

# BIRLA SUN LIFE INTERNATIONAL EQUITY FUND

(An Open Ended Diversified Equity Scheme having Plan A & Plan B)

Application No. \_\_\_\_\_

Offer of units of Rs. 10/- each during the New Fund Offer (NFO) for cash (plus applicable entry load) and at Applicable NAV (plus applicable entry load) on an ongoing basis

## APPLICATION FORM

• New Fund Offer Opens: September 17, 2007 • New Fund Offer Closes: October 16, 2007



**Birla Sun Life**  
**Mutual Fund**

The name inspires trust

Distributor Name / ARN No.	Sub Broker Name / ARN No.	Date of Receipt	Bank Sr. No.
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### 1. PLEASE SELECT THE PLAN

<input type="checkbox"/> <b>PLAN 'A'</b> (90% - 100% Investment in foreign equity securities)	<input type="checkbox"/> <b>PLAN 'B'</b> (65% - 75% Investment in indian equity securities & 25% - 35% Investment in foreign equity securities)
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### 2. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No., enter details in Section 3 and then proceed to Section 9.)

Applicable details and mode of holding will be as per the existing Folio No.

Folio No. \_\_\_\_\_

### 3. UNIT HOLDER INFORMATION (Refer Terms & Conditions No. 2) Fresh / New Investors fill in all the blocks. (3 to 12)

DATE OF BIRTH 

D	D	M	M	Y	Y	Y	Y
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#### NAME OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR

Mr. Ms. M/s. \_\_\_\_\_

PAN\* (Mandatory for investors)  
\_\_\_\_\_

**ENCLOSED [Please tick (✓)]**  
 PAN Proof  Form 49A Acknowledged  Form 60/61 (For RI)

#### NAME OF THE SECOND APPLICANT

Mr. Ms. M/s. \_\_\_\_\_

PAN\* (Mandatory for investors)  
\_\_\_\_\_

**ENCLOSED [Please tick (✓)]**  
 PAN Proof  Form 49A Acknowledged  Form 60/61 (For RI)

#### NAME OF THE THIRD APPLICANT

Mr. Ms. M/s. \_\_\_\_\_

PAN\* (Mandatory for investors)  
\_\_\_\_\_

**ENCLOSED [Please tick (✓)]**  
 PAN Proof  Form 49A Acknowledged  Form 60/61 (For RI)

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

Mr. Ms. M/s. \_\_\_\_\_

PAN\* (Mandatory for Guardian / Power of Attorney investing on behalf)  
\_\_\_\_\_

\*Ref. Terms & Conditions No. 2

**ENCLOSED [Please tick (✓)]**  
 PAN Proof  Form 49A Acknowledged  Form 60/61 (For RI)

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

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 CITY STATE PIN CODE

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

\_\_\_\_\_  
 \_\_\_\_\_  
 STATE PIN CODE CITY COUNTRY

#### CONTACT DETAILS OF FIRST / SOLE APPLICANT

Telephone : Off. \_\_\_\_\_ Residence \_\_\_\_\_ Mobile \_\_\_\_\_  
 STD Code \_\_\_\_\_ E-Mail (Ref. Inst. No. 4) \_\_\_\_\_ Online access\*\*  Yes  No [Please tick (✓)]

### 4. BANK ACCOUNT DETAILS (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details) Ref. Terms & Condition No. 2

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

#### BIRLA SUN LIFE INTERNATIONAL EQUITY FUND (An Open Ended Diversified Equity Scheme having Plan A & Plan B)

Application No. \_\_\_\_\_

#### ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Date : \_\_\_\_\_

**BIRLA SUN LIFE MUTUAL FUND** Ahura Centre, 2nd Floor, Tower A, 96/A-D, Mahakali Caves Road, Andheri (East), Mumbai 400 093.

Received from Mr./Ms./M/s. \_\_\_\_\_

an application/switch-in application of Rs. (in words) \_\_\_\_\_ (in figures) \_\_\_\_\_

Cheque / DD No. \_\_\_\_\_ drawn on bank \_\_\_\_\_ branch \_\_\_\_\_

for allotment of Units of - Birla Sun Life International Equity Fund  Plan A  Plan B  Growth  Dividend  Payout  Reinvestment  Sweep

alongwith Cheque/Demand Draft as detailed above. **Please Note** : All Purchases are subject to realisation of cheque / DD.

Default option is Dividend-Reinvestment

Collection Centre / AMC Stamp & Signature

**5. STATUS** (First/Sole Applicant) [Please tick (✓)] Ref. Terms & Conditions No. 1 (iv)

<input type="checkbox"/> Resident Individuals	<input type="checkbox"/> HUF	<input type="checkbox"/> On Behalf of Minor	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> NRI - NRE	<input type="checkbox"/> NRI - NRO
<input type="checkbox"/> PIO	<input type="checkbox"/> Society	<input type="checkbox"/> Trust	<input type="checkbox"/> Company/ Body Corporate	<input type="checkbox"/> FII	<input type="checkbox"/> Bank	<input type="checkbox"/> Others _____ (please specify)

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

<input type="checkbox"/> Service	<input type="checkbox"/> Housewife	<input type="checkbox"/> Defence	<input type="checkbox"/> Professional	<input type="checkbox"/> Retired	<input type="checkbox"/> Business	<input type="checkbox"/> Others _____ (please specify)
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**7. MODE OF HOLDING** [Please tick (✓)] Ref. Terms & Conditions No. 1 (v)

<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Anyone or Survivor	<i>Default option is Anyone or survivor</i>
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**8. COMMUNICATION** [Please tick (✓)] Ref. Instruction No. 4

