

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

SWP	All the Open-ended Scheme(s) of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan, Birla Sun Life Index Fund, Birla Sun Life Asset Allocation Fund, Birla Sun Life Pure Value Fund, Birla Sun Life Small & Midcap Fund and Birla Sun Life India Reforms Fund).
STP	Can transfer "OUT" investment from any of the Open-ended Scheme(s) offered under this common KM of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan, Birla Sun Life Index Fund and Birla Sun Life Asset Allocation Fund) and transfer "IN" to any of the Open-ended Scheme(s) offered under this common KM (except Birla Sun Life Index Fund and Birla Sun Life Asset Allocation Fund) of Birla Sun Life Mutual Fund. For Daily STP-Target Schemes, investors may choose only "Growth Option" under Birla Sun Life Frontline Equity Fund, Birla Sun Life Dividend Yield Plus, Birla Sun Life Top 100 Fund, Birla Sun Life Infrastructure Fund or Birla Sun Life '96 Fund. Please note that daily STP is not available under Birla Sun Life Gold Fund.

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enroll for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- For multiple transactions under more than 1 scheme, separate forms need to be utilized.
- This form should be submitted at least 15 days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 15 days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request the SWP / STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th is a non-business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for purchase of units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are resident of Sikkim.
- DIRECT APPLICATIONS AND EUM:**
 - Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column "ARN No" or "Broker Code" in their application to purchase additional purchases (switch as in all such cases where applications are not routed through any distributor or agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the "ARN No" or "Broker Code" column is already printed, unit holder should cancel the ARN No/Broker Code, write "DIRECT" in the said column. Also, in case ARN No/Broker Code is mentioned in the application form, "Direct Plan" is indicated, the ARN No/Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
 - Employee Unique Identification Number (EUM):** is a unique number allotted to Sales personnel (i.e. employee/relationship manager) sales person of the distributor interacting with the investor or for the sale of mutual fund products. Such sales personnel are not to be used through any distributor or agent/broker. Thus, in case of applications made through distributors, in addition to the AMR Registration Number (ARN) of the distributor, investors are requested to also provide the EUM of the individual ARN holder or of employee/relationship manager/sales person of the Distributor interacting with the investor. Providing a propria to EUM in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel do not so advise the transaction was executed by investor/leaves the employement of the distributor or his/her sub broker; if the distributor has no sign up as an advisor pertaining to the investment (i.e. transactions "executed only"), then the EUM box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- KNOW YOUR CLIENT (KYC)**
According to guidelines issued by SEBI under "The Prevention of Money Laundering Act, 2002", Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, www.amfifundia.com and www.cdsindia.com to know detailed procedure for KYC compliance.
Effective January 01, 2011, it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.
To further clarify, the above category of investors shall include:
 - Investors who are KYC compliant as per the KYC norms of the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
 - The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial KYC documents from the Mutual Fund, confirming the details thereof.
 - Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
 - It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund, BSLAMC and NSWAMFI certified distributors who are KYC compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by these certified intermediaries.
 - Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minors should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STP / SWP offered by AMC Mutual Fund shall be available for unit holders in case the units are held in physical form demat mode only.**

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Options available and Minimum Amount:

A) Fixed withdrawal : Investors can withdraw fixed amount of ₹ 1,000/- each and above at regular intervals.	4. In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
B) Appreciation withdrawal : Investors can withdraw appreciation of ₹ 1,000/- and above at regular intervals. If the appreciation amount is less than ₹ 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to being a minimum of ₹ 1,000/- or the specified amount.	5. In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP instalment.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- BSLAMC will endeavor to credit the redemption payments directly to the designated Bank A/c of the unit holders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). BSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue cheque/demand draft in spite of an investor opting for Electronic Payout.
- 7.** Default Dates: In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7 of each month in case of Fixed withdrawal facility.

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount:

A) Daily Plan : Minimum 20 Transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter.	i. Minimum Transfer Amount: Investors are required to instruct for minimum of 20 transfers of ₹ 500/- and in multiples of ₹ 100 thereafter.
B) Weekly Plan : Minimum 5 Transfers of ₹ 1,000/- each and above.	There will be no maximum limit on number of transfers/duration for Daily STP enrollment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered for a maximum of 365 instalments or until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount, whichever is earlier. The minimum amount for fresh/additional purchases as per subscription rules of "in" schemes shall not be applicable to Daily STP triggers.
C) Monthly Plan : Minimum 6 transfers of ₹ 1,000/- each and above.	ii. Transfer dates: In case of Daily STP, the commencement date for transfers shall be the 15th day (or the next business day, if that day is a non-business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP instalments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 instalments and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP instalments shall be triggered.
D) Quarterly Plan : Minimum 4 transfers of ₹ 2,000/- each and above.	iii. Discontinuation of Daily STP may happen in either of the following cases occurring first: <ol style="list-style-type: none"> Daily STP will be automatically discontinued/terminated if all units are redeemed or transferred from the "Out" Scheme. Further, if the outstanding balance in "Out" Schemes does not cover the Daily STP transfer amount, no transfer shall be effected and Daily STP shall be terminated. Unit holders will have the right to discontinue the Daily STP facility at any time by sending a written request to the AMC Mutual Fund. Termination of Daily STP shall be effected from 15th Business day falling from the date of receipt of such request.
- Minimum balance in the Scheme at the time of enrollment for STP Facility: Daily STP ₹ 10,000/-, Weekly STP ₹ 6,000/-, Monthly STP ₹ 6,000/-, Quarterly STP ₹ 8,000/-
- Investors have the option to STP investment to a sub-account under the same Folio by quoting the 10 digit FOLIO Number.
- STP is not available for investments under lock-in period.
- In case of insufficient balance, the transfer will not be effected.
- Transfer Dates:** **Weekly Systematic Transfer Plan:** Transfers shall be on 1st, 7th, 14th, 21st & 28th of each month. **Monthly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers. **Quarterly Systematic Transfer Plan:** Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility:** Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of each month.
- Default Dates:** In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month/quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.
- Daily STP:**
 - Minimum Balance in the "Out" scheme at the time of enrollment for Daily STP:** ₹ 10,000/-

E. LOAD STRUCTURE

SWP	As applicable to respective schemes at the date of withdrawal.
STP	Exit Load at time of transfer OUT: Exit Load as applicable to respective schemes. Entry Load at time of transfer IN: Nil Exit Load at time of redemption Exit Load as applicable to respective schemes.

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

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

Scheme Name _____	Plan _____	Option _____
To Scheme Name _____	Plan _____	Option _____
Amount (₹) _____		

Request for
 Fresh Registration
 Renewal

