

Birla Sun Life **Fixed Term Plan - Series CC** (13 months)

A Close ended Income Scheme

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

Offer for Units of Rs. 10 Per Unit for cash during the New Fund Offer Period

New Fund Offer Opens: Thursday, March 11, 2010 | New Fund Offer Closes: Wednesday, March 17, 2010

Application No.

Distributor Name / ARN No. <small>Ref. Instruction No. 11</small>	Sub Broker Name / No.	Collection Centre
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Up-front commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor.

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. & Name and then proceed to Section 8) Applicable details and mode of holding will be as per the existing Folio No.

Folio No. _____

2. UNIT HOLDER INFORMATION (Refer Instruction No. 2) Fresh / New Investors fill in all the blocks. (2 to 13)**NAME OF FIRST / SOLE APPLICANT**

Mr. Ms. M/s.

Mandatory

Date of Birth D D M M Y Y Y Y

NAME OF SECOND APPLICANT

Mr. Ms. M/s.

MODE OF HOLDING [Please tick (✓)]
 Joint Single
 Anyone or Survivor (Default option is Anyone or survivor)
NAME OF THIRD APPLICANT

Mr. Ms. M/s.

NAME OF THE GUARDIAN (In case of minor) / **CONTACT PERSON - DESIGNATION / PoA HOLDER** (In case of Non-individual Investors)

Mr. Ms. M/s.

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O.Box Address is not sufficient. Please provide full address.) (Indian Address in case of NRIs/FIIs)

CITY	STATE	PIN CODE
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CONTACT DETAILS OF FIRST / SOLE APPLICANT / CONTACT PERSON - DESIGNATION (In case of Non-individual Investors)

ISD CODE	TEL: OFF.	S T D
TEL: RESI	S T D	MOBILE
ONLINE ACCESS** (this enables you to access your investment portfolio through our website - www.birlasunlife.com)	<input type="checkbox"/> Yes <input type="checkbox"/> No	[Please tick (✓)]
E-MAIL (Refer Instruction No. 8)		

**Important Note:**

Please ensure that you enter your phone number and email address correctly. Here's why:

- **Keep an eye on your money:** We will send you regular updates on your investment status
- **Early Bird advantage:** You'll be the first to know about our new products
- **Go green:** Stay free of paperwork

Overseas Address (For NRIs/FIIs) (For NRI / FII application in addition to mailing address above)

CITY	STATE	PIN CODE
COUNTRY		

3. MANDATORY [Please tick (✓)] (Refer Instruction No. 2, 3 & 10)

APPLICANT DETAILS	PAN *Please attach proof	Know Your Client (KYC)	STATUS
FIRST APPLICANT	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Partnership Firm <input type="checkbox"/> NRI - NRE
SECOND APPLICANT	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> HUF <input type="checkbox"/> FIIs <input type="checkbox"/> NRI - NRO
THIRD APPLICANT	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Body Corporate <input type="checkbox"/> Club / Society <input type="checkbox"/> PIO
GUARDIAN / POA HOLDER	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied	<input type="checkbox"/> Trust <input type="checkbox"/> Minor <input type="checkbox"/> Banks and FI
			<input type="checkbox"/> Others _____ (Please Specify)

4. OCCUPATION [Please tick (✓)]
 Professional Housewife Business Service Retired Student Others (Please Specify) _____
5. COMMUNICATION [Please tick (✓)] (Refer Instruction No. 8)
 I/We wish to receive the following document(s) via E-mail instead of Physical mode Account Statement Annual Report Other Statutory Information
6. Documents Submitted [Please tick (✓)] (Refer Instruction No. 2 (iv))
 Board / Committee Resolution / Authority Letter Memorandum & Articles of Association Trust Deed Partnership Deed Bye-laws Overseas Auditor's certificate
 List of Authorised Signatories with names, designations & specimen signature

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

APPLICATION FORM

Birla Sun Life Fixed Term Plan - Series CC (13 months)

Application No.

**Birla Sun Life Asset Management Company Limited**
 One India Bulls Centre, Tower 1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg, Elphinstone Road, Mumbai - 400 013
 Toll Free : 1800-270-7000/ 1-800-22-7000 | sms GAIN to 56161 | Email: connect@birlasunlife.com

 Collection Centre /
 BSL AMC Stamp & Signature

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

[Please tick (✓)] ENCLOSED PAN Proof KYC Complied

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

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

8. INVESTMENT DETAILS [Please tick (✓)]

Birla Sun Life Fixed Term Plan - Series CC (13 months)	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Payout
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Default Option: Growth Option

9. PAYMENT DETAILS Refer Instruction No. 4. (Please mention the application Serial number and the first applicant's name on the reverse of the Cheque/DD. Please ensure there is only one Cheque / DD is submitted per application form).

