

Birla Sun Life Short Term FMP - Series 23

(A Close ended Income Scheme)

Offer of units of ₹10/- each for cash (subject to applicable load) during the New Fund Offer

New Fund Offer Opens On	Friday, November 25, 2011
New Fund Offer Closes On	Monday, November 28, 2011

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days.

Name of Mutual Fund

Birla Sun Life Mutual Fund

One India Bulls Centre, Tower 1, 17th Floor,
Jupiter Mill Compound, 841, Senapati Bapat
Marg, Elphinstone Road, Mumbai 400 013.
Tel. 43568000, Fax No. 43568110/ 8111
Website www.birlasunlife.com

Name of The Asset Management Company

Birla Sun Life Asset Management Company Limited

One India Bulls Centre, Tower 1, 17th Floor,
Jupiter Mill Compound, 841, Senapati Bapat
Marg, Elphinstone Road, Mumbai 400 013
Tel. 43568000, Fax No. 43568110/ 8111

Name of The Trustee Company

Birla Sun Life Trustee Company Pvt. Ltd.

One India Bulls Centre, Tower 1, 17th Floor,
Jupiter Mill Compound, 841, Senapati Bapat
Marg, Elphinstone Road, Mumbai 400 013
Tel. 43568000, Fax No. 43568110/ 8111

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

Bombay Stock Exchange Ltd. ("the Exchange") has given vide its letter dated July 13, 2011 permission to Birla Sun Life Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which this Mutual Fund's unit are proposed to be listed. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Birla Sun Life Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this Scheme Information Document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Birla Sun Life Short Term FMP-Series 23 of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers. **The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.**

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Birla Sun Life Mutual Fund, Tax and Legal issues and general information on www.birlasunlife.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 22, 2011

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	Birla Sun Life Short Term FMP - Series 23
Structure	A Close ended Income Scheme
Investment Objective	The scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the duration of the scheme.
Liquidity	The scheme will have duration of 182 days from and including the date of allotment. The NAV of the scheme will be announced on every business day. No redemption or repurchase will be permitted prior to maturity of the Scheme. The scheme will be listed on one or more recognized stock exchanges as may be decided by AMC from time to time and the Unitholders who wish to redeem units may do so through Stock Exchange at prevailing listed price on such Stock Exchange
Flexibility	The Mutual Fund will allow investors the flexibility to switch their investments from any other open ended scheme(s)/ plans and / or close ended scheme(s) / plans (those close ended scheme(s) / plans launched prior to December 12, 2008) offered by the Mutual Fund to Birla Sun Life Short Term FMP - Series 23 during the New Fund Offer period (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched)
Options	The Scheme will have Dividend and Growth Option. Further, Dividend option shall have only Payout facility. Default Option - Growth.
Minimum Application Amount	Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the New Fund Offer period.
Transparency / NAV Disclosure	The AMC will calculate and disclose the first NAV of the scheme not later than 5 Business days from the date of allotment. NAV will be calculated up to four decimal places on all business day and released to the Press, News Agencies and the Association of Mutual Funds of India (AMFI). NAV will also be displayed on the Website of the Mutual Fund. As presently required by the SEBI Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in a newspaper within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.
Dematerialization	The Unit holders are given an Option to hold the units in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP. In case the unit holders do not provide their Demat Account details or provide incomplete details or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form. For conversion of physical holdings into demat form, the unit holders will have to send the demat requests to their Depository Participants. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Unit holders wishing to exit may do so through the Stock Exchange mode.
Transfer of Units	Units held by way of account statement cannot be transferred. Units held in demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as amended from time to time
Benchmark Index	CRISIL Short Term Bond Fund Index
Loads	Entry Load: Nil Exit Load: Nil No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode
Application Supported by Block Amount (ASBA)	Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility , which would entail blocking of funds in the investor's

	Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form. Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
Transaction Charges (For Lumpsum Purchases routed through distributor / agent)	In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of ₹ 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted to receive the transaction charges) as under: First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ₹ 150/- for subscription of ₹10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted. Investor other than First Time Mutual Fund Investor: Transaction charge of ₹ 100/- per subscription of ₹ 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted. Transaction charges shall not be deducted/applicable for : - o Purchases /subscriptions for an amount less than ₹ 10,000/-; - o Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc. - o Transactions carried out through the Stock Exchange Platforms for Mutual Funds. No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent). For further details on transaction charges refer to the section 'Transaction Charges' on page 25.

Investors in the Scheme are not being offered any guaranteed / assured returns.

Investors are advised to consult their Legal / Tax and other Professional Advisors with regard to tax / legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.

Section I – INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting capital markets and money markets
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme and may not necessarily provide a basis of comparison with other investments.
- Birla Sun Life Short Term FMP-Series 23 is the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects or returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of ₹ 1,00,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme

SCHEME SPECIFIC RISK FACTORS

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed

income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. Further, the Scheme being a close-ended income Scheme, as per SEBI guidelines, no redemption / repurchase of units will be allowed prior to the maturity of the scheme. However, the units of the Scheme will be listed on stock exchange (s) and the investors wishing to exit may do so through stock exchange mode. Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may, depending on the market forces, even quote below its face value / NAV.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme(s) and individual Plan(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39(2)(c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 Business days of the date of closure of the New Fund Offer.

C. SPECIAL CONSIDERATIONS

- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.
- The NAV of the scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors, settlement periods and transfer procedures.
- A Unitholder may invest in the schemes and acquire a substantial portion of the scheme units. The repurchase of units by the Unitholder may have an adverse impact on the units of the schemes, because the timing of such repurchase may impact the ability of other Unit holders to repurchase their units.
- Mutual Funds are vehicles of securities investments that are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors that impact the value of the Scheme' investments include, but are not restricted to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, the Mutual Fund, the AMC, their directors or their employees shall not be liable for any tax consequences that may arise.

- Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Exchange necessary to maintain the listing of units will continue to be met or will remain unchanged
- Investors should study this Scheme Information Document carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units.
- Neither this Document nor the Units have been registered in any jurisdiction. The distribution of this Document in certain jurisdictions may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this Document are required to inform themselves about and to observe any such restrictions and or legal compliance requirements.
- No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this Document. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

D. DEFINITIONS

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

“AMC” or “Asset Management Company or “Investment Manager”	Birla Sun Life Asset Management Company Limited, incorporated under the provisions of Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Birla Sun Life Mutual Fund
“Applicable NAV”	The NAV applicable for purchase or redemption or switching on the date of maturity.
“Applications Supported by Blocked Amount” or “ASBA”	ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.
“Business Day”	A day other than: – Saturday and Sunday or – A day on which the banks in Mumbai and / RBI are closed for business / clearing or – A day on which the Stock Exchange, Mumbai is closed or – A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received or – A day on which Sale and Repurchase of Units is suspended by the AMC or – A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.
“Consolidated Account Statement” or “CAS”	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
“Custodian”	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is J.P.Morgan Chase Bank, Mumbai.
“Depository”	Depository as defined in the Depositories Act, 1996 (22 of 1996).

“Depository Participants” or “DP”	‘Depository Participant’ or ‘DP’ means a person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
“Entry Load” or “Sales Load”	Load on Sale / Switch in of Units
“Exit Load” or “Redemption Load”	Load on Redemption / Switch out Units.
“FII”	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
“Floating Rate Instruments”	Floating rate instruments are debt / money market instruments issued by Central / State Governments, with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Fund.
“Fund Manager”	Person/s managing the scheme
“Gilt or Government Securities”	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
“Investment Management Agreement”	The agreement dated December 16, 1994 entered into between Birla Sun Life Trustee Company Private Limited and Birla Sun Life Asset Management Company Limited, as amended from time to time.
“Investor Service Centres” or “ISCs” or “Official Points of acceptance of transactions”	Designated branches of Birla Sun Life Asset Management Company Ltd. or such other enters / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the Scheme Information Document shall be reckoned at these official points.
“Load”	In the case of Repurchase / Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Repurchase / Redemption / Switch out and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
“Money Market Instruments”	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Collateralized Borrowing and Lending Obligations (CBLOs) and any other like instruments as specified by the Reserve Bank of India from time to time
“Mutual Fund” or “the Fund”	Birla Sun Life Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
“NAV”	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI Regulations from time to time.
“New Fund Offer (NFO)”	Offer of units of Birla Sun Life Short Term FMP-Series 23 during the New Fund Offer.
“NRI”	A Non-Resident Indian or a person of Indian origin residing outside India.
“Person of Indian Origin” or “PIO”	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grand parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
“RBI”	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
“Recognised Stock Exchange”	Stock exchanges recognized by SEBI.
“Register of Unitholders”	Register of unitholders for the purposes of dividend declaration shall mean the Statement of Beneficiary Position as may be received from the Depositories on the record date and the records of unitholders maintained by the Registrar and Transfer Agent in case of units not held in dematerialization form.

