, 1995 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	BIP Gr (NAV : Rs. 34.6618)	14.33	7.46	6.11	10.50	Crisil Composite Bond Fund Index	8.20	5.06	4.80	-	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Sun Life Income Fund</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIF Gr (NAV : Rs. 29.4181)</td> <td>13.62</td> <td>8.37</td> <td>6.87</td> <td>10.22</td> </tr> <tr> <td>CRISIL Compo. Bond Fund Index</td> <td>8.20</td> <td>5.06</td> <td>4.80</td> <td>-</td> </tr> </tbody> </table> <p>Inception - March 03, 1997 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	1 Year *	3 Years	5 Years	Since Inception	BSLIF Gr (NAV : Rs. 29.4181)	13.62	8.37	6.87	10.22	CRISIL Compo. Bond Fund Index	8.20	5.06	4.80	-
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BIP Gr (NAV : Rs. 34.6618)	14.33	7.46	6.11	10.50																												
Crisil Composite Bond Fund Index	8.20	5.06	4.80	-																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BSLIF Gr (NAV : Rs. 29.4181)	13.62	8.37	6.87	10.22																												
CRISIL Compo. Bond Fund Index	8.20	5.06	4.80	-																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load: (Including for SIP transactions): NIL Exit Load: (Including for SIP transactions): For Purchase / Switch in of Units, upto and including Rs. 10 lacs in value, an exit load of 0.75% is payable if units are redeemed / switched out within 180 days from the date of allotment. For Purchase / Switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable. - No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under same fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load: (Including for SIP transactions): NIL Exit Load: (Including for SIP transactions): For Purchase / Switch in of Units, upto and including Rs. 1 crore in value, an exit load of 1.00% is payable if units are redeemed / switched out within 365 days from the date of allotment. For Purchase / Switch in of Units, greater than Rs. 1 crore in value, no exit load is payable. •No entry load shall be charged for Direct Applications. - No entry load is applicable for switches between the schemes under same fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 1.56%</p>	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 1.69%</p>																														

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

Performance of the scheme : Compounded annualised returns : Compounded annualised returns (%) of Growth option as at March 31, 2008.



Birla Gilt Plus

Returns	1 Year*	3 Years	5 Years	Since Inception
BGP Liquid Gr (NAV : Rs. 19.3978)	6.59	6.01	5.74	8.13
I-Sec Si-BEX	8.94	6.66	6.23	-
BGP- PF Plan Gr (NAV : Rs. 22.3278)	7.86	5.49	5.44	9.94
I-Sec Li-BEX	8.88	6.46	6.29	-
BGP Regular Plan Gr (NAV : Rs. 25.9779)	11.25	7.32	6.64	11.92
I-Sec Li-BEX	8.88	6.46	6.29	-

Inception - October 12, 1999

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

*Absolute Returns

Expenses of the Scheme (i) Load Structure	<p>Liquid Plan, Regular Plan, & PF Plan-Quarterly/Annual Dividend : Entry Load: (Including for SIP transactions): NIL Exit Load: NIL</p> <p>PF Plan - Growth: • Entry Load: NIL • Exit Load: 1.00% if redeemed/ switched out within 365 days from date of allotment</p> <p>• No entry load shall be charged for Direct Applications. • No entry load is applicable for switches between the schemes under same fund family. • No entry load shall be charged on the units subscribed by any fund of funds scheme. • No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. • For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%</p> <p>Actual expenses (unaudited) for the financial year ended March 31, 2008: Liquid Plan : 0.75% Regular Plan : 1.50% PF Plan : 1.50%</p>

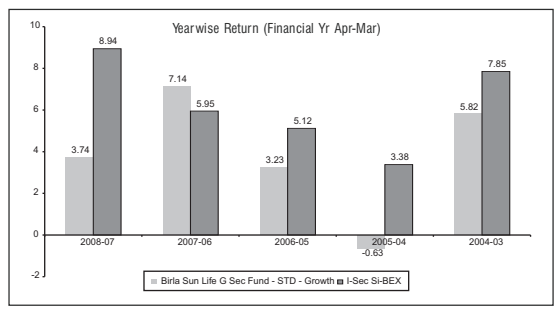
Name(s) of the Scheme(s)	Birla Sun Life Government Securities Fund	
Type of Scheme	An Open ended Gilt Scheme	
Investment Objective	The Scheme seeks to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.	
Asset Allocation Pattern of the scheme	Type of Investments GOI dated Securities, State Government dated Securities, GOI Treasury Bills	Normal Allocation 100%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Plans: Short Term Plan & Long Term Plan Options : Dividend (Payout & Reinvestment option) & Growth	
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil	
Despatch of Repurchase Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	
Benchmark Index	Short Term Plan : I-Sec Si-Bex	Long Term Plan : I-Sec Li-Bex
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manager	Mr. Maneesh Dangi	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme
Compounded annualised returns (%) of Growth option as at March 31, 2008.

Birla Sun Life Government Securities Fund - Short Term Plan

Returns	1 Year *	3 Years	5 Years	Since Inception
BSLGSF (STF) Gr (NAV : Rs. 16.5759)	3.74	4.69	3.82	6.18
I-Sec Si-BEX	8.94	6.66	6.23	-

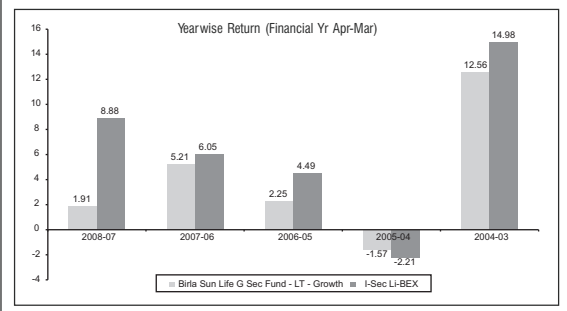
Inception - October 28, 1999
Note : Past performance may or may not be sustained in future.
*Absolute Returns



Birla Sun Life Government Securities Fund - Long Term Plan

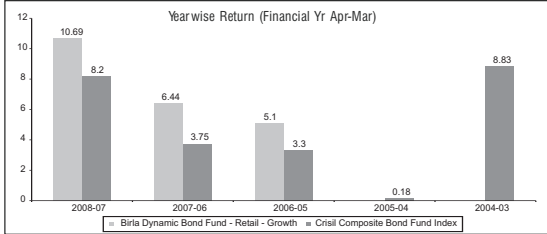
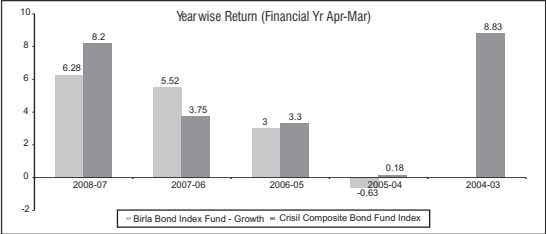
Returns	1 Year *	3 Years	5 Years	Since Inception
BSLGSF (LTF) Gr (NAV : Rs. 20.2331)	1.91	3.21	4.02	8.72
I-Sec Li-BEX	8.88	6.46	6.29	-

Inception - October 28, 1999
Note : Past performance may or may not be sustained in future.
*Absolute Returns



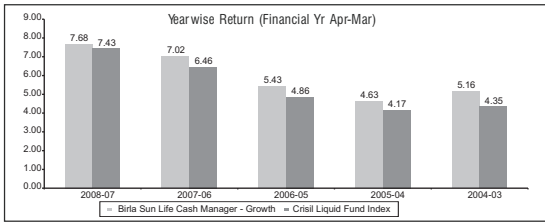
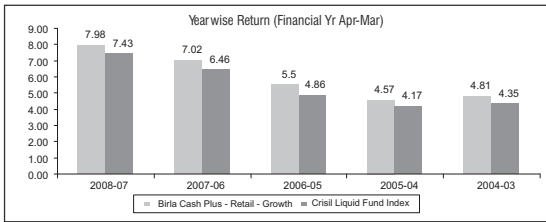
(i) Load Structure
Entry Load (Including for SIP transactions): NIL
Exit Load (Including for SIP transactions): NIL
· No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

(ii) Recurring expenses [% of Net Assets]
First Rs. 100 crores : 2.25%
Next Rs. 300 crores : 2.00%
Next Rs. 300 crores : 1.75%
Balance : 1.50%
Actual expenses (unaudited) for the financial year ended March 31, 2008:
Short Term Plan: 0.75%,
Long Term Plan: 1.50%