Mode of Payment [Please tick (✓)]	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	Cheque/DD should be drawn favouring "Birla Sun Life Fixed Term Plan - Series CC"									
Investment Amount (Rs.)*	DD Charges (Rs.)*			Net Amount (Rs.)								
Cheque/DD No.	Dated	D	D	M	M	Y	Y	Bank Name & Branch				

*To be filled in by investors residing at the location, where the AMC Branches / Collection Bank centres are not located.

*Minimum of Rs. 5,000/- and in multiples of Rs. 10/- thereafter during the New Fund Offer period

10. DEMAT ACCOUNT DETAILS Refer Instruction No. 9

Do you want units in demat form. [Please tick (✓)] Yes No Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.

NATIONAL SECURITIES DEPOSITORY LTD. (NSDL)				CENTRAL DEPOSITORY SERVICES (INDIA) LTD. (CDSL)			
Depository Participant Name: _____				Depository Participant Name: _____			
DPID No.:		I	N	Beneficiary A/c No.			
Beneficiary A/c No.							

11. REDEMPTION/DIVIDEND REMITTANCE Please attach a copy of cancelled cheque Refer Instruction No. 7

<input type="checkbox"/> Direct Credit **	<input type="checkbox"/> Cheque	I/We request you to activate RTGS/NEFT facility for my folio and remit the redemption/dividend proceeds through RTGS/NEFT (Refer instruction No. 12)									
		<input type="checkbox"/> RTGS/NEFT	IFSC CODE								
It is the responsibility of the investor to ensure the correctness of the IFSC code of the recipient/destination branch corresponding to the Bank details mentioned in Section 7.											

**Unitholders having bank account with ABN AMRO Bank, Citi Bank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Standard Chartered Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank, State Bank of India, Punjab National Bank & Bank of Baroda will receive their Redemption/Dividend Payments (if any) directly into their bank account.

12. NOMINATION DETAILS (Refer Instruction No. 6) In case of multiple nominees - more than 1 up to 3 - fill a separate nomination form available on our website (www.birlasunlife.com) or any of Birla Sun Life Mutual Fund branches

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

Nominee Name :	Date Of Birth (in case of minor):	____/____/____
Relationship :	Guardian / Parent Name (in case of minor):	_____
Address :	_____	
Witness Name:	Address :	_____
<input type="checkbox"/> I have attached the nomination details separately with this application form (Please tick if applicable)		
		Signature of Nominee or Parent / Guardian
		Signature of the Witness

13. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1 & 13)

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

Birla Sun Life Fixed Term Plan - Series CC (13 months)	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend Payout
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Investment Amount (Rs.) _____ DD Charges (Rs.) _____ Net Amount (Rs.) _____

Cheque / DD No. _____ Dated ____/____/____ Drawn on Bank _____

1. GENERAL INSTRUCTIONS

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

2. INVESTOR PARTICULARS

- i. Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.
- ii. Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor.
- iii. In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- iv. Documentation to be submitted by Corporate Investors/Societies/ Trusts/ Partnership Firms/ FIs 3.4.

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

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

Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the BSLAMC / MF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted.

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

3. BANK AND PERMANENT ACCOUNT NUMBER DETAILS

Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.

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

4. MODE OF PAYMENT

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

5. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis:

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

6. NOMINATION

- i. Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of

Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.'

- iii. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder.
- iv. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- v. The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- vi. Nomination in respect of the units stands rescinded upon the transfer of units.
- vii. Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- viii. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- ix. On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.
- x. The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

7. DIRECT CREDIT OF REDEMPTION/DIVIDEND

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

8. COMMUNICATION

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

9. DEMAT ACCOUNT DETAILS

Investor have the option to hold the units in demat form, please tick the relevant option of yes/no for opting or not opting units in demat form. If no option is exercised, "No" will be the default option. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application in the application are incomplete/incorrect, not matching with the Depository data, the application shall be treated as invalid and shall be liable to be rejected.

10. 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. According to enhanced KYC norms, it is made compulsory for all investors to be KYC compliant while making an application for subscription of units, amounting to Rs. 50,000 and above, w.e.f. February 1, 2008.