I/We wish to receive the following document(s) both via physical and electronic mode  Account Statement  Newsletter  Annual Report  Other Information

**9. INVESTMENT DETAILS** [Please tick (✓)] Ref. Terms & Conditions No. 1 (vi)

Scheme Name <b>BIRLA SUN LIFE INTERNATIONAL EQUITY FUND</b>	<input type="checkbox"/> Growth
	<input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Sweep <i>Default option is Dividend-Reinvestment</i>

**10. PAYMENT OPTIONS** (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 per application form) Refer Inst No. 5

<b>Cheque / DD Payment favouring "Birla Sun Life International Equity Fund"</b>		<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	[Please tick (✓)]
Investment Amount (Rs.)*	DD Charges (Rs.)*	Net Amount (Rs.)		
Net Amount (Rs.) (in words)				
Cheque/DD No.	Dated	Drawn on Bank		
Branch				City

The details of the bank account provided above pertain to my/our own bank account in my/our name  Yes  No.  
 If No, my relationship with the bank account holder is  Spouse  Child  Parent  Relative  Sibling  Friend  Others. **Application Form without this information is liable to be rejected.**  
 \*Minimum of Rs. 5,000/- and in multiples of Re. 1/- thereafter during the NFO period. \*To be filled in by investors residing at the location, where the AMC Branches /Collection Bank centres are not located.

**11. NOMINATION DETAILS** (Ref. Instruction No. 2)

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

**Name and Address of Nominee**

Name	
Address	
Date of Birth (in case Nominee is a minor)	D D M M Y Y Y Y

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

Name of Guardian	
Address of Guardian	
Signature of Guardian	

**12. DECLARATION(S) & SIGNATURE(S)** (Ref. Instruction No. 1 & Terms & Conditions No. 6 & 8)

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

**For more information**  
 visit us at [www.birlasunlife.com](http://www.birlasunlife.com) | Email us at [connect@birlasunlife.com](mailto:connect@birlasunlife.com)  
 Toll Free No 1-800-22-7000 | SMS 'GAIN' to 56767

# BIRLA SUN LIFE INTERNATIONAL EQUITY FUND

(An Open Ended Diversified Equity Scheme having Plan A & Plan B)

Application No. \_\_\_\_\_



## SYSTEMATIC INVESTMENT PLAN (SIP) APPLICATION FORM

### SIP AUTO DEBIT FACILITY FORM (Please attached cancelled cheque copy)

#### 1. APPLICANT INFORMATION (MANDATORY) If you are an Existing Investor please quote your Folio No.

\*Ref. Terms & Conditions No. 2

Folio No.										
NAME OF FIRST / SOLE APPLICANT / CORPORATE INVESTOR										
Mr. Ms. M/s.										
NAME OF THE SECOND APPLICANT										
Mr. Ms. M/s.										
NAME OF THE THIRD APPLICANT										
Mr. Ms. M/s.										

#### 2. SIP INVESTMENT DETAILS

Scheme Name <b>BIRLA SUN LIFE INTERNATIONAL EQUITY FUND</b>		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Sweep <i>Default option is Dividend-Reinvestment</i>	
<b>Frequency</b> <input type="checkbox"/> Monthly (Max 4 SIP dates in a month) <input checked="" type="checkbox"/> Quarterly (Only one date)	<b>SIP Date</b> <input checked="" type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	<b>Period of enrolment</b> (Min 6 monthly SIP) From: MM / YY / YY To: MM / YY / YY	
Amount (Rs.)	Amount (Rs.) (in words)		
<b>Payment Details</b> (Cheque should be drawn on same bank as mentioned in ECS Debit Bank Account details) <b>ECS (Debit Clearing) Facility / Direct Debit Facility</b> (Please complete the SIP Auto Debit Facility Form)			
First Installment has to be through Cheque / DD.	Cheque / DD No.		
Bank	Branch		

#### 3. DECLARATION(S) & SIGNATURE(S)

I/We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS / Direct Debit Facility. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Birla Sun Life Asset Management Company Ltd. (Investment Manager to Birla Sun Life Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Birla Sun Life Asset Management Company Ltd., about any changes in my / our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

To:  
**The Trustee, Birla Sun Life Mutual Fund**  
 Having read and understood the contents of the Offer Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.  
**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External /Non-Resident Ordinary /FCNR account. (Refer Inst. No. 5).  
 I/We confirm that details provided by me/us are true and correct.

DATE DD / MM / YY / YY	SIGNATURE/S	First / Sole Applicant	Second Applicant	Third Applicant

#### 4. ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)

I / We hereby authorise Birla Sun Life Asset Management Company Ltd., Investment Manager to Birla Sun Life Mutual Fund acting through their authorised service providers to debit my / our following bank a/c by ECS (Debit Clearing) / Direct Debit Facility or any other facility for collection of SIP payments.

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

#### 5. AUTHORISATION OF THE BANK ACCOUNT HOLDER [to be signed by the Account Holder(s)]

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit Facility and that my / our payment towards my / our investment in Birla Sun Life Mutual Fund shall be made from my / our below mentioned bank account number with your bank. I / We authorise Birla Sun Life Asset Management Company Ltd. (Investment Manager to Birla Sun Life Mutual Fund), acting through their service providers and representative carrying this ECS mandate / Direct Debit Facility Form to get it verified & executed.