Name(s) of the Scheme(s)	Birla Dynamic Bond Fund	Birla Bond Index Fund																														
Type of Scheme	An Open Ended Income Scheme	An Open ended Income scheme																														
Investment Objective	The objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.	The scheme proposes to track the CRISIL Composite Bond Index, which has been introduced by CRISIL to track the returns on a Composite Portfolio that includes call instruments, Commercial Papers, Government Securities, AAA and AA rated instruments. Because it is not practical or cost effective for the fund to invest in each and every security in the index, the fund will aim to invest in a sample which is an adequate representation of the key characteristics of the index such as market sector weightings, coupon rates, credit quality and maturity. The Fund may invest a part of its assets outside the Index, in papers whose characteristics and risks-including maturity, credit quality, and issuer type are similar to those of the papers in the Index.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of Investments</th> <th>Asset Allocation Range</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Government of India Securities</td> <td>0% to 100%</td> <td>50% to 65%</td> </tr> <tr> <td>Corporate Bonds</td> <td>0% to 100%</td> <td>25% to 35%</td> </tr> <tr> <td>Cash Liquid instruments, Money Markets Short term Debt Papers*</td> <td>0% to 100%</td> <td>0% to 25%</td> </tr> </tbody> </table> <p>The investments in securitised debt papers will normally not exceed 50% of the net asset of the scheme. Since the intention of the fund is to dynamically manage the asset allocation the percentages would change depending on view on interest rates as well as the level of corporate spreads prevailing at that point in time and also availability of different assets at different points of time. * The short-term debt papers would have a maturity upto 1 year</p>	Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Government of India Securities	0% to 100%	50% to 65%	Corporate Bonds	0% to 100%	25% to 35%	Cash Liquid instruments, Money Markets Short term Debt Papers*	0% to 100%	0% to 25%	The asset allocation (as a % of net assets) of the portfolio under normal circumstances will replicate the constituent weights of the CRISIL Composite Bond Index. The scheme may also invest upto 20% of its assets in securitised instruments provided that such investment is in line with the investment objectives.																		
Types of Investments	Asset Allocation Range	Normal Allocation (% of Net Assets)																														
Government of India Securities	0% to 100%	50% to 65%																														
Corporate Bonds	0% to 100%	25% to 35%																														
Cash Liquid instruments, Money Markets Short term Debt Papers*	0% to 100%	0% to 25%																														
Risk Profile of the Scheme	Mutual Fund Investments are subject to market Risk. Please read the offer document carefully for details on risk factors before investments.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Retail Plan with Growth Option and Quarterly Dividend Option (Payout & reinvestment option).	Dividend (Payout & Reinvestment option) & Growth																														
Minimum Application Amount/ Number of Units	Purchase (including switch-in) : Rs. 5000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 1,00,000/- Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the authorised centres of the Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Maneesh Dangi	Mr. Satyabrata Mohanty																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme : Compounded annualised returns	<p>Absolute returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Dynamic Bond Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla DBF - Retail - Growth (NAV : Rs.12.6798)</td> <td>10.69</td> <td>7.39</td> <td>-</td> <td>7.00</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>8.20</td> <td>5.06</td> <td>4.80</td> <td>4.84</td> </tr> </tbody> </table> <p>Inception - September 27, 2004 Note : Past performance may or may not be sustained in future.</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla DBF - Retail - Growth (NAV : Rs.12.6798)	10.69	7.39	-	7.00	Crisil Composite Bond Fund Index	8.20	5.06	4.80	4.84	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Bond Index Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Bond Index Fund - Growth (NAV : Rs. 12.3788)</td> <td>6.28</td> <td>5.02</td> <td>-</td> <td>4.45</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>8.20</td> <td>5.06</td> <td>4.80</td> <td>4.43</td> </tr> </tbody> </table> <p>Inception - May 09, 2003 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla Bond Index Fund - Growth (NAV : Rs. 12.3788)	6.28	5.02	-	4.45	Crisil Composite Bond Fund Index	8.20	5.06	4.80	4.43
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla DBF - Retail - Growth (NAV : Rs.12.6798)	10.69	7.39	-	7.00																												
Crisil Composite Bond Fund Index	8.20	5.06	4.80	4.84																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla Bond Index Fund - Growth (NAV : Rs. 12.3788)	6.28	5.02	-	4.45																												
Crisil Composite Bond Fund Index	8.20	5.06	4.80	4.43																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): For Units redeemed/ switched out within 30 days from the date of allotment - an exit load of 0.20% of applicable NAV. - No entry load is applicable for switches between the schemes under same fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): For Purchase / Switch in of Units, upto and including Rs. 10 lacs in value, an exit load of 0.25% is payable if units are redeemed / switched out within 90 days from the date of allotment. For Purchase / Switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable. - No entry load is applicable for switches between the schemes under same fund family. - No entry load shall be charged on the units subscribed by any fund of funds scheme. - No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. - For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. - The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 Crores : 2.25% Next Rs. 300 Crores : 2.00% Next Rs. 300 Crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 0.15%</p>	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 0.85%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life Liquid Plus	Birla Sun Life Short Term Fund																																																																		
Type of Scheme	An Open ended Short Term Income Scheme	An Open ended Short Term Income Scheme																																																																		
Investment Objective	The primary objective of the scheme is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.	The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.																																																																		
Asset Allocation Pattern of the scheme	Types of Instruments	Type of Investments																																																																		
	Debt and Money market instruments The scheme may invest a maximum of 50% in securitised debt.	Upto 100%																																																																		
Risk Profile of the Scheme	Normal Allocation	Normal Allocation																																																																		
	Treasury Bills, Govt. Of India Securities & Corporate Debt State Government Bonds, Government Guaranteed Bonds PSU Bonds, Call Money, Commercial Paper, Certificate of Deposit Asset Backed Securities & Financial Institutions and Banking Sector Bonds Discounted trade Bills	100% 50% 100% 75% 75%																																																																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																																																		
Plans and Options	Retail Plan: Weekly Dividend (Payout & Reinvestment), Fortnightly Dividend (Payout & Reinvestment), Monthly Dividend Payout, Growth Institutional Plan: Daily Dividend Reinvestment, Weekly Dividend (Payout & Reinvestment), Fortnightly Dividend (Payout & Reinvestment), Monthly Dividend Payout, Growth	Institutional Plan: Fortnightly Dividend (Reinvst. & Payout), Monthly Dividend (Reinvst. & Payout), & Growth Retail Plan: Fortnightly Dividend (Reinvst. & Payout), Monthly Dividend (Reinvst. & Payout), & Growth																																																																		
Minimum Application Amount / Number of Units	Institutional : Purchase (including switch-in) : Rs. 1,00,00,000/- Institutional : Additional Purchase (including switch-in) : Rs. 1,00,000/- Retail : Purchase (including switch-in) : Rs. 10,000/- Retail Additional Purchase (including switch-in) : Rs. 1,000/- Repurchase : Nil	Purchase (including switch-in) : Rs. 10,000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil																																																																		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																																																																		
Benchmark Index	CRISIL Short-Term Bond Fund Index	CRISIL Short-Term Bond Fund Index																																																																		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus. It is the intention of the scheme to declare dividends at for tnightly intervals under Dividend Option. The current record dates are the second and fourth Friday of every month.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																																																																		
Name of the Fund Manager	Mr. Maneesh Dangi / Mr. Satyabrata Mohanty	Mr. Maneesh Dangi / Mr. Satyabrata Mohanty																																																																		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																																																																		
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Sun Life Liquid Plus - Retail - Gr	Compounded annualised returns (%) of Growth option as at March 31, 2008. Birla Sun Life Short Term Fund																																																																		
	<table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLLP-Retail Gr (NAV : Rs. 15.0534)</td> <td>8.59</td> <td>6.91</td> <td>6.27</td> <td>6.66</td> </tr> <tr> <td>CRISIL Short-Term Bond Fund Index</td> <td>8.78</td> <td>6.09</td> <td>5.41</td> <td>-</td> </tr> </tbody> </table> <p>Inception - November 27, 2001 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Liquid Plus - Retail - Growth</th> <th>CRISIL Short-Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>2008-07</td> <td>8.59</td> <td>8.78</td> </tr> <tr> <td>2007-06</td> <td>6.97</td> <td>5.71</td> </tr> <tr> <td>2006-05</td> <td>5.21</td> <td>3.84</td> </tr> <tr> <td>2005-04</td> <td>4.66</td> <td>3.03</td> </tr> <tr> <td>2004-03</td> <td>6.00</td> <td>5.79</td> </tr> </tbody> </table>	Returns	1 Year *	3 Years	5 Years	Since Inception	BSLLP-Retail Gr (NAV : Rs. 15.0534)	8.59	6.91	6.27	6.66	CRISIL Short-Term Bond Fund Index	8.78	6.09	5.41	-	Year	Birla Sun Life Liquid Plus - Retail - Growth	CRISIL Short-Term Bond Fund Index	2008-07	8.59	8.78	2007-06	6.97	5.71	2006-05	5.21	3.84	2005-04	4.66	3.03	2004-03	6.00	5.79	<table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSTF Gr (NAV : Rs. 14.6734)</td> <td>9.68</td> <td>7.34</td> <td>6.52</td> <td>6.65</td> </tr> <tr> <td>CRISIL Short-Term Bond Fund Index</td> <td>8.78</td> <td>6.09</td> <td>5.41</td> <td>5.78</td> </tr> </tbody> </table> <p>Inception - April 19, 2002 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> <table border="1"> <caption>Yearwise Return (Financial Yr Apr-Mar)</caption> <thead> <tr> <th>Year</th> <th>Birla Sun Life Short Term Fund - Growth</th> <th>CRISIL Short-Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>2008-07</td> <td>9.68</td> <td>8.78</td> </tr> <tr> <td>2007-06</td> <td>7.61</td> <td>5.71</td> </tr> <tr> <td>2006-05</td> <td>4.79</td> <td>3.84</td> </tr> <tr> <td>2005-04</td> <td>4.68</td> <td>3.03</td> </tr> <tr> <td>2004-03</td> <td>5.95</td> <td>5.79</td> </tr> </tbody> </table>	Returns	1 Year *	3 Years	5 Years	Since Inception	BSLSTF Gr (NAV : Rs. 14.6734)	9.68	7.34	6.52	6.65	CRISIL Short-Term Bond Fund Index	8.78	6.09	5.41	5.78	Year	Birla Sun Life Short Term Fund - Growth	CRISIL Short-Term Bond Fund Index	2008-07	9.68	8.78	2007-06	7.61	5.71	2006-05	4.79	3.84	2005-04	4.68	3.03	2004-03	5.95	5.79
Returns	1 Year *	3 Years	5 Years	Since Inception																																																																
BSLLP-Retail Gr (NAV : Rs. 15.0534)	8.59	6.91	6.27	6.66																																																																
CRISIL Short-Term Bond Fund Index	8.78	6.09	5.41	-																																																																
Year	Birla Sun Life Liquid Plus - Retail - Growth	CRISIL Short-Term Bond Fund Index																																																																		
2008-07	8.59	8.78																																																																		
2007-06	6.97	5.71																																																																		
2006-05	5.21	3.84																																																																		
2005-04	4.66	3.03																																																																		
2004-03	6.00	5.79																																																																		
Returns	1 Year *	3 Years	5 Years	Since Inception																																																																
BSLSTF Gr (NAV : Rs. 14.6734)	9.68	7.34	6.52	6.65																																																																
CRISIL Short-Term Bond Fund Index	8.78	6.09	5.41	5.78																																																																
Year	Birla Sun Life Short Term Fund - Growth	CRISIL Short-Term Bond Fund Index																																																																		
2008-07	9.68	8.78																																																																		
2007-06	7.61	5.71																																																																		
2006-05	4.79	3.84																																																																		
2005-04	4.68	3.03																																																																		
2004-03	5.95	5.79																																																																		
Expenses of the Scheme (i) Load Structure	Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): NIL · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.	Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): For redemption/ switch out of units within seven days from the date of allotment: 0.15% · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.																																																																		
(ii) Recurring expenses [% of Net Assets]	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 0.43%	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 0.59%																																																																		