“Registrar and Transfer Agent”	Computer Age Management Services Pvt. Ltd (CAMS) is currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
“Repurchase / Redemption”	Repurchase / Redemption of Units of the Scheme as permitted.
“Sale / Subscription”	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
“Scheme Information Document” or “SID”	This document issued by Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme for subscription.
“SEBI”	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
“SEBI Regulations” or “Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“Self Certified Syndicate Bank” or “SCSB”	Means a banker to an issue registered with the SEBI, which offers the facility of ASBA.
“Statement of Additional Information” or “SAI”	The document issued by Birla Sun Life Mutual Fund containing details of Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference & is legally a part of the Scheme Information Document.
“Stock Exchange Platform for Mutual Funds”	Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. The transactions carried out on the above platform(s) shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time
“Switch” or “Lateral Shift”	Redemption of a unit in any scheme of the Mutual Fund against purchase of a unit in another scheme (including the plans therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched and applicable load structure.
“The Scheme”	Birla Sun Life Short Term FMP - Series 23
“Trustee”	Birla Sun Life Trustee Company Private Ltd. incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the schemes of Birla Sun Life Mutual Fund (BSLMF).
“Trust Deed”	The Trust Deed dated December 16, 1994 (read with all amendments and supplemental trust deeds thereto) made by and between the Sponsor and Birla Sun Life Trustee Company Private Limited (“Trustee”), thereby establishing an irrevocable trust, called Birla Sun Life Mutual Fund as amended from time to time.
“Unit”	The interest of the Unit holder, which consists of, each Unit representing one undivided share in the assets of the Scheme.
“Unit holder”	A person holding Units in the Scheme of the Birla Sun Life Mutual Fund (BSLMF) offered under this Scheme Information Document.

Interpretation

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires, the terms defined in this Scheme Information Document include the plural as well as the singular. Pronouns having a masculine or feminine gender shall be deemed to include the other. Words and expressions used herein but not defined herein shall have the meanings respectively assigned to them therein under the SEBI Act or the SEBI Regulations.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The Asset Management Company confirms that a Due Diligence Certificate duly signed by the Compliance Officer of Birla Sun Life Asset Management Company Limited, has been submitted to SEBI on May 19, 2011 which reads as follows:

Due Diligence Certificate

It is confirmed that:

- (i) The draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) According to the information given to us, the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Sd/-

PLACE: Mumbai

DATE: May 19, 2011

Rajiv Joshi

Compliance Officer

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Birla Sun Life Short Term FMP - Series 23 is a close ended income scheme.

B. INVESTMENT OBJECTIVE

The scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the duration of the scheme.

The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

C. ASSET ALLOCATION AND INVESTMENT PATTERN

Under normal circumstances, the asset allocation of the Scheme will be as follows:

Instrument	Risk Profile	Indicative Allocation
Debt Securities and money market instruments*	Low to medium	100%

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time.

The scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the "put option" date.

The scheme does not intend to invest in Foreign Securities, Securitised Debt Instruments and/or (Fixed income) derivative instruments.

OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:

(1) Credit Evaluation Policy

From credit evaluation perspective, each company is internally appraised by focusing on three parameters i.e. (1) Business Fundamental (2) Financial Analysis & (3) Management Track record of the Investee company. A Detailed analysis is carried out to understand the business model of the investee company and its financial position before deciding to invest.

All Research is carried out by the internal team and approved as per our authorisation matrix.

(2) Sectors in which the Scheme(s) shall not invest

The scheme shall not invest in securities of real estate sector.

(3) Type of instruments which the schemes propose to invest in: Please refer 'Section D. Investment By Scheme' given below for further details.**(4) Floors and Ceiling within a range of 5% of the intended allocation (in %) each sub asset class / credit rating:****Intended Portfolio Allocation:**

Instruments	Credit Rating	% of Net Assets
CDs	A1+	95-100
CPs	A1+	0-5
NCDs	-	-
Any other securities such as Government Securities/ Treasury Bills/ CBLO /Reverse Repos (on Government Securities/Treasury Bills)	NA	0-5

Note:

- (i) Securities with rating A1+ shall also include securities with rating equivalent to A1+ rating.
 - (ii) All investments shall be made based on rating prevalent at the time of investment. Where any paper is having dual rating (rated differently by more than one rating agency) then for the purpose of meeting intended range the most conservative publicly available rating would be considered e.g. if the paper is rated AAA by one rating agency and A by the other, then, the paper will be treated as AA rated paper for complying with intended portfolio range as above.
 - (iii) There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating in the same instrument than indicated.
 - (iv) In case of non-availability of and taking into account the risk-reward analysis of CPs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or CBLOs / Government Securities / T-Bills.
 - (v) At the time of building the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent.
 - (vi) **Change in Asset Allocation:** Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table and subject to the notes mentioned herein, the Fund Manager shall review and rebalance the portfolio within 30 days from the date of said deviation (provided such deviation is not too close to maturity of the scheme)
Accordingly, investors should note that there will not be any variation between the intended portfolio allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (iii), (iv), (v), and (vi) above.
 - (vii) The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, short term deposit and such similar instruments to which rating is not applicable.
- (5) Reporting:** After the closure of NFO, the AMC will report in the next meeting of AMC/ Trustees, the publicized percentage allocation and the final portfolio.

D. INVESTMENT BY SCHEME

The corpus of the Scheme will be invested in debt and money market instruments. Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities

- Securities created and issued by Governments of India and/or reverse repos in such Government Securities/Treasury Bill as may be permitted by RBI.
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc.
- Money market instruments permitted by SEBI/RBI, having maturities upto one year, in call money market or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.

6. Certificate of Deposits (CDs).
7. Commercial Paper (CPs).
8. The non-convertible part of convertible securities.
9. Any other domestic fixed income securities.
10. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The securities mentioned above could be listed or unlisted, secured or unsecured and of varying maturity, as enabled under SEBI Regulations/ circulars/ RBI. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

Debt and Money Market In India

The instruments available in Indian Debt Market are classified into two categories, namely Government and Non - Government debt. The following instruments are available in these categories:

A] Government Debt

- Central Government Debt
- Treasury Bills
- Dated Government Securities
- Coupon Bearing Bonds
- Floating Rate Bonds
- Zero Coupon Bonds
- State Government Debt
- State Government Loans
- Coupon Bearing Bonds

B] Non-Government Debt

- Instruments issued by Government Agencies and other Statutory Bodies
- Government Guaranteed Bonds
- PSU Bonds
- Instruments issued by Public Sector Undertakings
- Instruments issued by Corporate Bodies
- Fixed Coupon Bonds
- Floating Rate Bonds
- Zero Coupon Bonds
- Instruments issued by Banks and Development Financial institutions
- Certificates of Deposit
- Promissory Notes
- Commercial Paper
- Non-Convertible Debentures
- Fixed Coupon Debentures
- Floating Rate Debentures
- Zero Coupon Debentures

Activity in the Primary and Secondary Market is dominated by Central Government Securities including Treasury Bills. These instruments comprise close to 50% of all outstanding debt and close to 75% of the daily trading volume on the Wholesale Debt Market Segment of the NSE.

In the money market, activity levels of the Government and Non-Government Debt vary from time to time. Instruments that comprise a major portion of money market activity include but are not limited to,

- CBLO
- Treasury Bills
- Government Securities with a residual maturity of < 1 year
- Commercial Paper
- Certificates of Deposit
- Banks Rediscounting Scheme (BRDS)

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. PSU / DFI / Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The following table gives approximate yields prevailing on November 16, 2011 on some instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in the macro economic conditions and RBI Policies.