Account Number	SIGNATURE/S	First / Sole Applicant	Second Applicant	Third Applicant

**BIRLA SUN LIFE INTERNATIONAL EQUITY FUND** (An Open Ended Diversified Equity Scheme having Plan A & Plan B)

Application No. \_\_\_\_\_

#### ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Received from Mr./Ms./M/s. \_\_\_\_\_ Date: \_\_\_\_\_  
 an application of SIP Amount Rs. (in words) \_\_\_\_\_ (in figures) \_\_\_\_\_  
 1st Installment Cheque No. \_\_\_\_\_ drawn on bank \_\_\_\_\_ branch \_\_\_\_\_

for allotment of Units of - Birla Sun Life International Equity Fund  Growth  Dividend  Payout  Reinvestment  Sweep  
*Default option is Dividend-Reinvestment*  
 alongwith Cheque as detailed above. **Please Note** : All Purchases are subject to realisation of cheque

Collection Centre / AMC Stamp & Signature

**INSTRUCTIONS FOR FILLING APPLICATION FORM**

**1. GENERAL INSTRUCTIONS**

- i) Please read the terms of the Key Information Memorandum and the Offer Document carefully before filling the Application Form. Investors should also 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 acknowledgment slip in the application form, to acknowledge receipt of the application.

- viii) 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.

**3. 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. 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 in spite 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, Citibank, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Standard Chartered Bank, Kotak Mahindra Bank, Axis Bank which are subject to change from time to time

**4. COMMUNICATION**

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

**5. MODE OF PAYMENT**

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

**2. NOMINATION**

- i) 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.
- ii) 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.
- iii) 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.
- iv) 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.
- v) Nomination in respect of the units stands rescinded upon the transfer of units.
- vi) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- vii) 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.

**INSTRUCTIONS FOR FILLING UP THE SIP APPLICATION FORM**

**1. GENERAL INFORMATION**

- i) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box ( ), where boxes have been provided. Please refer to the Offer Document and the Key Information Memorandum carefully before filling the SIP Application Form. All applicants 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 the payment.
- ii) Please refer the section on "Who can apply?" for a list of eligible investors in the Offer Document / Key Information Memorandum.

- iv) The first SIP instalment can carry any date and must be a cheque/DD payment. The first instalment of the SIP will be processed subject to applicable NAV & load, if any, on the date of NFO allotment. The second instalment in case of monthly SIP will be processed on the available SIP date (currently 1st, 7th, 10th, 14th, 20th, 21st or 28th of every month) indicated by the investor, but immediately following the expiry of 30 Business Days from the date of processing the first SIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of SIP will be processed on the earliest SIP date (1st, 7th, 10th, 14th, 20th, 21st or 28th) immediately following the expiry of 30 Business Days from the date of processing the first SIP instalment. In case of quarterly SIP, the date for next instalment will be 10th of the relevant month. If any of above dates fall on a holiday, the transaction will be taken as of the next Business Day. Outstation cheques will not be accepted.
- v) Cheque should be drawn in the name of the Scheme or its abbreviation as applicable and crossed "A/c. Payee only".
- vi) Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Offer Document and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
- vii) No post dated cheque will be accepted.

**2. SIP INVESTMENT AND PAYMENT DETAILS**

- i) Applicants should indicate the Option (Dividend / Growth) for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the SIP Application Form.
- ii) In case Applicants wish to opt for both the Options, separate SIP Application Forms will have to be filled.
- iii) An investor needs to opt a minimum of 6 instalments (for Monthly Option) @ Rs. 1,000 and 4 instalments (for the Quarterly Option) @ Rs. 3,000.

**SWITCH OPTION (For switching from existing scheme to 'BIRLA SUN LIFE INTERNATIONAL EQUITY FUND')**

<p><b>NAME OF FIRST APPLICANT</b> <input style="width: 95%;" type="text"/></p> <p><b>APPLICATION NO.</b> <input style="width: 20%;" type="text"/></p> <p><small>(Application Form No. of Birla Cash Plus (BCP) / Birla Floating Rate Fund - Short Term Plan (BFRF-STP)) (In case of new investments please use any existing Application Form of Birla Cash Plus (BCP) / Birla Floating Rate Fund - Short Term Plan (BFRF-STP) and attach this slip with that completed form.)</small></p> <p><b>Folio No.</b> <input style="width: 20%;" type="text"/> (For CAMS use only)</p> <p>I/We would like to switch All Units from [Please tick (✓)] <input type="checkbox"/> BCP <input type="checkbox"/> BFRF-STP <input type="checkbox"/> Any Other Scheme _____ TO _____ (Please Specify)</p> <p align="center"><b>BIRLA SUN LIFE INTERNATIONAL EQUITY FUND</b></p> <p><input type="checkbox"/> Plan A <input type="checkbox"/> Plan B</p> <p><input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Sweep <small>Default option is Dividend-Reinvestment</small></p>	<b>SIGNATURE/S</b>	<p align="center">First / Sole Applicant/Guardian</p> <p align="center">Second Applicant</p> <p align="center">Third Applicant</p>
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## TERMS & CONDITIONS

### 1. INVESTOR PARTICULARS

- i) Name and address must be given in full. PO. Box address is not sufficient. In case of NRIs/ FI investors an overseas address must be provided.
- ii) Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor.
- iii) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly 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

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

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

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

### 2. BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted.

All applications made by the investors not having PAN should be accompanied by the evidence of having applied for PAN until December 31, 2007. Further, if the purchase is equal to or above Rs. 50,000/- the investor also need to make a declaration in Form 60/61 giving therein the particulars of the transaction.

Applications without the aforesaid details are liable to be rejected without any reference to the investors.

### 3. 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.

### 4. 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. List of banks is given in the application form and is subject to change from time to time. This facility as a mode of payment is faster & safer. 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 in spite 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.

### 5. ELECTRONIC CLEARING SERVICE (ECS)

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

### 6. KNOW YOUR CUSTOMER (KYC)

Investors are expected to comply with KYC normal before investing.