Name(s) of the Scheme(s)	Birla Floating Rate Fund																															
Type of Scheme	An Open ended Income Scheme																															
Investment Objective	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/ money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.																															
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation																														
	Floating Rate Debt Securities (including Securitised Debt, Money market instruments & Fixed Rate Debt Instruments swapped for floating rate returns) Fixed Rate Debt Securities (including Securitised Debt, Money market instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	65% - 100% 0% - 35%																														
	Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/ money market instruments. It is the intention of the scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.																															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																															
Plans and Options	Short Term Plan: Institutional Option - (Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Fortnightly Dividend Reinvestment & Growth), Weekly Dividend Reinvestment option, Daily Dividend Reinvestment option & Growth option. Long Term Plan: Monthly Dividend Reinvestment option, Weekly Dividend Reinvestment option and Growth option																															
Minimum Application Amount / Number of Units	Purchase (including switch-in) : Short Term Plan: Institutional Option - Rs. 5 crore. Other options: 5,000/- , Long Term Plan: Rs. 5,000/- Additional Purchase (including switch-in) : Institutional Option - Re. 1/- . Other options: Rs. 1,000/- . Repurchase : Nil																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																															
Benchmark Index	CRISIL Liquid Fund Index																															
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus. The current frequency of dividend in Short Term plan is Daily Dividend reinvestment option (record date: daily) and Weekly Dividend reinvestment option (record date: Friday of each week), Institutional Option Weekly Dividend (record date: Friday of every week), Institutional Option Fortnightly Dividend (record date: Second and Fourth Friday of every month) and Long Term plan in monthly Dividend Reinvestment Option (record date: Friday of every month), Weekly Dividend Reinvestment Option (record date: Friday of each week).																															
Name of the Fund Manager	Mr. Satyabrata Mohanty																															
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																															
Performance of the scheme : Compounded annualised returns	<p>Compounded annualised returns (%) of Growth option as at March 31, 2008.</p> <p>Birla Floating Rate Fund - LTP - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Floating Rate Fund - LTP - Growth (NAV : Rs. 13.4161)</td> <td>8.74</td> <td>6.98</td> <td>-</td> <td>6.28</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.43</td> <td>6.25</td> <td>5.44</td> <td>5.45</td> </tr> </tbody> </table> <p>Inception - June 05, 2003 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> <p>Birla Floating Rate Fund - STP - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla Floating Rate Fund - STP - Growth (NAV : Rs. 13.2940)</td> <td>7.72</td> <td>6.82</td> <td>-</td> <td>6.09</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.43</td> <td>6.25</td> <td>5.44</td> <td>5.45</td> </tr> </tbody> </table> <p>Inception - June 05, 2003 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>		Returns	1 Year *	3 Years	5 Years	Since Inception	Birla Floating Rate Fund - LTP - Growth (NAV : Rs. 13.4161)	8.74	6.98	-	6.28	Crisil Liquid Fund Index	7.43	6.25	5.44	5.45	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla Floating Rate Fund - STP - Growth (NAV : Rs. 13.2940)	7.72	6.82	-	6.09	Crisil Liquid Fund Index	7.43	6.25	5.44	5.45
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla Floating Rate Fund - LTP - Growth (NAV : Rs. 13.4161)	8.74	6.98	-	6.28																												
Crisil Liquid Fund Index	7.43	6.25	5.44	5.45																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla Floating Rate Fund - STP - Growth (NAV : Rs. 13.2940)	7.72	6.82	-	6.09																												
Crisil Liquid Fund Index	7.43	6.25	5.44	5.45																												
Expenses of the Scheme (i) Load Structure	<p>Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): Short Term Plan: NIL • Long Term Plan: For redemption/switchout of units within 7 days from date of allotment : 0.10% · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																															
(ii) Recurring expenses [% of Net Assets]	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: Short Term Plan : 0.41% Long Term Plan : 0.42%</p>																															