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

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

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

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

11. DIRECT APPLICATIONS

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

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

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

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

12. REAL TIME GROSS SETTLEMENT / NATIONAL ELECTRONIC FUNDS TRANSFER (RTGS / NEFT)

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS / NEFT. It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient /destination branch & account number. The collecting bank as well as BSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. BSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message. If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day. BSLMF shall not be liable for delay in payments to the Investor if:

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

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

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



Birla Sun Life
Mutual Fund

KEY INFORMATION MEMORANDUM

BIRLA SUN LIFE FIXED TERM PLAN - SERIES CC
(A Close ended Income Scheme)

Offer of Units of Rs. 10/- each for cash during the New Fund Offer Period

NEW FUND OFFER OPENS ON	THURSDAY, MARCH 11, 2010
NEW FUND OFFER CLOSSES ON	WEDNESDAY, MARCH 17, 2010

<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF MUTUAL FUND</u>
BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LIMITED One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel.: +91-22 43568000 Fax No. +91-22 43568110 / 8111	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. +91-22 43568000 Fax No. +91-22 43568110 / 8111 Website www.birlasunlife.com

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

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

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE'.



Investment Objective	The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing in line with the duration of the Scheme.	
Liquidity	The scheme will have duration of 13 months from the date of allotment.	
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Debt Securities & Money market instruments*	100%
	<p>*Money Market Instruments includes 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.</p> <p>Under normal circumstances, the scheme will invest in above instruments in line with its duration.</p> <ul style="list-style-type: none"> ▪ The investments in securitised debt papers may be made upto 100% of the net assets of the scheme. ▪ The scheme may take exposure through derivative transactions in the manner and upto the limit as may be specified by SEBI from time to time; provided at any point in time the aggregate value of investments in permissible asset classes including debt and money market instruments and equity and equity related instruments and the notional exposure through derivative transactions shall not exceed 100% of the scheme's AUM, unless otherwise permitted by SEBI in writing. ▪ The scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme <p>The Scheme does not intend to invest in Foreign Securities.</p>	
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 Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> ▪ 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 	



	<p>dealer. Liquidity risk is today characteristic of the Indian fixed income market.</p> <ul style="list-style-type: none"> ▪ 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. ▪ 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. ▪ The scheme may invest upto 100% of the net assets in domestic securitised debt assets. These assets would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The fund intends to invest only in securitised instruments rated AAA by a recognised credit rating agency. 	
Options	<p>The Scheme will have Dividend and Growth Option. Further, Dividend option shall have only Payout facility. Default Option-Growth Option</p>	
Applicable NAV	<p>Units of the scheme cannot be redeemed by the investors directly with the fund until the date of maturity of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.</p>	
Minimum Application Amount/ Number of Units	<p>Purchase Minimum of Rs. 5,000/- and in multiples of Rs. 10/- thereafter during the NFO period.</p>	<p>Repurchase No redemption (repurchase) of units is allowed before the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchange.</p>
Despatch of Proceeds of Repurchase (Redemption) Request	<p>Within 10 working days from the date of maturity.</p>	
Benchmark Index	<p>CRISIL Short Term Bond Fund Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.</p>	
Dividend Policy	<p>Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax.</p>	
Name of the Fund Manager	<p>Mr. Kaustubh Gupta</p>	



Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited
Performance of the Scheme	This scheme does not have any performance track record
Expenses of the Scheme	New Fund Offer Period The initial issue expenses shall be borne by the AMC.
(i) Load Structure	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. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
(ii) Recurring expenses (Maximum, as a % of average weekly net assets)	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Over Rs. 700 crores : 1.50%
Waiver of Load for Direct Applications	Not Applicable
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 one or more recognized stock exchanges as may be decided by AMC within 30 days from the closure of the New Fund Offer Period. 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 National Stock Exchange of India Ltd. (NSE) for which the Trustees have obtained an in-principle approval from NSE.
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all the days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com Investors can also call up at our toll free number 1800-22-7000 / 1800-270-7000.



For Investor Grievances please contact	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.: 1800-270-7000 / 1800-22-7000 , E-mail: connect@birlasunlife.com	Registrar & Transfer Agents: Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: birlasunlife@camsonline.com Website Address:www.camsonline.com
Unitholders' Information	Mailing of account statements reflecting the allotments will be completed within 30 days from the date of closure of the New Fund Offer Period. The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders 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 Unit holders on request on payment of nominal fees, if any. 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. Investor who has provided his/her email address in the application form or any subsequent communication in any of the folio belonging to the investor, Birla Sun Life Mutual Fund (BSLMF) reserves the right to use Electronic Mail (email) as a default mode for sending various statutory communications to the investor.	

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

Date: March 08, 2010

Place: Mumbai