Instrument	Yield Range (% per annum)
Interbank Call Money	8.40 to 8.60
91 Day Treasury Bill	8.70 to 8.90
182 Day Treasury Bill	8.70 to 8.90
A1 + Commercial Paper 90 Days	9.50 to 9.80
5 Year Government of India Security	8.70 to 8.90
10 Year Government of India Security	8.80 to 9.00
1 Year Corporate AAA	9.50 to 9.75
3 Year Corporate AAA	9.50 to 9.70

Source: Bloomberg

Generally, for instruments issued by a non-Government entity (corporate/PSU bonds), the yield is higher than the yield on a Government Security with corresponding maturity. The difference, known as credit spread, depends on various factors including the credit rating of the entity.

Investment Process and Recording of Investment Decisions

The AMC through its various policies and procedures defines prudential and concentration limits to de-risk the portfolio. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The responsibility for the investment decisions is with the portfolio managers and the CEO of the AMC does not have any role in the day to day decision making process. All the decisions will be recorded along with their justifications. The AMC and Trustee will review the performance of the scheme in their Board meetings. The performance would be compared with the performance of the benchmark index and with peer group in the industry.

Investments by the AMC in the Scheme

The Scheme may, in line with its investment objectives, invest in another Scheme under the management of BSLAMC or of any other Asset Management Company. The aggregate Interscheme investment by BSLMF under all its Schemes, other than fund of fund schemes, taken together, in another Scheme managed by BSLAMC or in any other Scheme of any other Mutual Fund, shall not be more than 5% of the net asset value of the Fund. No fee shall be charged by the AMC on any investment in another Scheme under the management of BSLAMC or of any other Asset Management Company.

Investments in the Scheme by the AMC, Sponsor, or their affiliates in the Scheme

The AMC, Sponsor, Trustee and their associates or affiliates may invest in the scheme during the New Fund Offer Period or through Stock Exchange subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme.

Investment of Subscription Money

The AMC shall commence investment out of the NFO proceeds received in accordance with the investment objectives of the Scheme only on or after the closure of the NFO period.

Borrowing by the Mutual Fund

Under the SEBI Regulations, the Mutual Fund is allowed to borrow to meet the temporary liquidity requirements of its Scheme for the purpose of Redemption of Units or the payment of interest or dividend to the Unit holders. Further, as per the SEBI Regulations, the Mutual Fund shall not borrow more than 20% of the Net Assets of the scheme and the duration of such borrowing shall not exceed a period of six months. The Mutual Fund may raise such borrowings after approval by the Trustee from Sponsor or any of its Associate / Group Companies or Banks in India or any other entity at market related rates prevailing at the time and applicable to similar borrowings. The security for such borrowings, if required, will be as determined by the Trustee.

E. INVESTMENT STRATEGY

The Investment Philosophy of the fund manager is to generate superior risk-adjusted returns on a consistent basis through a research driven investment approach in line with the investment objective of the scheme. The investment manager will aim to allocate assets of the scheme between various money market and fixed income securities. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.

Risk Control

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

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

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

Portfolio Turnover

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

F. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI Regulations

- **Type of Scheme:** A Close ended Income Scheme
- **Investment objective:** The scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the duration of the scheme.
- **Asset Allocation Pattern:**
Please refer to 'Section II – C. Asset Allocation and Investment Pattern' of this SID for details.
- **Terms of Issue:**
Listing/Redemption Of Units
As mentioned in Section III B of this SID
- **Aggregate Fees and Expenses**
Please refer to 'Section IV. Fees and Expenses' of this SID.
- **Any Safety Net or Guarantee provided:**
This Scheme does not provide any guaranteed or assured return to its Investors

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholders and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. BENCHMARK

The performance of the scheme will be benchmarked to the performance of **CRISIL Short Term Bond Fund Index**.

The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme. The performance of this scheme will be compared with its peers in the Industry. The performance will be placed before the Investment Committee as well as the Board of Directors of the AMC and the Trustee Company in each of their meetings.

Rationale for adoption of benchmark:

CRISIL Short Term Bond Fund Index has been developed by CRISIL, an independent reputed credit rating agency. This index is a representation of the asset allocation of all the income funds in the industry. The index has been constructed specifically for benchmarking performance of income funds. The index comprises of all asset classes – government securities, AAA, AA rated papers etc. in which the Scheme is expected to invest.

H. FUND MANAGER

Mr. Kaustubh Gupta would be the designated Fund Manager of the Scheme

Name	Age	Portfolio	Educational Qualifications	Experience
Mr. Kaustubh Gupta	28 yrs	Fund Manager	CA, B.Com.	He has over 5 years of experience. Prior to joining BSLAMC, he has worked with ICICI Bank Limited where he was a Money Market Manager managing liquidity.

Names of other schemes under his management:

• Birla Sun Life Ultra Short Term Fund\$	• Birla Sun Life Cash Plus*
• Birla Sun Life Medium Term Plan	• Birla Sun Life Savings Fund#
• Birla Sun Life Floating Rate Fund (Long Term Plan & Short Term Plan)*	• Birla Sun Life Cash Manager*
• Birla Sun Life Fixed Term Plan - Series CE, Series CH to Series DS	
• Birla Sun Life Short Term FMP - Series 15 and Series 17 to Series 22	

\$Jointly with Mr. Lokesh Mallya

*Jointly with Ms. Sunaina da Cunha

#Jointly with Mr. Maneesh Dangi

I. INVESTMENT RESTRICTIONS FOR THE SCHEME

All investments by the Scheme and the Mutual Fund will always be within the investment restrictions as specified in the SEBI Regulations. Pursuant to the Regulations, the following investment and other restrictions are presently applicable to the scheme:

- The scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 20% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of the AMC. Provided that, such limit shall not be applicable for investments in government securities.
- The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, short term deposit and such similar instruments to which rating is not applicable.
- The scheme shall not invest more than 30% of its net assets in money market instruments of an issuer: Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- The scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.
- The fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- The fund may buy and sell securities on the basis of deliveries and shall in all cases of purchases take delivery of relative securities and in all cases of sale, deliver the securities.
- Pending deployment of the corpus of the Scheme in securities in terms of investment objective, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI.
- The scheme shall not make any investment in:
 - Any unlisted security of an associate or group company of the Sponsor; or
 - Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets of the Scheme of the Mutual Fund.
- The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and dividend to the Unitholders.

Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

- Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.
- No loans for any purpose shall be advanced by the Scheme.
- The Fund shall not engage in securities lending.
- The Scheme shall not invest in a fund of funds scheme.
- The scheme shall not invest in Foreign Securities
- The scheme shall not invest in Securitised debt.
- The scheme shall not engage in short selling of securities.
- The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

The Trustees may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the unit holders.

These investment restrictions shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any schemes of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, BSLAMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by BSLAMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / BSLAMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Schemes to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Schemes will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

J. SCHEME PERFORMANCE

This scheme is a new scheme and does not have any performance track record.

Section III - UNITS AND OFFER

This Section provides details you need to know for investing in the scheme

A. NEW FUND OFFER

New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: Friday, November 25, 2011 NFO closes on: Monday, November 28, 2011 The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days.
New Fund Offer Price This is the price per unit that the investors have to pay to invest during the NFO.	The New Fund Offer price of Units of the scheme will be ₹ 10 per Unit.
Minimum Amount for Application during the NFO	Minimum of ₹ 5,000/- and in multiples of ₹ 10/- thereafter during the NFO period.
Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business days, interest as specified by SEBI	The minimum subscription (target) amount under the Scheme shall be ₹20,00,00,000/- during the New Fund Offer Period. Therefore, subject to the applications being in accordance with the terms of this offer, full and firm allotment will be made to the Unit holders

(currently 15% p.a.) will be paid to the investors from the expiry of 5 Business days from the date of closure of the NFO period.	
Maximum amount to be raised (if any)	N.A.
Plans / Options offered	The Scheme will have Dividend and Growth Option. Further, Dividend option shall have only Payout facility. Default Option - Growth Dividend Option (Payout facility): Under this option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of dividends and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly. On payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable. Growth Option Under this option, no dividends will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units.
Dividend Policy	Under Dividend option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of dividends and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly. On payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable.
Allotment	All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Allotment to NRIs/FIIs will be subject to RBI approval, if required. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. The process of allotment of Units will be completed within 5 business days from the date of closure of the New Fund Offer Period. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. Units in fractions The Units will be computed and accounted for up to whole numbers (complete integers) only and no fractional units will be allotted. If any fractional units are calculated as a result of the application money/switch units received from the investors not in multiple of ₹10/-, the Units would be allotted to the extent of whole numbers (complete integers) only and the excess of application money/units corresponding to the fractional Units shall be refunded to the investor. Allotment Confirmation / Consolidated Account Statement (CAS): AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. Thereafter, Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request.