Name(s) of the Scheme(s)	Birla Sun Life Cash Manager	Birla Cash Plus																														
Type of Scheme	An Open ended Liquid Scheme	An Open ended Liquid Scheme																														
Investment Objective	The investment objective of the Scheme is to provide current income which is consistent with a portfolio that offers investors superior liquidity by investing 100% in a diversified portfolio of debt (Fixed Income) and money market securities.	The objective of the scheme is to provide reasonable returns, at high levels of safety, and liquidity through judicious investments in high quality debt and money market instruments.																														
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>Central Government Dated Securities, Private Sector Corporate Debt</td> <td>75%</td> </tr> <tr> <td>State Government Dated Securities, Bonds Guaranteed by the State / Central Govt.</td> <td>30%</td> </tr> <tr> <td>PSU Bonds, Asset Backed Securities, Financial Institution and Banking Sector Bonds</td> <td>75%</td> </tr> <tr> <td>Call Money & Treasury Bills</td> <td>100%</td> </tr> <tr> <td>Commercial Papers & Certificate of Deposit</td> <td>75%</td> </tr> <tr> <td>Discounted Trade Bills</td> <td>50%</td> </tr> </tbody> </table>	Type of Investments	Normal Allocation	Central Government Dated Securities, Private Sector Corporate Debt	75%	State Government Dated Securities, Bonds Guaranteed by the State / Central Govt.	30%	PSU Bonds, Asset Backed Securities, Financial Institution and Banking Sector Bonds	75%	Call Money & Treasury Bills	100%	Commercial Papers & Certificate of Deposit	75%	Discounted Trade Bills	50%	<table border="1"> <thead> <tr> <th>Type of Investments</th> <th>Normal Allocation</th> </tr> </thead> <tbody> <tr> <td>All Money market instruments</td> <td>Upto 90%</td> </tr> <tr> <td>Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments.</td> <td>At least 10%</td> </tr> </tbody> </table>	Type of Investments	Normal Allocation	All Money market instruments	Upto 90%	Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments.	At least 10%										
Type of Investments	Normal Allocation																															
Central Government Dated Securities, Private Sector Corporate Debt	75%																															
State Government Dated Securities, Bonds Guaranteed by the State / Central Govt.	30%																															
PSU Bonds, Asset Backed Securities, Financial Institution and Banking Sector Bonds	75%																															
Call Money & Treasury Bills	100%																															
Commercial Papers & Certificate of Deposit	75%																															
Discounted Trade Bills	50%																															
Type of Investments	Normal Allocation																															
All Money market instruments	Upto 90%																															
Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments.	At least 10%																															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																														
Plans and Options	Plans : Dividend Plan : Options : Weekly Dividend Reinvestment, Institutional Plan : Options : Weekly dividend Reinvestment , Daily dividend Reinvestment & Growth, Growth Plan	Plans: Retail Dividend Plan : Daily Dividend reinvestment option, Retail Growth Plan, Institutional Dividend Plan : Daily Dividend reinvestment option, Weekly Dividend (Payout & Reinvestment option), For trightly Dividend (Payout & Reinvestment option), Institutional Growth Plan, Institutional Premium Plan - Growth and Institutional Premium Plan - Dividend : Daily Dividend reinvestment option, Daily Dividend Payout Option, Weekly Dividend (Payout & Reinvestment option), For trightly Dividend (Payout & Reinvestment option) & Monthly Dividend (Payout & Reinvestment option)																														
Minimum Application Amount / Number of Units	Purchase(including switch-in): Rs. 10,000/- (Growth & Dividend Plan), Rs. 10,000,000/- (Institutional) Additional Purchase (including switch-in): Rs. 1,000/- (Growth & Dividend Plan), Rs. 100,000/- (Institutional) Repurchase : Nil	Retail Purchase (including switch-in) : Rs. 10,000/- Additional Purchase (including switch-in) : Rs. 1000/- Repurchase : Nil Institutional Purchase (including switch-in) : Rs. 1,00,00,000/- Additional Purchase (including switch-in) : Rs. 1,00,000/- Repurchase : Nil Institutional Premium Purchase (including switch-in) : Rs. 5,00,00,000/- Additional Purchase (including switch-in) : Rs. . 1,00,000/- Repurchase : Nil																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																														
Benchmark Index	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index																														
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																														
Name of the Fund Manager	Mr. Maneesh Dangi / Mr. Satyabrata Mohanty	Mr. Maneesh Dangi / Mr. Satyabrata Mohanty																														
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																														
Performance of the scheme	Compounded annualised returns (%) of Growth option as at March 31, 2008.	Compounded annualised returns (%) of Growth option as at March 31, 2008.																														
Compounded annualised returns	<p>Birla Sun Life Cash Manager</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Birla SunLife Cash Manager - Growth (NAV : Rs. 19.8392)</td> <td>7.68</td> <td>6.71</td> <td>5.98</td> <td>7.17</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.43</td> <td>6.25</td> <td>5.44</td> <td>-</td> </tr> </tbody> </table> <p>Inception - May 14, 1998 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	Birla SunLife Cash Manager - Growth (NAV : Rs. 19.8392)	7.68	6.71	5.98	7.17	Crisil Liquid Fund Index	7.43	6.25	5.44	-	<p>Birla Cash Plus - Retail - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BCP Retail Gr (NAV : Rs. 21.7689)</td> <td>7.98</td> <td>6.83</td> <td>5.97</td> <td>7.47</td> </tr> <tr> <td>Crisil Liquid Fund Index</td> <td>7.43</td> <td>6.25</td> <td>5.44</td> <td>-</td> </tr> </tbody> </table> <p>Inception - June 16, 1997 Note : Past performance may or may not be sustained in future. *Absolute Returns</p> 	Returns	1 Year *	3 Years	5 Years	Since Inception	BCP Retail Gr (NAV : Rs. 21.7689)	7.98	6.83	5.97	7.47	Crisil Liquid Fund Index	7.43	6.25	5.44	-
Returns	1 Year *	3 Years	5 Years	Since Inception																												
Birla SunLife Cash Manager - Growth (NAV : Rs. 19.8392)	7.68	6.71	5.98	7.17																												
Crisil Liquid Fund Index	7.43	6.25	5.44	-																												
Returns	1 Year *	3 Years	5 Years	Since Inception																												
BCP Retail Gr (NAV : Rs. 21.7689)	7.98	6.83	5.97	7.47																												
Crisil Liquid Fund Index	7.43	6.25	5.44	-																												
(i) Load Structure	<p>Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): NIL</p> <p>· No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>	<p>Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): NIL</p> <p>· No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under same fund family. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.</p>																														
(ii) Recurring expenses	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 0.43%</p>	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 0.33%</p>																														