### 7. SIP PAYMENT THROUGH ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) / DIRECT DEBIT FACILITY OF THE RESERVE BANK OF INDIA (RBI)

- i) The bank account provided for ECS (Debit) should participate in local MICR clearing.
- ii) Investor will not hold Birla Sun Life Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / Direct Debit Facility.
- iii) Birla Sun Life Asset Management Company Ltd., registrars of Birla Sun Life Mutual Fund and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- iv) You can choose to discontinue this facility by giving 30 Business Days written notice to our Registrar CAMS.
- v) Birla Sun Life AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit Facility to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- vi) The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Offer Document of the Scheme.

### 8. DECLARATION AND SIGNATURES

- i) Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- ii) Applications on behalf of minors should be signed by their Guardian.

### 9. Applications not complete in any respect are liable to be rejected

## BIRLA SUN LIFE ASSET MANAGEMENT COMPANY LTD. (Branches)

**AGRA:** F/1, Kailash Tower, Sanjay Place, Agra - 282002. Tel: 0562-2524409 **AHMEDABAD:** 505, Abhijeet 5th Floor, Mithakali Six Road, Navrang Pura, Ahmedabad-380009. Tel: (079)-26403553/48. **ALLAHABAD:** Upper Ground Floor, House no 45/1(202), M.G. Marg, Civil Lines, Allahabad. **AMRITSAR:** 3rd Floor, Central Mall, Opp ICICI Prudential Mall Road, Amritsar-143001. **AURANGABAD:** 1st Floor, Sanjeevani Complex, Near Rantaprabh motors, Adalat Road, Aurangabad. **BANGALORE:** G-011, HM Geneva House 14, Cunningham House Road, Bangalore-560052. Tel: 080-22389991/2/3/5. **BARODA:** 3/ A Sun, 3rd Floor, Commercial Complex, Opp. Race Course Tower, Next To Citibank, Gotri Road, Baroda - 390 007. Tel: (0265)-6582984/2986. **BELGAUM:** 1st Floor, Beside Canara Bank, Opp. Meenaxi Bhavan, Station Road, Belgaum - 590 001. Tel: 9845871710. **BHILLAI:** Room 9, 2nd Floor, Chovan Estate, Ge Road, Bhillai - 490023. Tel: 0788-4083340 **BHOPAL:** Off: 1st Floor, Kamal Towers, 149, M.P Nagar, Zone - 1, Bhopal - 462011. Tel: 0755-4061365/4074052 **CALICUT:** Shop no 110-111, First Floor, Calicut Mall, Stadium Junction, Puthiyara Road, Calicut-673004. **CHANDIGARH:** Sco: 149-150, Sector- 9-C, Chandigarh - 160 017. Tel: 0172-2749172/73. **CHENNAI:** Kubers Towers Old No-42, 1st Floor Pantheon Road, Egmore, Chennai - 600008. Tel: 0044-42045003/5002/28191681/28116610 **COCHIN:** Casa Blanca, 2nd Floor, M G Road, Opp: Citi Bank, Cochin - 682035. Tel: 0484-2383969/2366817. **COIMBATORE:** 2nd Floor, Thirumalai Towers, 723 A & Bavinashi Road Coimbatore - 641018. Tel: 0422-4350262/64. **DEHRADUN:** 97, India Trade Centre Raipur Road, Dehradun-248001. Tel: 0135-3241324. **DURGAPUR:** 3rd Floor, City Plaza, City Center, Durgapur-16. Tel: 034-36450619/21 **GOA:** 3-G, Sesa Ghor, Patto Plaza, Panjim, Goa-403001. Tel: 0832-2437628/29. **GURGOAN:** 617, Galleria commercial complex, DLF City Phase IV, Gurgaon-122002. Tel: 0124-4235974-75 **GUWAHATI:** Orion Tower, 7, 8, 1st floor, G.S Road, Guwahati 781 005 Tel: 0361-2599273/2595020. **HUBLI:** Shop no 7, 8, Ground Floor, Shree Shivsheel Multiplex, Opp new Bus stand, Gokul Road, Hubli. **INDORE:** 405, City Centre, 570 M.G Road, Opp High Court, Indore. Tel: 0731-2534502/5040496/5046789. **JAIPUR:** 204, Ganpat Plaza, 2nd Floor, M.I Road, Jaipur-302001. Tel: 0141-2389082/5116883/2389115 **JALANDHAR:** 210, 2nd Floor, Grand Mall, G.T Road, Jalandhar-144001. **JAMSHEDPUR:** 4th Floor, 4/1, Aditya Towers, Bistupur, Jamshedpur-1 Tel: 0657-6456127. **JODHPUR:** 2nd Floor, Above UTI securities, K.K Plaza, IC Road, Sardarpura Road, Gol Building, Jodhpur-342001. **KANPUR:** 14/113, Kan Chambers, Office no. 103-106, Civil Lines, Kanpur-208001. Tel: 0512-2331116/1121/3246000. **KOLKATA:** J.K Millennium, Center, 2nd Floor, 46, D.J.L. Nehru Road, Kolkata-700071. Tel: 033-22882592/94/95. **LUCKNOW:** 103-B, 1st floor, Shalimar Square, BN Road, Lalbagh, Lucknow-226001. Tel: 0522-4094110/11. **LUDHIANA:** SCO-2, Grouna Floor, Feroze Gandhi Market, Ludhiana-141001. Tel: 0161-5088847/2771217. **MADURAI:** 215/A, 2nd Floor, R&J Plaza, Thenimain Road, P.P.Chavadi, Madhurai-625016. Tel: 0452-2382566/67. **MANGLORE:** BS-7, Essel Tower, Bunts Hostel, Manglore-575003. **MYSORE:** Shop no 442-443, Laxman Plaza, Chamraja double road, Near Ramaswamy circle, Mysore-570024 **MUMBAI (SALES OFFICE):** Turner Morrison Building, 1st Floor, 16, Bank Street, Fort, Mumbai - 400 023. Tel: (022)-56379999. **MUMBAI:** Birla Sun Life Asset Management Company Limited, Shop No. 6, Kohinoor Corner, Opp Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025. Tel: (022)-56661035/1036. **NAGPUR:** 6th Floor, Landmark, Wardha Road, Ramdaspath, Nagpur - 440012. Tel: 0712-6630899 **NASHIK:** Shop No 3, Upper Ground Floor, Rishiraj Avenue, Commissioner Office Road, Canada Corner, Nashik - 422006. **NEW DELHI:** 801 & 802 Ashoka Estate, 24, Barakhamba Road, Connaught Place, New Delhi - 110001. Tel: (011)-23358636/23320831. **PATNA:** 11/512, 5th Floor Ashiana Hari Niwas Complex, Dak Bunglow Road, Patna - 800 001 Tel: (612)2207022/23/3890873. **PUNE:** Kapil Towers 'A' 2nd Floor, Dr. Ambedkar Road, Nr. Sangam Bridge, R.T.O., Pune-411001. Tel: (020)-56011865/1866/1867. **RAIPUR:** 2nd Floor, Chawla Complex, Devendra Nagar Road, Raipur (C.G.) 492001. Tel: 0771-4266894/9302271789 **RAJKOT:** 915-917, Star Plaza, 9th Floor, Phulchhab Chowk, Rajkot - 360001. **RANCHI:** 2nd Floor, Liya Complex, PP Compound, Ranchi - 834001. **SECUNDRABAD:** 723 A & Bavinashi Road, Secunrabad-500 003. Tel: 040-65311052/3580/27721818. **SILLIGURI:** 2nd Floor, Ganpati Plaza, Sevoke Road, Silliguri - 734 001. **SURAT:** M-8, M-9, Mezzanie Floor, Jolly Plaza, Athwa Gate, Surat Tel: 0261-6581707/1708. **TRICHI:** 19/1, First Floor, Above UTI Mutual Fund, Kingston Park, Puthur High Road, Ramalinga Nagar, Woraiyur, Trichy - 620017. **TRIVANDRUM:** 3rd Floor, Kailas Plaza, Pattom, Trivandrum - 695 004. **UDAIPUR:** 209-210, 2nd Floor, Daulat Chambers, Sardarpura, Udaipur - 331001. Tel: 0294-5102290/91 **VALSAD:** 103, Amar Chambers, Valsad - 396 001. Tel: 9879503553. **VARANASI:** Arihant Complex, 3rd Floor, D-9/127, C-4, Sagra, Varanasi-10. Tel: 0542-2227755/2227756 **VISAKHAPATNAM:** 1st Floor, B-2, Pavan Palace, Opp T.S.R. Complex, Dawarkanagar, Vishakhapatnam - 530016. Tel: 0891-6631337.