	No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant will contain the details of transactions.
Refund	If application is rejected, full amount will be refunded within 5 Business days of closure of NFO. If refunded later than 5 Business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF) 3. Minors through parent / legal guardian; 4. Partnership Firms; 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 9. Non-Resident Indians / Persons of Indian origin residing abroad (NRIs) on repatriation basis or on non-repatriation basis; 10. Foreign Institutional Investors (FIIs) registered with SEBI on repatriation basis; 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 14. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI Regulations; 15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. Notes: • Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions. • Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned

	cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. - The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him to operate the account in his own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'. (b) New Bank details where account changed from 'minor' to 'major'. (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC / Mutual Fund. - The list given above is indicative and the applicable law, if any, shall supersede the list - No request for withdrawal of application made during the New Fund Offer Period will be entertained.
Application Supported by Block Amount (ASBA)	Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form. Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information(SAI).
Where you can submit the filled up applications	Registrar & Transfer Agents Computer Age Management Services Pvt. Ltd. (CAMS) New No.10, Old No.178, M.G.R. Salai, Nungambakkam, Chennai-600 034. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address: www.camsonline.com The application forms can also be submitted at the designated offices / ISCs of Birla Sun Life Mutual Fund as mentioned in this Scheme Information Document. ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (http://www.sebi.gov.in/pmd/scsb.pdf)
How to Apply	Please refer to the SAI and Application form for the instructions.
Listing	The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme will be listed on BSE or any recognized stock exchanges as may be decided by AMC from time to time within 5 Business days from the date of allotment. As the units will be listed on stock exchanges, investors/ unitholders can buy / sell units on a continuous basis on the stock exchanges during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. Unitholders who wish to trade in units would be required to have a demat account. All investors may buy/sell Units on the Stock Exchange on all the trading days as per the settlement cycle of the Stock Exchange Although Units are to be listed on Stock Exchange, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on BSE for which the Trustees have obtained an in-principle approval from Exchange.

Special Products / facilities available during the NFO	I. INTER-SCHEME SWITCHING OPTION The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other open ended scheme(s) / plan(s) or close ended scheme launched prior to December 12, 2008 offered by the Mutual Fund to this scheme during the New Fund Offer period. This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and investment of the proceeds in the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the Scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). The price at which the Units will be Switched out of the respective Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / plan at the Offer price for units in the scheme. II. SUBSCRIPTION THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS: Units of the scheme shall be available for subscription / purchase through stock exchange platform(s) made available by NSE and/or BSE during NFO i.e. Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors as may be qualified as per the guidelines issued by relevant stock exchange) to purchase / subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. Investors should note that the said stock exchange platform(s) should not be available to the investors for purpose of trading in units of the scheme post listing of units on BSE. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder from time to time. III. OPTIONAL AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH) The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of Birla Sun Life Cash Plus (BSLCP), an open ended liquid scheme, as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the Plan/Option of BSLCP into which the maturity proceeds are to be switched into, the default plan/option under BSLCP as per provisions of the respective Scheme Information Document shall be applicable. This Option enables the investors to remain invested and does not lose a single day return which may be possible on receiving the payout of redemption proceeds. Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch. In case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, at any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Exit / Entry Load, Applicable NAV etc.
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The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The scheme shall be listed and hence this clause is not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. Unitholders' right to freely retain or dispose of units depend on the operations and trading activities of the Stock Exchange(s). The trading activities on the stock exchanges and / or the redemption of units on maturity may be restricted / affected in the following circumstances: 1. When one or more stock exchanges or markets, are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. During the period of Book Closure. 8. If so directed by SEBI. Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period	Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.
Ongoing Price for subscription (purchase) / switch-in (from other schemes / plans of the Mutual Fund) by investors This is the price you need to pay for purchase/switch-in.	Not Applicable being a close ended scheme
Ongoing Price for redemption (sale)/switch outs (to other schemes / plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is ₹10, exit load is 2% then redemption price will be: $\text{₹ } 10 * (1 - 0.02) = \text{₹ } 9.80$	Not Applicable being a close ended scheme

Where can the applications for purchase / redemption be submitted	Not Applicable being a close ended scheme and redemption shall not be allowed prior to the maturity of the scheme
Minimum amount for purchase	This been a closed ended Scheme purchases are not available on an ongoing basis.
Minimum balance to be maintained and consequences of non-maintenance	Not applicable as no redemption / repurchase of units shall be allowed prior to the maturity of the scheme.
Special Facilities Available	Not Applicable being a close ended scheme
Accounts Statements The Account Statement shall not be construed as a proof of title and is only a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The Account Statement will be issued in lieu of Unit Certificates. Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein.	For normal transactions during ongoing sales and repurchase: - Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO. - An allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period - Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i> - In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. - In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. - The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). - The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. - No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant will contain the details of transactions. Half Yearly Consolidated Account Statement: - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement. - The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security

	risks including possible third party interception of the documents and contents of the documents becoming known to third parties.
Dividend	The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. AMC will endeavor to credit the dividend payouts directly to the designated Bank A/c of the unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
Redemption	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. On maturity of the scheme, the outstanding Units shall be redeemed and proceeds will be paid to such Unitholders, whose names appear in the Statement of Beneficiary Position as may be received from the Depositories on the record date or in the records of unitholders maintained by Registrar and Transfer Agent with respect to unitholders holding units in physical form. In case the Units are held in the names of more than one Unit holder, the Redemption proceeds will be paid only to the first named holder. In case of the Units on which any lien or encumbrance is marked and such lien or encumbrance is subsisting on the date of maturity, the Unitholder will be required to procure a release of their lien/encumbrance pending which, the maturity proceeds will not be paid. The Unitholder shall not be entitled for any interest or compensation for any delayed or non-payment of the maturity proceeds till such time the Unitholder provides proof of the release of the lien/encumbrance to the satisfaction of the Mutual Fund. In case the maturity date falls on a non -business day or if the banks / stock exchanges / Depositories remain closed on account of strike or any other unforeseen reason on the maturity Date, then the Scheme will mature and the Units will be redeemed on the next business day. AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.
Delay in payment of redemption/ repurchase proceeds and despatch of dividend warrants	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum)
Transfer Facility	On listing, the Units of the scheme held in dematerialized form would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialised mode. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The AMC will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. on the day of declaration of the NAV and also on their website. NAV shall also be communicated to stock exchanges where the units of the scheme are listed. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers in accordance with SEBI Regulations. The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations.
Half yearly Disclosures: Portfolio / Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. These shall also be displayed on www.birlasunlife.com
Half Yearly Results	The Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated. These shall also be displayed on www.birlasunlife.com.
Annual Report	The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any. The scheme wise annual report or an abridged summary thereof (the reports) shall be sent: (i) By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund; (ii) In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same. Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund. The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the BSLAMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.birlasunlife.com) and shall also be displayed on the website of AMFI (www.amfiindia.com).
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.	For details on taxation please refer to the clause on Taxation in the SAI.

Investor services	Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. Ms. Molly Kapoor, Head - Customer Services can be contacted at the office of the AMC at One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Contact Nos: 1800-22-7000 / 1800-270-7000(Toll free) Email: connect@birlasunlife.com For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.
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D. COMPUTATION OF NET ASSET VALUE

The Net Asset Value (NAV) per Unit of the scheme will be computed by dividing the net assets of the scheme by the number of Units outstanding under the scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI Regulations, or such norms as may be specified by SEBI from time to time.

NAV of Units under the scheme shall be calculated as shown below:

$$\begin{aligned} & \text{Market or Fair Value of the scheme's Investments} \\ & + \text{Current Assets (including accrued income)} \\ & - \text{Current Liabilities and Provisions (including accrued expenses)} \end{aligned}$$

$$\text{NAV (₹) per Unit} = \frac{\text{Market or Fair Value of the scheme's Investments} + \text{Current Assets (including accrued income)} - \text{Current Liabilities and Provisions (including accrued expenses)}}{\text{No. of Units outstanding under the scheme}}$$

The AMC will calculate and disclose the NAV of the scheme on a every business day. The NAVs of the Scheme will be calculated upto 4 decimals.