Name(s) of the Scheme(s)	Birla Sun Life International Equity Fund	Birla Sun Life Special Situations Fund																
Type of Scheme	An Open-ended Diversified Equity Scheme	An Open-ended diversified equity scheme																
Investment Objective	An Open-ended Diversified Equity Scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.	An Open-ended diversified equity scheme with objective to generate long-term capital by investing in a portfolio of equity and equity related securities. The scheme would follow an investment strategy that would take advantage of Special Situations & contrarian investment style																
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation	Type of Investments	Normal Allocation														
	PLAN A Equity and Equity related Instruments (Investment in foreign equity securities as permitted by SEBI/RBI). Fixed Income Securities (including Money Market Instruments).	90% - 100% 0% - 10%	Equity and equity related instrument Fixed Income Securities (including Money Market Instruments)	80% - 100% 0% - 20%														
	PLAN B Equity and Equity related Instruments (Investment in Indian equity and equity related securities- 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI- 25%-35%) Fixed Income Securities (including Money Market Instruments).	90% - 100% 0% - 10%																
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																
Plans and Options	Dividend (Payout, Reinvestment and Sweep facility.) & Growth	Dividend (Payout, Reinvestment and Sweep facility.) & Growth																
Minimum Application Amount / Number of Units	Purchase (Including Switch-in)-Rs. 5,000/- Additional Purchase(Including Switch-in)-Rs. 1,000/-	Purchase (Including Switch-in)-Rs. 5,000/- Additional Purchase(Including Switch-in)-Rs. 1,000/-																
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.																
Benchmark Index	Plan A- S&P Global 1200 Plan B- A customized benchmark created using BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	BSE 200																
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.																
Name of the Fund Manager	Mr. Mahesh Patil / Mr. Vineet Maloo	Mr.A. Balasubramaniam/Mr. Jignesh Shah																
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	Birla Sun Life Trustee Company Private Limited																
Performance of the scheme : Compounded annualised returns	Absolute Returns (%) of Growth option as at March 31, 2008. Birla Sun Life International Equity Fund <table border="1"> <thead> <tr> <th>Returns</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLIEF - Plan A - Gr (NAV : Rs. 9.4079)</td> <td>-5.92</td> </tr> <tr> <td>S&P Global 1200</td> <td>-13.31</td> </tr> <tr> <td>BSLIEF - Plan B - Gr (NAV : Rs. 8.3165)</td> <td>-16.84</td> </tr> <tr> <td>Customised Index*</td> <td>-17.62</td> </tr> </tbody> </table> <p>*A customized benchmark created using BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio. Inception - October 31, 2007 Note :Past performance may or may not be sustained in future.</p>	Returns	Since Inception	BSLIEF - Plan A - Gr (NAV : Rs. 9.4079)	-5.92	S&P Global 1200	-13.31	BSLIEF - Plan B - Gr (NAV : Rs. 8.3165)	-16.84	Customised Index*	-17.62	Absolute Returns (%) of Growth option as at March 31, 2008. Birla Sun Life Special Situations Fund <table border="1"> <thead> <tr> <th>Returns</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BSLSTF Gr (NAV : Rs. 8.5649)</td> <td>-14.35</td> </tr> <tr> <td>BSE 200</td> <td>-26.83</td> </tr> </tbody> </table> <p>Inception - January 31, 2008 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>	Returns	Since Inception	BSLSTF Gr (NAV : Rs. 8.5649)	-14.35	BSE 200	-26.83
Returns	Since Inception																	
BSLIEF - Plan A - Gr (NAV : Rs. 9.4079)	-5.92																	
S&P Global 1200	-13.31																	
BSLIEF - Plan B - Gr (NAV : Rs. 8.3165)	-16.84																	
Customised Index*	-17.62																	
Returns	Since Inception																	
BSLSTF Gr (NAV : Rs. 8.5649)	-14.35																	
BSE 200	-26.83																	
Expenses of the Scheme (i) Load Structure	Entry Load (Including for SIP transactions): For all purchase / Switch - in of units less than Rs. 5 Cr. in value: 2.50%. For all purchase / Switch - in of units equal to or greater than Rs. 5 Cr. in value: Nil Exit Load (Including for SIP Transaction) For Purchase / Switch in of Units below Rs. 5 crore in value, an Exit load of 1% is payable if the units are Redeemed / Switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than 5 crores in value, no exit load is payable. · No entry load shall be charged for Direct Applications. · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.	Entry Load: A. For subscription applications other than SIP & STP transactions: For Purchase / Switch-in of units less than Rs. 5 crores in value: 2.25%. For Purchase / Switch-in of units equal to or greater than Rs. 5 crores in value; B. For subscription applications by way of SIP & STP transactions: NIL Exit Load: A. For subscription applications other than SIP & STP transactions:For Purchase / Switch in of Units, less than Rs. 5 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out within 12 months from the date of allotment. For Purchase / Switch in of Units, equal to or greater than Rs. 5 crores in value, no exit load is payable. B. For subscription applications by way of SIP & STP transactions: For units redeemed / switched out within 24 months from the date of allotment, an exit load of 2.25% is payable. · No entry load is applicable for switches between the schemes under same fund family. · No entry load shall be charged on the units subscribed by any fund of funds scheme. · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.																
(ii) Recurring expenses [% of Net Assets]	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: Plan A: 2.34% • Plan B: 2.09%	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% Actual expenses (unaudited) for the financial year ended March 31, 2008: 2.18%																

APPLICABLE NAV

- **Applicable NAV for subscriptions/purchases including switch-in of Units**

In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

Please note that switch-in to Birla Index Fund is presently not permitted.

- **Applicable NAV for Redemptions/Repurchases including switch-out of Units**

In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Please note that switch out facility is presently not available to the investors of Birla Index Fund.

Note :

In respect of valid Redemption and Switch transactions reported Online upto 2.30 p.m., same days closing NAV shall be applicable.

In respect of valid Redemption and Switch transactions reported Online after 2.30 p.m., the closing NAV of the next business day shall be applicable.

Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on Publication www.birlasunlife.com and www.amfiindia.com . Investors can also call up at our toll free numbers 1- 800-22-7000 / 1-800-270-7000.
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 66928000 Fax : +91-22 66928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Sun Life Mutual Fund.
Registrar	Computer Age Management Services Pvt. Ltd. (CAMS) Unit: Birla Sun Life Mutual Fund, A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
Unitholders' Information	Account statement for each transaction and Annual Financial Results shall be provided to investors by post or by email. Half Yearly Scheme Portfolio will either be mailed to the Unitholders or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.
Equity Fund Family	No entry load is applicable for switches between any of the following Equity Schemes: Birla Advantage Fund / Birla Dividend Yield Plus / Birla Equity Plan / Birla India Opportunities Fund / Birla MNC Fund / Birla Midcap Fund / Birla India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Basic Industries Fund / Birla Sun Life Frontline Equity Fund / Birla Sun Life Tax Relief '96 / Birla Sun Life '95 Fund / Birla Balance / Birla Top 100 Fund / Birla Infrastructure Fund / Birla Sun Life International Equity Fund / Birla Index Fund / Birla Sun Life Special Situations Fund.

TAX TREATMENT

As per the taxation laws in force as amended by the Finance Act, 2007 ("the FA") the tax benefits that are available to the investors investing in the Units of the Schemes are stated herein below. The information so stated is based on the Mutual Fund's understanding of such tax laws in force as of the date of this Offer Document, which have been vetted by the tax consultants.

The following information is provided for only general information purposes. In view of the individual nature of tax benefits, each investor is advised to consult with his or her own tax consultant with respect to the specific tax and other implications arising out of their participation in the scheme.

A. INCOME TAX

1. Tax Implications on Mutual Fund:

Birla Mutual Fund is registered with SEBI and as such, the entire income of the Fund is exempt from income tax under Section 10(23D) of the Act. In view of the provisions of Section 196(iv) of the Act, no income tax is deductible at source on the income earned by the mutual fund.

2. Exemption u/s. 10(35):

Under the provisions of Section 10(35) of the Act income received in respect of the units of a mutual fund specified u/s. 10(23D) will be exempt from income tax in the hands of all unitholders. In view of this position, no tax needs to be deducted at source from such distribution by the fund. However, by virtue of the proviso to section 10(35), this exemption does not apply to income arising on "transfer" of units of a mutual fund.

3. Long Term Capital Gains:

i. On units of equity oriented funds:

Section 10(38) exempts long term capital gains arising from the transfer of units of an equity oriented fund provided the transaction of sale is entered into on or after the date on which the securities transaction tax is made applicable and such transaction is chargeable to the securities transaction tax.

However such long term capital gains arising to a company shall be taken into account in computing the book profit and income tax payable under section 115JB.

ii. On units of funds other than the equity oriented funds:

➤ For Individuals and Hindu Undivided Families ("HUF")s:

Long-term capital gains in respect of units held for a period of more than 12 months will be chargeable u/s. 112 at the rate of 20% (plus surcharge), as applicable. Capital gains would be computed after reducing the aggregate of cost of acquisition (as adjusted by cost inflation index notified by the Central Government) and expenditure incurred wholly and exclusively in connection with transfer.

An assessee will have an option to apply concessional rate of tax of 10% (plus surcharge) provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

Further, in the case of Individuals and HUFs, being resident, where taxable income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to income tax at 20% (plus surcharge) or 10% (plus surcharge) as the case may be.

➤ For Partnership firms, Indian Companies and other residents:

Long term capital gains will be subjected to the income tax at the rate of 20% (plus surcharge) or 10% (plus surcharge) as the case may be.

➤ For non-residents and foreign companies:

Long-term capital gains will be subjected to the income tax at the rate of 20% (plus surcharge). However, no benefit of Cost Inflation Indexation is available.

➤ For Non-resident Indians

Under section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of Units is chargeable at the rate of 10% (plus surcharge). However, no benefit of Cost Inflation Indexation is available.

Non-resident Indians may opt for computation of long-term capital gains as per section 112, if it is more beneficial.

➤ For Overseas Financial Organizations, including Overseas Corporate Bodies fulfilling conditions laid down under section 115AB (Offshore Funds)

Under section 115AB of the Act, long term capital gains in respect of units held for a period of more than 12 months will be chargeable at the rate of 10% (plus surcharge). Such gains would be calculated without indexation of cost of acquisition.

➤ For Foreign Institutional Investors ("FIIs"):

Under section 115AD of the Act, long term capital gains in respect of units held for more than 12 months would be taxed at the rate of 10% plus surcharge. Such gains would be calculated without indexation of cost of acquisition.