# BIRLA SUN LIFE INTERNATIONAL EQUITY FUND

(An Open Ended Diversified Equity Scheme having Plan A & Plan B)



**Birla Sun Life**  
Mutual Fund

The name inspires trust

Offer of units of Rs. 10/- each during the New Fund Offer (NFO) for cash (plus applicable entry load) and at Applicable NAV (plus applicable entry load) on an ongoing basis

• **New Fund Offer Opens: September 17, 2007**

• **New Fund Offer Closes: October 16, 2007**

**Investment Manager:** Birla Sun Life Asset Management Company Limited

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 30 days.

## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

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, Associate transactions, who can invest, note on Anti-money Laundering, Know-Your Customer, etc. Investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or with 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.**

Investment Objective		
<p><b>Plan A:</b> Birla Sun Life International Equity Fund seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.</p> <p><b>Plan B:</b> Birla Sun Life International Equity Fund seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.</p>		
Asset Allocation Pattern		
Plan A		
Instrument	Risk Profile	Range
Equity and Equity related Instruments* (Investment in Foreign Equity Securities as permitted by SEBI/RBI)	Medium to High	90%-100%
Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%
<p>*Equity securities of overseas companies listed on recognized stock exchanges overseas and ADRs/GDRs issued by Indian Companies as permitted by SEBI vide its circular SEBI / IMD / Cir. No. 7/73202/06 dated August 2, 2006.</p> <ul style="list-style-type: none"> <li>Plan A may also invest a certain portion of its corpus in Indian fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.</li> <li>Plan A does not intend to invest in units of overseas Mutual Fund.</li> <li>Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the Fund Manager will consider all relevant risks before making any investment in Foreign Equity Securities.</li> </ul>		
Plan B		
Instrument	Risk Profile	Range
Equity and Equity related Instruments* (Investment in Indian Equity and Equity related securities- 65%-75%, Investment in Foreign Equity Securities as permitted by SEBI/RBI- 25%-35%)	Medium to High	90%-100%
Fixed Income Securities (including Money Market Instruments)**	Low to Medium	0%-10%
<p>* Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc. for domestic markets. Equity securities of overseas companies listed on recognized stock exchanges overseas and ADRs/GDRs issued by Indian Companies as permitted by SEBI vide its circular SEBI / IMD / Cir. No. 7/73202/06 dated August 2, 2006.</p> <p>** Investment in Securitised Debt papers may be made upto 5% of the Plan.</p> <ul style="list-style-type: none"> <li>Plan B may also invest upto 50% of the net assets in Equity derivative instruments as may be introduced from time to time for the purpose of Hedging and Portfolio balancing.</li> <li>Plan B does not intend to invest in units of overseas Mutual Fund.</li> <li>Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the fund manager will consider all relevant risks before making any investment in Foreign Equity Securities.</li> </ul>		
International Investment Strategy		
<p>Birla Sun Life Asset Management Company Ltd ('BSLAMC') for seeking portfolio advise on the international portion of the fund's portfolio has tied up with Standard &amp; Poor's Investment Advisory Services LLC (SPIAS), a division of Standard &amp; Poor's which has a long track record in providing investment advisory services to institutional clients. The fees related to these services would be borne by BSLAMC and would not be charged to the scheme.</p>		
Risk Profile of the Scheme		
<p>Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.</p>		
Plans		
<p>The scheme offers two Plans- Plan A and Plan B. Each plan shall have a separate portfolio.</p>		
Options		
<p>Each Plan offers Growth Option and Dividend Option. The Dividend Option shall have Payout, Reinvestment and Sweep Facility. Default option – Dividend Reinvestment.</p>		
Applicable NAV (after the scheme opens for repurchase and sale)		
For Purchases/Redemptions		
<p>a) In respect of valid application for Purchases / Redemption applications accepted at the Official Points of Acceptance of the Fund up to 3.00 p.m. on a Business Day, the NAV of that day.</p> <p>b) In respect of valid application for Purchases / Redemption applications accepted at the Official Points of Acceptance of the Fund after 3.00 p.m. on a Business Day, the NAV of the next Business Day.</p> <p>c) Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions for the Cut-off time and the Applicable NAV as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.</p>		
Minimum Application Amount / Number of Units		
Plan A & Plan B		
Initial Purchase	Additional Purchase	Redemption
Rs. 5,000/- & in multiple of Re. 1/-	Rs. 1,000/- & in multiples of Re. 1/- thereafter.	In multiples of Re. 1/