Section IV – FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes and also about the transaction charges, if any, to be borne by the investors. The information provided under this Section seeks to assist the investor in understanding the expense structure of the Schemes and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Schemes.

A. NEW FUND OFFER EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

All the initial issue expenses of the Scheme shall be borne by the AMC.

The entire amount subscribed by the investor, subject to deduction of transaction charges, if any, in the scheme during the New Fund Offer will be available to the scheme for investments.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.25% of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

(% per annum of weekly average net assets)

Expense Head	Birla Sun Life Short Term FMP - Series 23
Investment Management and Advisory Fee	1.25%
Custodian Fees	0.013%
Registrar & Transfer Agent Fees including cost related to providing accounts statement/allotment advice, dividend/redemption cheques/warrants etc.	0.05%

Marketing & Selling expenses including agents commission and statutory advertisement	0.60%
Trusteeship Fees	0.02%
Audit Fees	0.02%
Costs of investor communication, funds transfer etc. and such other expenses, which are directly attributable to the Scheme (including service tax)	0.297%
Total Estimated Recurring Expenses	2.25%

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

As per the SEBI Regulations, the maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of weekly average net assets as given in the table below. Subject to the SEBI Regulations and the Scheme Information Document, expenses over and above the prescribed ceiling will be borne by the AMC.

First ₹ 100 Crores	Next ₹ 300 Crores	Next ₹ 300 Crores	Over ₹ 700 Crores
2.25%	2.00%	1.75%	1.50%

As per the SEBI Regulations, the AMC is entitled to an Investment Management and Advisory fee at the rate of 1.25% per annum of the weekly average net assets outstanding in each accounting year for the Scheme(s), as long as the net assets do not exceed ₹100 crore and 1.00% of the excess amount over ₹ 100 crore, where net assets so calculated exceed ₹100 crore.

C. TRANSACTION CHARGES

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

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

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

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

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

3. Transaction charges shall not be deducted/applicable for:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
 - Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
 - Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**
 - Transactions carried out through the Stock Exchange Platforms for Mutual Funds.
- Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

D. LOAD STRUCTURE

Load is an amount that is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.birlasunlife.com) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Entry Load*	Nil
Exit Load	Nil No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode

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

Any imposition or enhancement of Load in future as may be permitted under SEBI Regulations shall be applicable on prospective investments only. At the time of changing the Load Structure following measures would be undertaken to avoid complaints from investors about investment in the schemes without knowing the loads:

- I. The addendum detailing the changes would be attached to Scheme Information Document and Key Information Document. The addendum will be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Documents already in stock.
- II. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centres and distributors / brokers office.
- III. The introduction of the Exit Load alongwith the details would be stamped in the acknowledgement slip issued to the investors on submission of the application form and would also be disclosed in the statement of accounts issued after the introduction of such load.
- IV. A public notice would be given in respect of such changes in one English daily newspapers having nationwide circulation as well as in a newspaper publish in the language of region where the head office of the mutual fund is situated.
- V. Any other measure which the AMC/Mutual Fund may feel necessary.

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

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

Unitholder Transaction Expenses and Load

In accordance with SEBI Regulations, the repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price.

Note: Where as a result of a Redemption/ Switch arising out of excess holding by an investor beyond 25% of the net assets of the schemes in the manner envisaged under SEBI Circular dated December 12, 2003 ref SEBI/IMD/CIR No. 10/ 22701/03 read with Circular dated June 14, 2005 ref SEBI/IMD/CIR No. 1/ 42529/05, such Redemption / Switch will not be subject to Exit load.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

Section VI - PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the

Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

NIL

2. **In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.**
 - a. SEBI has imposed a penalty of ₹ 75,000/- on Birla Sun Life Mutual Fund for non-compliance of disclosure requirements under Regulation 7(1) and (2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997 pursuant to the acquisition of 1,61,200 shares (representing 5.01% of the paid up capital) of Subex Systems Ltd. on October 18, 1999 by the schemes of Birla Sun Life Mutual Fund.
 - b. SEBI issued a letter to the erstwhile Birla Global Finance Limited (BGFL) now amalgamated with ABNL alleging violation of Regulation 6(2) of the Takeover Code in the year 1997 and the Company has agreed to settle the same by settlement consent order. SEBI had introduced a Regularization Scheme, 2002 (the "Scheme") for non-compliance with Regulation 6 & 8 of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 1997 in the year 2002-03 and BGFL did not avail of the Scheme. SEBI vide its letter dated July 21, 2004 imposed a penalty on BGFL under section 15A of SEBI Act, 1992 and also informed BGFL that they were liable for prosecution under section 24 of the SEBI Act, 1992. SEBI also decided to consider the request of BGFL for consent order if BGFL was willing to pay a penalty of ₹ 25,000. BGFL vide its letter dated August 19, 2004 consented to pay the penalty and was also willing to waive their right to a hearing under rule 4(5) of SEBI (Procedure for Holding Inquiries and Importing of Penalties by Adjudicating Officer) Rules, 1995. In this regard Final Order is awaited from SEBI.
 - c. SEBI issued a notice to Birla Sun Life Asset Management Company Limited (BSL AMC) on June 4, 2008 and initiated proceedings under Rule 4(3) of SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 1995 alleging non compliance of regulation 28(1) of SEBI (Mutual Fund) Regulations, 1996. Pending adjudication proceedings, BSL AMC filed an application for passing of Consent Order in terms of SEBI Circular No. EFD/ED/Cir-1/2007 dated April 20 2007. The consent terms proposed by BSL AMC were placed before the High Powered Advisory Committee (HPAC) and HPAC recommended the case for settlement. BSL AMC remitted a sum of ₹ 1,25,000/- towards the terms of consent in the matter. SEBI vide its order dated May 18, 2009 has disposed the pending adjudication proceedings against BSL AMC and the matter stands settled.
 - d. SEBI had issued a show cause notice dated August 3, 2009 pertaining to an advertisement issued in respect of a scheme of Birla Sun Life Mutual Fund. SEBI vide its order dated February 20, 2010 has disposed off the matter with a direction to abide by the stipulations on advertisements by mutual funds issued by SEBI, in letter and spirit.
3. **Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.**
 - a. SEBI issued a letter to the erstwhile Birla Global Finance Limited (BGFL) now amalgamated with Aditya Birla Nuvo Ltd. (ABNL) alleging violation of Regulation 6(2) of Takeover Regulations in the year 1997. SEBI vide its letter dated July 21, 2004 imposed a penalty on BGFL under section 15A of SEBI Act, 1992 SEBI also decided to consider the request of BGFL for consent order if BGFL was willing to pay a penalty of ₹ 0.025 million. BGFL vide its letter dated August 19, 2004 consented to pay the penalty and agreed to waive their right to a hearing under rule 4(5) of SEBI (Procedure for Holding Inquiries and Importing of Penalties by Adjudicating Officer) Rules, 1995. The matter is currently pending.
 - b. BGFL, (now ABNL) sanctioned a credit facility of ₹ 50 million to one Mr. Manoj Seksaria and to secure the said facility the borrower executed a loan cum pledge agreement in favour of BGFL by which 36500 shares of Reliance Industries were pledged to BGFL. BGFL at the borrowers request invoked the pledge and sold the shares through its broker to settle its loan, interest and other dues without being aware about the ex-parte interim order passed by SEBI in respect of the irregularity in IDFC-IPO case under, wherein the borrower was directed not to buy, sell or deal in the security market. Subsequently, ABNL received a show cause notice dated April 21, 2008 from the Adjudicating Officer, SEBI, alleging contravention and penalty under Section 15HB of the SEBI Act. On July 2, 2008, ABNL has filed an Application before SEBI

to obtain Consent Order. As per the terms of settlement ABNL paid ₹ 20,000/- towards settlement charges and SEBI passed consent order no. AO/BS/39/2008 dated 17th November, 2008.

c. Complaints before SEBI

Ramniranjan Kedia Tourism Services Private Limited ("RNK") had issued three letters dated October 10, 2006, October 13, 2006 and October 30, 2006, inter alia to SEBI alleging that there were certain proceedings involving RNK which were not included in the draft letter of offer filed with SEBI. ABNL filed replies with SEBI providing its response to the allegations made by RNK.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