Tax on long term capital gains in all the above cases will be further increased by the Education Cess ("EC") calculated @ 2% on tax plus surcharge and Secondary and Higher Secondary Cess calculated @ 1% on tax plus surcharge as per the FA.

4. Short Term Capital Gains:

i. On units of equity oriented funds:

Section 111A provides that the short term capital gains arising from the transfer of units of an equity oriented fund will be taxed at 15% in accordance with Finance Act 2008 (plus applicable surcharge) provided the transaction of sale is entered into on or after the date on which the securities transaction tax is made applicable and such transaction is chargeable to the securities transaction tax.

ii. On units of funds other than equity oriented funds:

Short term Capital Gains in respect of Units held for a period of not more than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates. The maximum tax rates applicable to different categories of assesses are as follows:

Resident Individuals and HUF	30% plus surcharge, as applicable.
Partnership Firms	30% plus surcharge
Indian companies	30% plus surcharge
Non Resident Indians	30% plus surcharge
Foreign Companies	40% plus surcharge
Overseas financial Organisations	30% plus surcharge
FIs	30% plus surcharge

Tax on short term capital gains in all the above cases will be further increased by the EC calculated @ 2% on tax plus surcharge and Secondary and Higher Secondary Cess calculated @ 1% on tax plus surcharge as per the FA.

5. Capital Loss:

Section 94(7) disallows any capital loss, arising to a unitholder if he acquires units of a mutual fund within a period of three months prior to the record date fixed for declaration of dividend or distribution of

income and sells or transfers such units within a period of nine months from such record date, to the extent of dividend or income received or receivable on such units.

Section 94(8) provides that if a person buys or acquires units ("the original units") of a mutual fund within a period of three months prior to the record date fixed for allotment of bonus units and sells the original units within nine months from the date of allotment of bonus units then the loss arising on such sale or transfer shall be ignored. Further, such loss shall be deemed to be the cost of acquisition or purchase of the bonus units.

6. Tax Deduction At Source On Capital Gains:

(i) No tax is required to be deducted at source on capital gains arising to any resident unit holder.

(ii) Under section 195 of Act, tax shall be deducted at source in respect of capital gains as under:

a. In case of a non-resident other than a company -

Long term capital gains on units of equity oriented funds	Nil
Long term capital gains on units of funds other than equity oriented funds	20% plus surcharge
Short term capital gains on units of equity oriented funds	10% plus surcharge
Short term capital gains on units of funds other than equity oriented funds	30% plus surcharge

b. In case of a foreign company -

Long term capital gains on units of equity oriented funds	Nil
Long term capital gains on units of funds other than equity oriented funds	20% plus surcharge
Short term capital gains on units of equity oriented funds	10% plus surcharge
Short term capital gains on units of funds other than equity oriented funds	40% plus surcharge

Tax Deducted At Source on short term and long term capital gains in all the above cases will be further increased by the EC calculated @ 2% on tax plus surcharge and Secondary and Higher Secondary Cess calculated @ 1% on tax plus surcharge as per the FA.

(iii) Under section 196B of the Act tax at 10% plus surcharge and EC calculated @ 2% on tax plus surcharge and Secondary and Higher Secondary Cess calculated @ 1% on tax plus surcharge as per the FA shall be deducted at source from long term capital gains on units other than the units of equity-oriented mutual funds earned by Overseas Financial Organisation.

(iv) Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

In order for the unitholder to obtain the benefit of a lower rate under the DTAA, the unitholder would be required to provide the fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

7. Investments By Charitable And Religious Trusts:

Units of Mutual Fund Schemes referred to in clause 23D of section 10 of the Act constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.

B. WEALTH TAX

Units held under the Schemes of Mutual Fund are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax

C. GIFT TAX

If units of Mutual Fund Scheme are gifted, no gift tax shall be payable either by the donor or the donee as the Gift Tax has been abolished.

D. DISTRIBUTION TAX

Birla Mutual Fund is a Mutual Fund registered with SEBI and as is eligible for benefits under Section 10(23D) of the Act. Accordingly, entire income is exempt from tax.

However, the Mutual Fund is required to pay dividend distribution tax as follows:

1. For Equity Schemes:

No Dividend Distribution tax is deductible for dividends declared in Open ended & Closed Ended Equity Schemes.

2. For Debt Schemes:

➤ At the rate of 14.1625% (including a surcharge of 10% and an additional surcharge by way of education cess of 2 percent and secondary and higher education cess of 1 percent on the amount of tax plus surcharge) on dividend distributed to individuals and HUFs; and

➤ At the rate of 22.66% (including a surcharge of 10% and an additional surcharge by way of education cess of 2 percent and secondary and higher education cess of 1 percent on the amount of tax plus surcharge) on dividend distributed to persons other than individuals and HUFs.

3. For Liquid Schemes

➤ At the rate of 28.325% (including a surcharge of 10% and an additional surcharge by way of 2 percent and secondary and higher education cess of 1 percent on the amount of tax plus surcharge) on dividend distributed

E. SECURITIES TRANSACTION TAX

The Mutual Fund, is liable to pay a securities transaction tax as follows:

Taxable securities transaction	Rate(%)
Purchase of an equity share in a company or a unit of an equity oriented fund, where - (a) the transaction of such purchase is entered into in a recognized stock exchange; and (b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125%
Sale of an equity share in a company or a unit of an equity oriented fund, where - (a) the transaction of such sale is entered into in a recognized stock exchange; and (b) the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125%
Sale of a derivative, where the transaction of such sale is entered into in a recognized stock exchange	0.017%
Sale of unit of an equity oriented fund to the Mutual Fund	0.25%

Note: Section 88E provides that where the total income of a person includes income chargeable under the head "Profits and gains of business or profession" arising from sale of units of equity oriented funds, he shall get rebate equal to the securities transaction tax paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of such transactions calculated by applying average rate of income tax.



For further details on our Fund, please contact our customer service centres at details given below

BRANCH OFFICES OF BIRLA SUN LIFE MUTUAL FUND

Agra: F/1, Kailash Tower, Sanjay Place, Agra-282002. • Ahmedabad: 505, Abhijeet 5th Floor, Mithakali Six Road, Navrang Pura, Ahmedabad-380009. • Bangalore: G-011, HM Geneva House 14, Cunningham House Road, Bangalore-560052. • Baroda: 3/A, SUN, Third Floor, Opp Race Course, Tower Next to Citi Bank, Gotri Road, Baroda-390007. • Bhubhaneshwar: 1st Floor, 77, Kharvel Nagar, Janpath, Bhubhaneshwar 751001 • Chandigarh: SCO-149-150, Sector 9-C, Chandigarh-160017. • Chennai: Kubers Towers Old No-42, 1st Floor, Pantheon Road, Egmore Chennai-600008. • Cochin: Casa Blanca, 2nd Floor, M G Road, Opp Citi Bank, Cochin-682035. • Coimbatore: 2nd Floor, Thirumalai Towers, 723 A&B, Avinashi road, Coimbatore-641018. • Dehradun: Unique Hotel & Restaurant, 97 Rajpur road, Dheradun. • Delhi: 801/802, Ashoka Estate, 24 Barakhamba Road, Connaught Place New Delhi-110001. • Ghatkopar: 506-507, 5th Floor, Kailas Plaza, Vallabhbaug Lane, Ghatkopar. • Goa: 3-G, Sesa Ghor, Patto Plaza, Panjim, Goa-403001. • Gurgaon: 617, Galleria Commercial, DLF City Phase IV, Gurgaon- 122 002. • Guwahati: Orion Tower, 7, 8, 1st floor, G.S Road, Guwahati. • Indore: 405, City Centre, 570 M.G Road, Opp High Court, Indore. • Jaipur: 205, Ganpati Plaza, 2nd Flr, M I Road, Jaipur - 302001. • Jamshedpur: 4/1, 4th Floor, Aditya Towers, Bistupur, Jamshedpur -1. • Kanpur: 14/113, Kan Chambers, Office no. 103-106, Civil Lines, Kanpur-208001. • Kolkata: J K Millineum Centre, 2nd Flr., 46/D, J N Nehru road, Kolkata - 700071. • Lucknow: 103-B, 1st floor, Shalimar Square, BN Road, Lalbagh, Lucknow-226001. • Ludhiana: SCO-2, Grouna Floor, Feroze Gandhi Market, Ludhiana-141001. • Madurai: 215/A, 2nd Floor, R&J Plaza, Thenimain Road, P.P.Chavadi, Madurai-625016. • Mumbai (Prabhadevi): Shop No 6, Kohinoor Corner, Opp Siddhivinayak Temple, Prabhadevi • Mumbai (TM): Turner Morrison Building, 1st Floor, 16 Bank Street, Fort, Mumbai-400023 • Mumbai (Ahura): Ahura Centre, 2nd Floor, Tower A, Andheri (E), Mahakali Caves road, Mumbai 400093. • Nagpur: Parmanand Apartment, 103-104, 1st Floor, West High Court road, Bajaj Nagar, Nagpur -440010. • Patna: 511/512, 5th Floor, Ashiana Hari Niwas Complex, Dak Bunglow Road, Patna-800001. • Pune: Kapil Towers C, 1st Floor, Dr Ambedkar Road, Nr Sangam Bridge R.T.O Pune-411001. • Raipur: 2nd Flr, Chawala complex, Devandra Nagar Road, Sai nagar, Raipur 492001. • Secunderabad: Mafair Complex, 1st floor, SP Road, Secunderabad. • Surat: M-8, M-9, Mezzanine Floor, Jolly Plaza, Athwa Gate, Surat • Udaipur: 209 -210, 2nd Flr, Daulat Chamber, Sardarpura, Udaipur - 331001. • Varanasi: Arihant Complex, 3rd Floor, D-9/127, C-4, Siga, Varanasi-10.