Maximum Subscription Amount		
<p><b>Plan A</b> - Rs. 500 crores.</p> <p>In case the total subscription in Plan A exceeds Rs. 500 crores, investors applying for more than 5000 units will be made proportional allotment. The allotment of units and refund of money in case of over subscription shall be as per Regulation 35 of SEBI (Mutual Funds) Regulations, 1996. For details refer to para 'Allotment &amp; Refund' in the offer document.</p> <p><b>Plan B</b> - Nil</p>		
Despatch of Repurchase (Redemption) Request		
<p>Within 10 business days of the receipt of valid redemption/ repurchase request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.</p>		
Benchmark Index		
Plan A	Plan B	
S&P Global 1200	A customized benchmark created using BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	
Dividend Policy		
<p>Dividends may be declared under the Dividend Option subject to availability of distributable surplus in Plan A &amp; Plan B. Declaration of dividend would be at the discretion of the Trustees. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly.</p>		
Name of the Fund Manager		
<p>Mr. Mahesh Patil &amp; Mr. Vineet Maloo. Mr. Vineet Maloo shall be the dedicated Fund Manager for investments in Foreign Equity Securities.</p>		
Name of the Trustee Company		
<p>Birla Sun Life Trustee Company Private Limited</p>		
Performance of similar schemes launched by Birla Sun Life Mutual Fund as on August 31, 2007 (Diversified Equity Schemes) (It may be noted that strictly speaking performance of similar schemes are only indicative in nature and are not comparable to Birla Sun Life International Equity Fund that is being launched by Mutual Fund for the first time.)		
(1) Birla Sun Life Equity Fund		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	48.26	32.82
Last 3 years	54.53	39.52
Last 5 years	53.58	37.47
Since inception (August 27, 1998)	40.71	21.94
<p>Load has not been considered for computation of returns. Past performance may or may not be sustained in future. Benchmark Index – BSE 200. NAV of Growth Option as on August 31, 2007: Rs. 217.36</p>		
(2) Birla Sun Life Frontline Equity Fund		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	42.58	32.82
Last 3 years	47.22	39.52
Since inception (August 30, 2002)	42.82	37.47
<p>Load has not been considered for computation of returns. Past performance may or may not be sustained in future. Benchmark Index – BSE 200. NAV of Growth Option as on August 31, 2007: Rs. 59.54</p>		
(3) Birla Equity Plan ^		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	40.25	30.94
Last 3 years	47.47	43.43
Last 5 years	53.85	36.89
Since inception (February 16, 1999)	33.32	19.50
<p>^ Dividend Option Returns assume reinvestment of the tax free dividend declared. Load has not been considered for computation of returns. Past performance may or may not be sustained in future. Benchmark Index – BSE Sensex. NAV as on August 31, 2007: Dividend Option Rs. 67.39/- and Growth Option (Introduced w.e.f. October 1, 2006) Rs. 12.80</p>		
(4) Birla Advantage Fund		
Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
Last 1 year	31.70	30.94
Last 3 years	42.07	43.43
Last 5 years	41.31	36.89
Since inception (February 24, 1995)	25.22	12.63
<p>Load has not been considered for computation of returns. Past performance may or may not be sustained in future. Benchmark Index – BSE Sensex. NAV of Growth Option as on August 31, 2007: Rs. 138.54</p>		
(5) Birla Long Term Advantage Fund		
Compounded Annualised Returns	Scheme Returns* (Absolute)(%)	Benchmark Returns (%)
Since inception (October 10, 2006)	18.30	23.90
<p>Load has not been considered for computation of returns. Past performance may or may not be sustained in future. Benchmark Index – BSE Sensex. *Scheme in existence for less than 1 year. Growth Option as on August 31, 2007: Rs. 11.83</p>		