- a. Sun Life Financial Inc.(SLF Inc.) and its subsidiaries are regularly involved in legal actions, both as a defendant and as a plaintiff. Management does not believe that the conclusion of any current legal matters, either individually or in the aggregate, will have a material adverse effect on SLF Inc.'s financial condition or results of operations.
- b. A suit has been filed by a Bank before the Hon'ble High Court of Mumbai, against an investor holding units of mutual fund in the schemes of BSLMF on which lien has been marked in favour of the said bank. BSLAMC has also been made one of the parties in the said suit. The said bank has inter alia sought an injunction restraining the investor from encumbering, redeeming or in any manner disposing off the said units and also restraining BSLAMC from releasing the lien marked on the said units.
- c. An Investor, claimed monetary losses of ₹1.06 lac from BSLAMC in a case filed before the Hon'ble Civil Court, for an alleged delay in processing redemption request. There are cases pending before the Civil Court, Kolkata and High Court, Delhi, seeking injunction regarding transmission of units of Mutual Fund.
- d. BSLAMC had taken a premises on Lease for its branch office. The Lease period was 3 years, which was thereafter renewed by 3 years and then renewed by over one year. BSLAMC paid off all the rent/dues to the Landlord for the said period. However the Landlord claimed damages of ₹2.28 lacs from BSLAMC in the Hon'ble District Court, Jaipur, for not having received the peaceful & vacant possession of the Leased Premises from BSLAMC.
- e. There are cases pending before various Consumer Redressal Forums filed against the BSLAMC. The value of the amount disputed / claimed aggregates to ~₹ 8.24 lacs.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Government and regulatory bodies in Canada, the United States, the United Kingdom and Asia, including provincial and state regulatory bodies, state attorneys general, the Securities and Exchange Commission, the Financial Industry Regulatory Authority and Canadian securities commissions, from time to time make inquiries and require the production of information or conduct examinations concerning compliance by SLF Inc. and its subsidiaries with insurance, securities and other laws. Management does not believe that the conclusion of any current regulatory matters, either individually or in the aggregate, will have a material adverse effect on SLF Inc.'s financial condition or results of operations.

No other cases.

Note:

- (a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
- (b) The Scheme under this Scheme Information Document was approved by the Trustees on May 11, 2011.
- (c) **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

**For and on behalf of the Board of Directors of
Birla Sun Life Asset Management Company Ltd.**

Sd/-

**Rajiv Joshi
Compliance Officer**

PLACE: MUMBAI

DATE: November 22, 2011

THE REGISTRAR

AMC has appointed Computer Age Management Services Pvt. Ltd. (CAMS) located at New No.10, Old No.178, M.G.R.Salai, Nungambakkam, Chennai-600034 to act as Registrar and Transfer Agents ("The Registrar") to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.

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

BRANCH OFFICE OF BIRLA SUN LIFE MUTUAL FUND

Agra: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 • **Ahmedabad:** 2nd floor, Shivalika Point, opp Abhijeet -1 Near Mithakali, Six Road Navrangpura - Ahmedabad - 380009 • **Ajmer:** Shop No.5,6, 1st Floor,India Square Building, Kutchery Road,Ajmer - 305001 • **Allahabad:** Upper ground floor,45/1(202),MG Marg,Civil Lines,Allahabad-211001 • **Alwar:** Krishna Complex, Plot no 17, Tej Mandi Station Road, Alwar - 301001 • **Ambala:** 6351/14 Nicholson road Above ARCHIES GALLERY AMBALA CANTT-133001 HARYANA • **Amravati:** 1st Floor,Katri Mall, Morchi Road, Amravati - 444602 • **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 • **Anand:** 306-307, Triveni Arcade, V V Nagar Road, Anand 388001 • **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 • **Bengaluru:** - Flat No. SG-14, Ground Floor, South Block, Manipal Centre, No.47, Dickenson Road, Bengaluru : 560042 • **Bengaluru:** - Jayanagar: #14, South end road, Basavanagudi, Next to Surana College, Bengaluru-560004 • **Baroda:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodara-390007 • **Belgaum:** 1st Floor, Beside Canara Bank, Opp. Meenaxi Bhavan,Station Road, Belgaum - 590 001 • **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 • **Bhavnagar:** Shree Vallabh Complex,Ground Floor, G (1 to 3)C,Opp Joggers Park, Waghawadi Road,Bhavnagar -364002 • **Bhilai:** Shop no-9 2nd floor Chauhan estate G E Road Bhilai(C.G) 490023 -Ph no-0788-4083340 • **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal - 462011 • **Bhubaneswar:** 77,Janpath,Kharvelnagar Bhubaneswar-751001 • **Calicut:** SHOP No:110-111,First FLOOR,Calicut Mall, Stadium Junction, Puthiyara Road,Calicut-673004 • **Chandigarh:** SCO : 145-146, First Floor, Sector : 9 - C, Chandigarh - 160017 • **Chennai:** - Adyar: No:2, 2nd Cross Street, Kasturibai Nagar, Adyar, Chennai - 600020 • **Chennai:** - Madhurai: S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 • **Chennai:** - Egmore: " Kubern", 1st Floor, 42, Pantheon Road, Egmore, Chennai - 600008 • **Cochin:** Casa Blanca, 2nd Floor, Opp: CITI BANK, M.G Road ,Cochin-682 035 • **Coimbatore:** 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road, Coimbatore - 641018 • **Dehradun:** 97 India Trade Centre,Rajpur road,Adjoining hotel Madhuban,Dehradun-248001 • **Delhi:** C - 34, First Floor, Inner Circle, Connought Place, New Delhi - 110001 • **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 • **Durgapur:** City Centre City Plaza,3rd Floor Durgapur-713216 • **Erode:** N R Complex,1st Floor, 1B,Veerabhadra Street IV, Park Approach Road, Near Hotel Oxford, Erode-638003 • **Gorakhpur:** First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001. • **Gurgaon:** 617,Galleria Commercial Complex,DLF City Phase IV, Gurgaon-122002 • **Guwahati:** 2nd Floor, Nezone Plaza, Christian Basti,G.S Road Guwahati -781005 • **Gwalior:** Alakanada Tower, 4th Floor, Plot no 45 A, City center, Gwalior - 474001 • **Hubli:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 • **Hyderabad:** - Abids: 102 1st floor, Oasis Plaza, D.No:4-1-898, Tilak Road, Abids, Hyderabad - 500001 • **Indore:** 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. • **Jabalpur:** Mangalam 2nd Floor, Shastri ridge Road,Napier Town Jabalpur - 482001 • **Jaipur:** 204, 2nd Floor, Ganpati Plaza,M.I. Road, Jaipur 302001 • **Jalandhar:** 210, 2nd Floor, Grand Mall,Jalandhar-144001 • **Jammu:** TRG Building, 5th Floor, Gandhi Nagar, Behind Baahu Plaza, Jammu - 180004 • **Jamnagar:** 209, Madhav Darshan Complex, Lal Bungalow Road Jamnagar - 361001 • **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 • **Jodhpur:** KK.Plaza II nd Floor, Sardarpura Ist B Road, Jodhpur (Raj.) 342003 • **Kanpur:** 114/113,Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 • **Kolhapur:** Shop No. S-1a, ' E ' Ward, CTS No.264/k, Tarabai Park, Kolhapur - 416003. • **Kolkata:** First Floor,New BK Market, 16 A, Shakespeare Sarani, Kolkatta - 700071 • **Kota:** 390 2nd Floor,Shopping Centre,Near Ghodawala Baba Chauraha, Kota-324004 (Raj.) • **Lucknow:** 103-B,1st Floor,Shalimar Square,Lalbagh,Lucknow-226001 • **Ludhiana:** SCO-2,Ground Floor,ABC Building,Feroze Gandhi Market, Ludhiana-141001 • **Mandi Gobindgarh:** Ward No. 11, Post Office Road, Near State Bank of India, Mandi Gobindgarh - 147301 • **Mangalore:** Shop No. 207-209, Jhnavi Plaza, 2nd Floor, Karangalpadhy, Mangalore, Karnataka - 575 003 • **Margao:** Ground Floor,Shop No.7 & 8, Colaco Building,Abade Faria Road,Margao-Goa,403601 • **Meerut:** Unit 103,Om plaza,opposite Ganga Plazxa,Begum bridge road,Merrut - 25001 • **Mehasana:** Gr. Floor, Shop no G (1 to 3), C, Shri Vallabh Complex, Bhavnagar, Gujarat-364002 • **Moradabad:** Near Hotel Rajmahal,Infront of Dr P K Das,Civil Lines,Moradabad-244001 • **Mumbai:** - Borivali: Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandarvarkar Road, Borivali (West), Mumbai - 400092. • **Mumbai:** - Ghatkopar: Shop no - 12A/B, Ground Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar - East, Mumbai - 400077. • **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 • **Mumbai (IB):** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013. • **Mysore:** No. 442-443, Laxman Plaza, Chamraja Double Road, Near Ramaswamy Circle, Mysore -570024 • **Nagpur:** 1st Floor, Kapish House Apartments,282, Mata Mandir Road, Near Khare Town, Dharampet, Nagpur - 440 010. • **Nasik:** Shop no 1, Samrudhi Residency, Opp Hotel City Pride, Tilakwadi, Nasik - 422002. • **Noida:** N-22,1st Floor, Sector-18,Noida 201301 • **Panipat:** N.K Tower,Office no -1, Second Floor,G.T Road, Panipat-132103 • **Panjim:** 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Off. 18th June Road, Panaji, Goa- 403001 • **Patiala:** 1- SCO 88, 1st Floor, New Leela Bhawan Market,Tehsil & District Patiala, Patiala - 147001 • **Patna:** Ground Floor, Konark Share Building,Behind RBI, Exhibition Road, Patna - 800 001. • **Pondicherry:** 116 1st floor, Jayalxmi Complex, Thiruvalluvar Salai, Pondicherry - 605013 • **Pune (Bhandarkar Rd):** Shop No.A5/1, Ground Floor, Near Millennium Tower, Bhandarkar Institute Rd, Deccan Gymkhana, Shivajinagar, Pune-411004. • **Pune (Main):** Kapil Towers, 'C' Wing, 1st Floor, Near Sangam Bridge, R.T.O., Dr. Ambedkar Rd., Pune - 411001. • **Pune (Pimpri):** A-17,Empire Estate,Near Ranka Jewellers, Pimpri Branch, Pune-411019. • **Raipur:** 2nd Floor Chawla Complex Devandra Nagar Road Sai Nagar,Raipur -492001 • **Rajkot:** 915- Star Plaza,Full chap chowk,Rajkot-360001 • **Ranchi:** Ground Floor, Sethi CorporateP.P. Compound Ranchi - 834001 • **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Rourkela - 769012. • **Salem:** No4,Anura Complex, Omalur Main Road, Angammal Colony entrance, Salem - 636009 • **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 • **Siliguri:** 1st Floor, Merchant Square, Sveyoke Road, Siliguri -734001. • **Surat:** M-8 & 9 Mezzanine Floor,Jolly Plaza, Athwa Gate,Surat - 395001 • **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 • **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 • **Trichy:** 19/1 1ST Floor Kingstone Park, Ramalinganagar Puthur High Road, Woraiyur,Trichy 620017 • **Trivandrum:** 3rd,Floor,Kailas Plaza,Pattom,Trivandrum - 695 004 • **Udaipur:** 209-210 Daulat Chambers,4-D Sardarpura 2nd Floor,Udaipur-313001 (Raj.) • **Valsad:** 103, Amar Chambers, Nr ICICI Bank, Opp. Lal School, Station Road, Valsad - 396001 • **Vapi:** 145-146 Tirupati Plaza Chala Road, VAPI 396191. • **Varanasi:** Arihant Complex,3rd Floor,D-9/127 C-4,Sigra,Varanasi-221002 • **Vashi:** Office No. 50, Ground Floor, Welfare Chamber CHS, Sector 17, Vashi, Navi Mumbai - 400703. • **Vijayawada:** K.P.Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar, vijaywada -520010 • **Vishakapatnam:** 1st Floor, B-2,Pavan Palace,Opp T.S.R.Complex,Dawarkanagar, Vishakapatnam-530016