OTHER BRANCH OFFICES OF BIRLA SUN LIFE MUTUAL FUND

Ajmer: 5.6 1st Floor, India Square, India Motor circle, Kutchery Road, Ajmer-305001. • Allahabad: Upper Ground Floor, House No. 45/1 (202), M.G Marg, Civil Lines, Allahabad-211001. • Amritsar: Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar • Anand: 306/307, Triveni Arcade, Anand Vidhyavihar Road, Anand- 388 001. • Aurangabad: 1st Flr, Sanjeevani Complex, near Rantaprabha Notors, Adalat road, Aurangabad -431001. • Belgaum: 1st Floor, Beside Canara Bank, Opp. Meenaxi Bhawan, Station Road, Belgaum - 590 001. • Bhillai: Room 9, 2nd Flr, Chovan Estate, G E Road Bhillai 490023. • Bhopal: 1st Flr, Katali Towers, 149, M P Nagar, Zone -1, Bhopal - 462011. • Borivali: Victory Park, A/405, Roshan Nagar, Chandavarker Lane, Borivali (W), Mumbai -400092. • Calicut: Shop No. 110-111, First Floor, Calicut Mall, Stadium Junction, Puthiyara Road, Calicut - 673 004. • Dhanbad: 202 A, IInd Floor, Sri Ram Plaza, Bank More, Dhanbad, Jharkhand. • Durgapur: 3rd Floor, City Plaza, City Center, Durgapur - 713216. • Erode: N R Complex, 1st Flr. 1B, Veerabadra street VIII, Park approach Road, near Hotel oxford Erode - 638003. • Guntur: Sarvani Homes, 5-21-195, Shp No. 2&3, Brodipet 2/4, Guntur, 522002. • Gwalior: 4th Flr, Alaknada Towers, Plot 45/A, Shrimant, Madhavrao Scindia Road, City Centre, Gwalior - 474001. • Hubli: Vivekanand Corner, Upper Ground Floor, Desai Cross, Club Road, Hubli - 580024. • Jabalpur: Mangalam, 101 Naiper Town, Shastrri Bridge Road, Jabalpur - 482001. • Jalandhar: 210, 2nd Floor, Grand Mall, G.T. Road, Jalandhar - 144 001. • Jamnagar: Madhav Darshan, 209, 2nd Flr, Jamnagar - 361001. • Jodhpur: 2nd Floor, Above UTI Securities, K.K Plaza, 1C Road, Sardarpura Rd Gol Bldg, Jodhpur - 342001. • Kolhapur: Akshar Plaza, S-1A, Ground Floor, Tarabai Park, Kolhapur • Kota: 390, 2nd Floor Shopping Centre Nr. Ghoda Wala Baba Chauraha Kota 324004. • Kottayam: Crnyl Tower, 2nd Floor, Kottayam. • Mangalore: BS-7, Essel Tower, Bunts Hotel, Mangalore - 575 003. • Meerut: Unit no. 103, Om Plaza, Opp. Ganga Plaza, Begum Bridge, Meerut - 250001. • Moradabad: Near Hotel Rajmahal, Infront of Dr.P.K.Das, Civil Lines, Moradabad-244001. • Mysore: Shop No. 442 -443, Laxman Plaza, Chamraja Double Road, Nr Ramaswamy Circle, Mysore - 570 024. • Nasik: Shop no. 1 Samruddhi Residency, Tilak Wadi, Nasik - 2. • Panipat: N K Towers, Office No. 1, 2nd Flr., G T Road, Panipat -132103. • Patiala: First Floor, S.C.O. -11, Roshan Lal Towers, Chhoti Barandani, The Mall, Patiala. • Pondicherry: Jayalakshmi Complex, Thiruvalluvar Salai, Pondicherry - 3. • Rajkot: 1st Flr., Hem Arcade, Dr. Yagnik Road, Rajkot 360011. • Rajmundry: Shivoham, D. No. 46-11-31, Danavaipet, Rajahmundry-533103. • Ranchi: 2nd Flr, Liya Complex, P P Compound, Ranchi 834001. • Rourkela: Triveni Complex, Opposite Hotel Sukhsagar, Madhusudan Marg, Rourkela-769001. • Salem: No. 4, Omalpur, Main Road, Salem - 636 009. • Siliguri: 2nd Floor, Ganpati Plaza, Sevoke Road, Siliguri - 734 001. • Trichur: Trichur Trade Centre, Kuruppam Road, Thrissur - 680001. • Trichy: 19/1, First Floor, Above UTI Mutual Fund, Kingston Park, Puthur High Road, Ramalinga Nagar, Woraiyur, Trichy - 620017. • Trivandrum: 3rd Flr., Kailas Plaza, Pattom, Trivandrum 695004. • Valsad: 103, Amar Chambers, Valsad - 396001. • Vashi: Aneja Corner, 217, 2nd Flr., New Mumbai. • Vijaywada: K.P. Towers, 40-1-52/6, Behind Birla Sun Life Insurance, Acharya Ranga Nagar, Vijaywada - 520 010. • Visakapatnam: 47-15-7, Pawan Palace, Shop no. B-2, Dwarkanagar, Vishakapatnam - 16.

ADDRESSES OF CAMS CENTERS:

Agra: F-39/203, Sky Tower Sanjay Place Agra 282002. • Ahmedabad: 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bunglow Ellis Bridge Ahmedabad 380 006. • Ahmednagar: 203-A, Mutha Chambers Old Vasant Talkies Market Yard Road Ahmednagar Maharashtra Ahmednagar 414 001. • Ajmer: Shop No.S-5, Second Floor Swami Complex Ajmer 305001. • Akola: Opp. RLT Science College Civil Lines Maharashtra Akola 444001. • Ailgarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road U.P. Ailgarh 202001. • Allahabad: No.7 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001. • Alwar: 256A, Scheme No:1, Arya Nagar Alwar 301001. • Amaravati: 81, Gulsham Tower, 2- Floor Near Panchshel Talkies Amaravati 444601. • Amritsar: 378-Majitha Complex, 1st Floor M. M. Malviya Road Amritsar 143001. • Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001. • Ankleshwar: G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- Bharuch 393 002. • Asansol: Block - G 1- Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303. • Aurangabad: Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001. • Balasore: B C Sen Road Balasore 756001. • Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore 560 042. • Bareilly: F-62-63, Butler Plaza Civil Lines Bareilly U.P. Bareilly 243001. • Belgaum: Tanish Tower CTS No. 192/A, Gururwar Peth Tilakwadi Belgaum 590006. • Bellary: No.18A, 1st Floor Opp. Ganesh Petrol Pump Parvathi Nagar Main Road Bellary 583103. • Berhampur: 1st Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road Orissa Berhampur 760001. • Bhatkalpur: Dr R P Road Khalifaabag Chowk Bihar Bhatkalpur 812002. • Bhubaneswar: 305-306. • Siliguri: 2nd Floor, Sterling Point Waghawadi Road OPP.HDFC BANK Bhavnagar 364002. • Bhillai: 209, Khichariya Complex Opp IDBI Bank Nehru Nagar Square Bhillai 490020. • Bhillwara: C/o Kodwani & Associates F-20-21, Aspasa Complex Azad Market Bhillwara 311001. • Bhopal: C-12, Near City Bank Above Delhi Prakashan Agency Zone-1, M.P.Nagar Bhopal 462011. • Bhubaneswar: 101/ 7, Janpath, Unit -III Bhubaneswar 751 001. • Bhuji: Data Solution, Office No:17 1st Floor Municipal Building Opp Hotel Prince Station Road Bhuji - Kutch 370001. • Bokaro: HC-3, 1st Floor City Centre, Sector-4 Bokaro Steel City Bokaro 827004. • Burdwan: Dr R P Road Burdwan 713101. • Calicut: 17/28, H-1-Floor Manama Building Mavoor Road Calicut 673001. • Chandigarh: Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160117. • Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034. • Cochin: 40/9633 D, Veekshanam Road Near International hotel Cochin 682 035. • Coimbatore: Old # 66 New # 86, Lokamaya Street (West) Ground Floor R.S.Puram Coimbatore 641 002. • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001. • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davenegere 577002. • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001. • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001. • Dhule: H. No. 1793 / A, J.B. Road Near Tower Garden Maharashtra Dhule 424 001. • Durgapur: 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre Durgapur 713 216. • Erode: 197, Seshaiyer Complex Agharam Street Erode 638001. • Faridhabad: B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001. • Ghaziabad: 113/6 I Floor Navyug Market Gazhiabad 201001. • Goa: No.108, 1st Floor, Gurudutta Bldg Above Weekender M G Road Panaji (Goa) 403 001. • Gorakhpur: Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001. • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002. • Gurgaon: SCO - 17, 3rd Floor, Sector-147 Gurgaon 122001. • Guwahati: A.K. Azad Road, Rehbari Guwahati 781008. • Gwalior: 1-Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001. • Hosur: Shop No.8 J D Plaza OPP TNEB Office Royakotta Road Hosur 635109. • Hubli: 206 & 207. 1st Floor A Block, Kundagol Complex Opp Court, Club road Hubli 580029. • Hyderabad: 102, First Floor Jade Arcade Paradise Circle Secunderabad 500 003. • Indore: 101, Shalimar Corporate Centre 8-B, South kottungj, Opp.Greennpark Indore 452 001. • Jabalpur: 975,Chouksey Chambers Near Gitanjali School 4th Floor, Napier Town Jabalpur 482001. • Jaipur: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur 302 001. • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001. • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001. • Jammu: 660- Gandhi Nagar Jammu 180004. • Jamnagar: 217/218, Manek Centre P.N. Marg Jamnagar 361001. • Jamshedpur: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur 831001. • Jhansi: Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi 284001. • Jodhpur: 1/5, Nirmal Tower 1st Chopasani Road Jodhpur 342003. • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001. • Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/2, THE Mall Kanpur 208 001. • Karimnagar: HN-7.1-257, Upstairs S B H Mangammthota Karimnagar A.P. Karimnagar 505 001. • Kestopor: AA 101, Prafulla Kanan Sreeparna Apartment Ground Floor Kolkata Kestopor 700101. • Kolhapur: AMD Sofex Office No.7, 3rd Floor Ayodhya Towers Station Road Kolhapur 416001. • Kolkata: "LORDS Building" 7/1, Lord Sinha Road Ground Floor Kolkata 700 071. • Kollam: Kochupilamoodu Junction Near VLC, Beach Road Kollam 691001. • Kota: B-33 "Kalyan Bhawan Triangle Part , Vallabhi Nagar Kota 324007. • Kottayam: Door No. IX / 1276 Amboorans Building Manorama Junction Kottayam 686001. • Kumbakonam: Jailani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. • Lucknow: Off # 4, 1st Floor, Centre Court Building, 3/c, 5- Park Road, Hazratganj Lucknow 226 001. • Ludhiana: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141 002. • Madurai: 86/71A, Tamilsangam Road Madurai 625 001. • Mangalore: No.8 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore 575 003. • Manipal: Academy Annex, First Floor Opposite Corporation Bank Upendra Nagar Manipal 576104. • Mathura: 159/160 Vikas Bazar Mathura 281001. • Meerut: 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002. • Mehsana: 1-Floor, Subhadra Complex Urban Bank Road Mehsana Gujarat 384002. • Moradabad: B-612 "Sudhakar" Lajpat Nagar Moradabad 244001. • Mumbai: Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023. • Muzzafarpur: Brahman toli, Durgasthan Gola Road Muzzafarpur 842001. • Mysore: No. 1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakti Medicals) Saraswati Floor Mysore 570009. • Nagpur: 145 Lendra Park, Behind Indus Ind Bank Near Ramdasphar Nagpur 440 010. • Nasik: "Varsha Bungalow" 1st Floor, Near Rungthi High School 493, Ashok Stambh Nasik 422001. • Navsari: Dinesh Vasani & Associates 103-Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies Chinnabai Road Navasan 396445. • Nellore: 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001. • New Delhi: 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Cannauht Place New Delhi 110 001. • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103. • Patiala: 35, New Lal Bagh Colony Patiala 147001. • Patna: Kamlayaj Shobha Plaza, Ground Floor Near Ashiana Tower Exhibition Road Patna 800 001. • Pondicherry: S-8, 100, Jawaharal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001. • Porbandar: 1st Floor, Silver Complex S.T. Road Gujarat Porbandar 360575. • Pune: Nirmiti Eminence, Off.No. 6, I Floor Opp Abhishek Hotel Mehendale Garage Road Erandwane Pune 411 004. • Raipur: C-24, Sector 1 Denshara Nagar Raipur 492004. • Rajahmundry: Cabin 101 D.no 7-27-4-1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101. • Rajkot: 111, Pooja Complex Harihar Chowk Near GPO Rajkot 360001. • Ranchi: 223, Tirath Mandir (Near Over Bridge), 1st Floor Main Road Ranchi 834001. • Ratlam: Dafia & Co 81, Bajaj Khanna Ratlam 457001. • Rohtak: 205, 2-Floor, Big. No. 2, Munjal Complex, Delhi Road, Rohtak 124001. • Rourkela: 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001. • Sagar: Opp. Somani Automobiles Bhagwanaganj Sagar Madhya Pradesh Sagar 470 002. • Salem: No.2, I Floor Vivekananda Street, New Fairlands Salem 636016. • Sambalpur: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur 768001. • Satara: 117 /A /3 /22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002. • Satra: 1st Floor, Shri Ram Market Besides Hotel Pankaj, Birla Road SATNA Madhya Pradesh SATNA 485 001. • Siliguri: No. 18, Swamiji Sarani, Ground Floor Hakimpara Siliguri 734401. • Solapur: 4, Lokhandwala Tower, 144, Sidhshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001. • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Nimalyawad, Nanpura Surat 395 001. • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601. • Tirunelveli: III Floor, Nelloi Plaza 64-4, Madurai Road Tirunelveli 627001. • Tirupathi: Shop No 14, Bolligala Complex, 1st Floor, Door No. 18-8-41B Near Leela Mahal Circle Tirumala Bypass Road Tirupathi 517501. • Trichur: Adam Bazar Room no.49, Ground Floor Nelli Bazar (East) Trichur 680001. • Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018. • Trivandrum: R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004. • Udaipur: 32 Ahinsapur Fatehpura Circle Udaipur 313004. • Vadodara: 109 -Silver Line Besides world Trade Centre Sayajigunj Vadodara 390 005. • Valsad: C/o. CAD HOUSE Siddhivinayak Complex, Tithal Road F-1, First Floor, Avenue Building Near R.J.J. School Valsad 396001. • Varanasi: C 27/249 -22A, Vivekanand Nagar Colony Maldivhya Varanasi 221002. • Vashi: Mahaveer Centre Office No.17, Plot No:77 Sector 17 Vashi 400703. • Vellore: No:54, 1st Floor Pillaiyar Koli Street Thotta Palayam Vellore 632004. • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010. • Visakapatnam: 47/ 9 / 1st Floor 3rd Lane , Dwaraka Nagar Visakapatnam 530 016. • Warangal: F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001. • Yamuna Nagar: 124-B/R Model Town Yamunagar Haryana Yamuna Nagar 135 001.