Expenses of the Scheme	
<b>For Plan A &amp; Plan B</b>	
<b>Initial Issue expenses</b> As per SEBI Regulations, Initial Issue expenses cannot be charged to the scheme.	
<b>Maximum Recurring Expenses</b>	
<b>Average daily Net Assets</b>	<b>Maximum, as a % of Average daily Net Assets</b>
First Rs. 100 crores	2.50%
Next Rs. 300 crores	2.25%
Next Rs. 300 crores	2.00%
Balance	1.75%
<b>Load Structure</b>	
<b>Plan A &amp; Plan B</b>	
<b>Entry Load - For Purchases / Switch-in (including SIP)</b>	<b>% of Rs. 10 or Applicable NAV on ongoing basis</b>
For less than or Upto Rs. 5 crores	2.50%
For Rs. 5 crores and above	Nil
As a result of Dividend Reinvestment	Nil
<b>Exit Load-For Purchases / Switch-in (including SIP)</b>	<b>% of Applicable NAV</b>
<b>For application amount below Rs. 5 crores</b> Within 6 months from the date of allotment	1%
<b>For application amount equal to or above Rs. 5 crores</b>	Nil
No Entry / Exit Loads / CDSC will be chargeable in case of switches made from Growth Option to Dividend Option or vice-versa within the Plan or between the Plans offered under the Scheme.	
<b>Tax treatment for the Investors (Unitholders)</b>	
As per the taxation laws in force as amended by the Finance Act, 2007 ("the FA") the tax benefits that are available to the investors investing in the Units of the Schemes are stated herein below. The information so stated is based on the Mutual Fund's understanding of such tax laws in force as guided by the tax consultants.	
THE FOLLOWING INFORMATION IS PROVIDED FOR ONLY GENERAL INFORMATION PURPOSES. IN VIEW OF THE INDIVIDUAL NATURE OF TAX BENEFITS, EACH INVESTOR IS ADVISED TO CONSULT WITH HIS OR HER OWN TAX CONSULTANT WITH RESPECT TO THE SPECIFIC TAX AND OTHER IMPLICATIONS ARISING OUT OF THEIR PARTICIPATION IN THE SCHEME.	
<b>A. INCOME TAX</b>	
<b>Tax Implications on Mutual Fund:</b> Birla Sun Life Mutual Fund is registered with SEBI and as such, the entire income of the Fund is exempt from income tax under Section 10(23D) of the Act. In view of the provisions of Section 196(iv) of the Act, no income tax is deductible at source on the income earned by the mutual fund.	
<b>Exemption u/s. 10(35):</b> Under the provisions of Section 10(35) of the Act income received in respect of the units of a mutual fund specified u/s. 10(23D) will be exempt from income tax in the hands of all unitholders. In view of this position, no tax needs to be deducted at source from such distribution by the fund. However, by virtue of the proviso to section 10(35), this exemption does not apply to income arising on "transfer" of units of a mutual fund.	
<b>Long Term Capital Gains:</b>	
i. <b>On units of equity oriented funds</b> (as applicable for Plan B under the Scheme): Section 10(38) exempts long term capital gains arising from the transfer of units of an equity oriented fund provided the transaction of sale is entered into on or after the date on which the securities transaction tax is made applicable and such transaction is chargeable to the securities transaction tax. However such long-term capital gains arising to a company shall be taken into account in computing the book profit and income tax payable under section 115JB. The term 'equity oriented fund' means— (i) the Unit Scheme, 1964 made by the Unit Trust of India; and (ii) such fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of such fund : Provided that the percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.	
ii. <b>On units of funds other than the equity oriented funds</b> (as applicable for Plan A under the Scheme):	
• <b>For Individuals and Hindu Undivided Families ("HUF"):</b> Long-term capital gains in respect of units held for a period of more than 12 months will be chargeable u/s. 112 at the rate of 20% (plus surcharge), as applicable. Capital gains would be computed after reducing the aggregate of cost of acquisition (as adjusted by cost inflation index notified by the Central Government) and expenditure incurred wholly and exclusively in connection with transfer. An assessee will have an option to apply concessional rate of tax of 10% (plus surcharge) provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition. Further, in the case of Individuals and HUFs, being resident, where taxable income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to income tax at 20% (plus surcharge) or 10% (plus surcharge) as the case may be.	
• <b>For Partnership firms, Indian Companies and other residents:</b> Long-term capital gains will be subjected to the income tax at the rate of 20% (plus surcharge) or 10% (plus surcharge) as the case may be.	
• <b>For non-resident investors and investor foreign companies:</b> Long-term capital gains will be subjected to the income tax at the rate of 20% (plus surcharge). However, no benefit of Cost Inflation Indexation is available.	
• <b>For Non-resident Indians</b> Under section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of Units is chargeable at the rate of 10% (plus surcharge). However, no benefit of Cost Inflation Indexation is available. Non-resident Indians may opt for computation of long-term capital gains as per section 112, if it is more beneficial.	
• <b>For Overseas Financial Organizations, including Overseas Corporate Bodies fulfilling conditions laid down under section 115AB (Offshore Funds)</b> Under section 115AB of the Act, long-term capital gains in respect of units held for a period of more than 12 months will be chargeable at the rate of 10% (plus surcharge). Such gains would be calculated without indexation of cost of acquisition.	
• <b>For Foreign Institutional Investors ("FIIs"):</b> Under section 115AD of the Act, long term capital gains in respect of units held for more than 12 months would be taxed at the rate of 10% plus surcharge. Such gains would be calculated without indexation of cost of acquisition. In all the above cases tax on long term capital gains will be further increased by the Education Cess ("EC") calculated @ 3% on tax plus surcharge as per the FA.	
<b>Short Term Capital Gains:</b>	
i. <b>On units of equity oriented funds</b> (as applicable for Plan B under the Scheme): Section 111A provides that the short term capital gains arising from the transfer of units of an equity oriented fund will be taxed at 10% (plus applicable surcharge).	
ii. <b>On units of funds other than equity oriented funds</b> (as applicable for Plan A under the Scheme): Short term Capital Gains in respect of Units held for a period of not more than 12 months is added to the total income. Total	