ADDRESS OF CAMS CENTERS

Agra: No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 • **Ahmedabad:** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 • **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001 • **Ahmednagar:** 203-A,Mutha Chambers Old Vasant Talkies Market Yard Road Ahmednagar Maharashtra Ahmednagar 414 001 • **Ajmer:** AMC No. 423/30, Near Church Brahampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001. • **Akola:** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 • **Aligarh:** City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 • **Allahabad:** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 • **Alleppey:** Building No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey, Kerala - 688011 • **Alwar:** 256A, Scheme No:1, Arya Nagar Alwar 301001 • **Amaravati:** 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 • **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134003 • **Amritsar:** SCO - 183, 'C' Block Ranjit Avenue, Amritsar 140001 • **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 • **Ankleshwar:** Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 • **Asansol:** Block - G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303 • **Anantapur:** 15-570-33, I Floor Pallavi Towers, Anantapur - 515001 • **Andheri:** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Mumbai - 400069 • **Angul:** Similipada, Angul - 759122 • **Aurangabad:** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 • **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle Bagalkot - 587101 • **Balasoore:** B C Sen Road Balasoore 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 • **Basti:** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh • **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:** First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road Orissa Berhampur 760001 • **Bhagalpur:** Dr R P Road Khalifabag Chowk Bihar Bhagalpur 812002 • **Bharuch:** F-108, Rangoli Complex, Station Road, Bharuch - 392001 • **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 • **Bhavnagar:** 305-306, Sterling Point Waghawadi Road OPP. HDFC BANK Bhavnagar 364002 • **Bhilai:** 209, Khichariya Complex Opp IDBI Bank Nehru Nagar Square Bhilai 490020 • **Bhilwara:** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 • **Bhiwani:** 24-25, First Floor, City Mall, Hansi Gate, Bhiwani - 127021. • **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. • **Bhubaneswar:** 101/ 7, Janpath, Unit - III Bhubaneswar 751

001 3, • **Bhusawal** : Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal – 425201 • **Bhuj** : Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch 370001 • **Bikaner** : 6/7 Yadav Complex, Rani Bazar, Bikaner, Rajasthan – 334001 • **Bilaspur** : Beside HDFC Bank, Link Road, Bilaspur – 49500 • **Bokaro** : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro 827004 • **Burdwan** : 399, G T Road Burdwan 713101 • **Calicut** : 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673001 • **Chandigarh** : Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 • **Chennai** : Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 • **Chennai** : Mustafa & Co., Above Mustafa Decor, Kasturba Road, Chandrapur – 442402 • **Darbhanga** : Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga – 846001 • **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 • **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 • **Eluru** : Door No: 23, B - 4 - 73, Andhra Bank Lane, Opposite Srinivasa Theatre, Ramachandra Rao Peta, Eluru - 534002. • **Erode** : 197, Seshaiyer Complex Agraharam Street Erode 638001 • **Faridhabad** : B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 • **Firozabad** : Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad, Uttar Pradesh - 283 203. • **Faizabad** : 64 Cantonment, Near GPO, Faizabad – 224001 • **Gandhidham** : Grain Merchants Association Building, Gandhidham - 370201. • **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 • **Goa** : No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 • **Gondal** : Kailash Complex, Wing - A, Office No. 52, Bus Stand Road, Near Gundala Gate, Gondal - 360311. • **Gondia** : Shri Talkies Road, Gondia – 441601 • **Gorakhpur** : Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road Gorakhpur 273001 • **Gulbarga** : Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 • **Guntur** : Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 • **Gurgoan** : SCO - 16, Sector 14, First Floor, Gurgoan 122001 • **Guwahati** : A.K. Azad Road, Rehabori Guwahati 781008 • **Gwalior** : 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 • **Haldia** : 2nd Floor, New Market Complex, Durgachak Post Office, Haldia – 721602 • **Hazaribag** : Municipal Market, Annanda Chowk, Hazaribagh – 825301 • **Howrah** (closed w.e.f. December 01, 2011) : Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah – 711106 • **Haldwani** : Durga City Centre, Nainital Road, Haldwani – 263139 • **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur – 146001 • **Himmatnagar** : C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar – 383001 • **Hisar** : 12, Opp. Bank of Baroda Red Square Market, Hisar – 125001 • **Hosur** : Shop No.8 J D Plaza OPP TNEB Office Royakotta Road Hosur 635109 • **Hubli** : No. 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli – 580029 • **Hyderabad** : 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 • **Ichalkaranji** : 12/178, Behind Congress Committee Office, Ichalkaranji – 416115 • **Indore** : 101, Shalimar Corporate Centre 8- B, South tukoguni, Opp.Greenpark Indore 452 001 • **Jabalpur** : 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. • **Jaipur** : R-7, Yudhisthir Marg ,C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 • **Jalandhar** : 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001 • **Jalgaon** : Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 • **Jalna** :Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. • **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak 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 • **Jaunpur** : 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. • **Jhansi** : Opp SBI Credit Branch Babu Lal Kharkana Compound Gwalior Road Jhansi 284001 • **Jodhpur** : 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 • **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001 • **Kakinada** : No.33-1, 44 Sri Sathya Complex Main Road, Kakinada – 533001 • **Kalyani** : A - 1/50, Block - A, Dist Nadia, Kalyani – 741235 • **Kanpur** : I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur 208001 • **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur – 670004 • **Kanchipuram** : New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram – 631501 • **Karnal** : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal – 132001 • **Karimnagar** : H.No.7-1-257, Upstairs S B H Mangammathota Karimnagar A.P. Karimnagar 505 001 • **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 • **Katni** : 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 • **Kadapa** : Bandi Subbaramaiah Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA – 516 001.Andhra Pradesh • **Kestopur** (w.e.f. December 01, 2011): 148,Jessore Road, Block -B (2nd Floor), Kestopur, Kolkata - 700074 • **Khammam** : Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001. • **Khanna** : Shop No 3, Bank of India Building, Guru Amar Dass Market, Khanna - 141401. • **Kharagpur** : 623/1 Malancha Main Road, PO Nimpura, WARD NO – 19, Kharagpur – 721304 • **Kolhapur** : 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 • **Kolkata** : Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016 • **Kollam** : Kochupilamoodu Junction Near VLC, Beach Road Kollam 691001 • **Kota** : B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 • **Kottayam** : Door No. IX / 1276, Amboorans Building Manorama Junction, Kottayam - 686001 • **Kumbakonam** : Jailani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001 • **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool – 518004 • **Latur** : Vypari Dharm Shala , Office No. 2 , 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur - 413531 • **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, Tamilasangam Road Madurai 625 001 • **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda – 732101 • **Mangalore** : No. G 4 & G 5, IInda Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 • **Manipal** : Trade Centre, 2nd Flr., Syndicate Circle, Starting Point, Manipal – 576104 • **Mapusa** : Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa – 403507 • **Margao** : Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao – 403601. • **Mathura** : 159/160 Vikas Bazar Mathura 281001 • **Meerut** : 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 • **Mehsana** : 1 Floor,Subhadra Complex Urban Bank Road Mehsana Gujarat 384002 • **Moga** : Gandhi Road, Opp. Union Bank of India, Moga – 142001 • **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 Muzaffarpur 842001 • **Mysore** : No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram Mysore 570009 • **Nadiad** : 8, Ravi Kiran Complex, Ground Floor Nanakumhbnath Road, Nadiad – 387001 • **Nagpur** : 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 • **Namakkal** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 • **Nanded** : Shop No 7, 1st Floor Kothari Complex, Shivaji Nagar, Nanded – 431602 • **Nandyal** : Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Plywood, Srinivasa Nagar, Nandyal - 518501. • **Nasik** : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik – 422005 • **Navsari** : Dinesh Vasani & Associates 103 -Harekrishna Complex, Above IDBI Bank, Nr. Vasant Talkies Chimmnabai Road Navasari 396445 • **Nellore** :97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001 • **New Delhi** : 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Cannauat Place New Delhi 110 001 • **Nizamabad** : 5-6-208, Saraswathi Nagar, Nizamabad – 503001 • **Noida** : B-20, Sector - 16, Near Metro Station, Noida, Uttar Pradesh - 201301 • **Ongole** : Dr No. 34/176, Old Govt. Hospital Road, Opp. Konjetti Apt Guptha's Paradise, Ongole - 523001 • **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad – 678001 • **Palanpur** : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur – 385001 • **Panipat** : 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103 • **Patiala** : 35, New Lal Bagh Colony Patiala 147001 • **Pathankot** : 13 - A, First Floor, Gurjeet Market, Dhangu Road, Pathankot - 145001. • **Patna** : G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001 • **Pondicherry** : S-8, 100,Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 • **Porbandar** : II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar - 360575 • **Proddatur** : Dwarakamayee, D. No. 8 / 239, Opposite Saraswathi Type Institute, Sreeramula Peta, Proddatur - 516360. • **Pune** : Nirmitti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehendale st Garage Road Erandawane Pune 411 004 • **Raebareilly** : 17, Anand Nagar Complex, Raebareilly – 229001 • **Raipur** : HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. • **Rajahmundry** : Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvarti Street T Nagar Rajahmundry 533101 • **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 • **Rajapalayam** : No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam – 626117 • **Ranchi** : 223,Tirath Mansion (Near Over Bridge),1st Floor Main Road Ranchi 834001 • **Ranchi** : 4, HB Road. No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001. • **Ratlam** : 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. • **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri – 415639 • **Rohtak** : 205, 2 Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001 • **Rourkela** : 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001 • **Roorkee** : 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee – 247 667 • **Ropar** : SCF 17 Zail Singh Nagar, Ropar – 140001 • **Sagar** : Opp. Somani Automobiles Bhagwanganj Sagar Madhya Pradesh Sagar 470 002 • **Salem** : No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 • **Saharanpur** : I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur – 247001 • **Sangli** : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli – 416416 • **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 • **Satna** : 1st Floor, Shri Ram Market Besides Hotel Pankaj, Birla Road SATNA Madhya Pradesh SATNA 485 001 • **Shahjahanpur** : Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. • **Siliguri** : No 7, Swamiji Sarani, Ground Floor Hakimpura Siliguri 734401 • **Sirsa** : Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125 055. • **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla – 171001 • **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga – 577201 • **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur – 262001 • **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan – 173212 • **Solapur** : 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 • **Sonepat** : Shop. No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat – 131001 • **Sriganganagar** : 18 L Block, Sri Ganganagar, Sriganganagar – 335001 • **Srikakulam** : Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near

Krishna Park, Srikakulam – 532001 • **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 • **Surat** : Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 • **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar – 363035 • **Tanjore** : 1112, West Main Street, Tanjore – 613009 • **Thane(W)**: 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. Maharashtra • **Thiruppur** : 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 • **Thiruvalla**: Central Tower, Above Indian Bank, Cross Junction, Thiruvalla,Kerala- 689101 • **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 • **Tirunelveli** : III Floor, Nellai Plaza 64-D, Madurai Road Tirunelveli 627001 • **Tirupathi** : Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B Near Leela Mahal Circle Tirumala Bypass Road Tirupathi 517501 • **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kokkalai, 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 Ahinsapuri Fatehpura Circle Udaipur 313004 • **Tuticorin** : 1 – A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar, Main Palayamkottai Road, Tuticorin – 628008 • **Unjha** : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha – 384170 • **Ujjain**: 123, First Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010 • **Vadodara** : 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 • **Valsad** : Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad – 396001 • **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi – 396195 • **Varanasi** : C 27/249 - 22A, Vivekanand Nagar Colony Maldhaiya Varanasi 221002 • **Veraval** : Opp.Lohana Mahajan Wadi, Satta Bazar, Veraval – 362265 • **Vellore** : No:54, Ist Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 • **Vijayawada** : 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010 • **Visakhapatnam** : 47/ 9 / 17, 1st Floor 3rd Lane , Dwaraka Nagar Visakhapatnam 530 016 • **Wardha** : Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001 • **Warangal** : F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda Warangal 506001 • **Yamuna Nagar** : 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 • **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma – 445001. In addition to the above, CAMS, Registrar & Transfer Agents to Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Birla Sun Life Asset Management Company Ltd (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.birlasunlife.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

OTHER POINTS OF ACCEPTANCE

Mumbai: 19,'Shreeji Darshan', Shantilal Modi Road, Near Bata Show Room, Kandivali (West), Mumbai - 400 067 • **Kalyan**: Shop No.5, Madhav Building, Oak Baug, Opp Archies Bldg, New Kalyan Road, Kalyan (West) - 421 301



Birla Sun Life

Mutual Fund

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