income including short-term capital gains is chargeable to tax as per the relevant slab rates.	
In all the above cases tax on short term capital gains will be further increased by the EC calculated @ 3% on tax plus surcharge as per the FA.	
<b>Capital Loss:</b> Section 94(F) disallows any capital loss, arising to a unitholder if he acquires units of a mutual fund within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers such units within a period of nine months from such record date, to the extent of dividend or income received or receivable on such units.	
Section 94(B) provides that if a person buys or acquires units ("the original units") of a mutual fund within a period of three months prior to the record date fixed for allotment of bonus units and sells the original units within nine months from the date of allotment of bonus units then the loss arising on such sale or transfer shall be ignored. Further, such loss shall be deemed to be the cost of acquisition or purchase of the bonus units.	
<b>Tax Deduction At Source On Capital Gains:</b>	
(i) No tax is required to be deducted at source on capital gains arising to any resident unit holder.	
(ii) Under section 195 of Act, tax shall be deducted at source in respect of capital gains as under:	
<b>a. In case of a non-resident other than a company -</b>	
Long term capital gains on units of equity oriented funds	Nil
Long term capital gains on units of funds other than equity oriented funds	20% plus surcharge
Short term capital gains on units of equity oriented funds	10% plus surcharge
Short term capital gains on units of funds other than equity oriented funds	30% plus surcharge
<b>b. In case of a foreign company -</b>	
Long term capital gains on units of equity oriented funds	Nil
Long term capital gains on units of funds other than equity oriented funds	20% plus surcharge
Short term capital gains on units of equity oriented funds	10% plus surcharge
Short term capital gains on units of funds other than equity oriented funds	40% plus surcharge
In all the above case Tax Deducted At Source on short term and long term capital gains will be further increased by the EC calculated @ 3% on tax plus surcharge as per the FA.	
(iii) Under section 196B of the Act tax at 10% plus surcharge and EC calculated @ 3% on tax plus surcharge as per the FA shall be deducted at source from long term capital gains on units other than the units of equity-oriented mutual funds earned by Overseas Financial Organisation.	
(iv) Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act. As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee. In order for the unitholder to obtain the benefit of a lower rate under the DTAA, the unitholder would be required to provide the fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.	
<b>Investments By Charitable And Religious Trusts:</b> Units of Mutual Fund Schemes referred to in clause 23D of section 10 of the Act constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.	
<b>B. WEALTH TAX</b> Units held under the Schemes of Mutual Fund are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.	
<b>C. GIFT TAX</b> If units of Mutual Fund Scheme are gifted, no gift tax shall be payable either by the donor or the donee as the Gift Tax has been abolished.	
<b>D. DISTRIBUTION TAX</b> Birla Sun Life Mutual Fund is a Mutual Fund registered with SEBI and as is eligible for benefits under Section 10(23D) of the Act. Accordingly, entire income is exempt from tax. No Dividend Distribution Tax is deductible for dividends declared in Open ended & Closed Ended Equity Schemes. The same is applicable to Plan B only under the Scheme.	
<b>E. SECURITIES TRANSACTION TAX</b> The Mutual Fund, is liable to pay a securities transaction tax as follows:	
<b>Taxable securities transaction</b>	<b>Rate (%)</b>
Purchase of an equity share in a company or a unit of an equity oriented fund, where - (a) the transaction of such purchase is entered into in a recognized stock exchange; and (b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit.	0.125%
Sale of an equity share in a company or a unit of an equity oriented fund, where - (a) the transaction of such sale is entered into in a recognized stock exchange; and (b) the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125%
Sale of a derivative, where the transaction of such sale is entered into in a recognized stock exchange.	0.017%
Sale of unit of an equity oriented fund to the Mutual Fund	0.25%
<b>Note:</b> Section 88E provides that where the total income of a person includes income chargeable under the head "Profits and gains of business or profession" arising from sale of units of equity oriented funds, he shall get rebate equal to the securities transaction tax paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of such transactions calculated by applying average rate of income tax.	
<b>Daily Net Asset Value (NAV) Publication</b>	
NAVs of the respective options offered under Plan A & Plan B shall be declared on a daily basis and will be published in atleast 2 newspapers. NAVs can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-800-22-7000.	
<b>For Investor Grievances please contact</b>	
<b>Birla Sun Life Asset Management Company Limited</b> 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel: +91-22- 66928000 Fax: +91-22 66928111 E-mail: connect@birlasunlife.com	<b>Registrar and Transfer Agents</b> <b>Computer Age Management Services Pvt. Ltd. (CAMS),</b> Unit: Birla Sun Life Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
<b>Unitholders' Information</b>	
Account Statement for each transaction will be sent by post or e-mail to each unit holder, stating the transaction details not later than 30 days from closure of NFO period/date of acceptance of valid application form/transaction slip. An abridged scheme-wise annual report of the scheme shall be mailed to the unit holders not later than six months from the date of closure of the relevant accounting year (March 31). Half yearly scheme portfolio will either be mailed to the unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.	
"Standard & Poor's", "S&P" and "STARS" are trademarks of The McGraw- Hill Companies, Inc. and have been licensed for use by Birla Sun Life Asset Management Company Limited, as Manager of the Birla Sun Life International Equity Fund ("the Fund"). The Fund is not sponsored; managed; sold or promoted by Standard & Poor's and its affiliates and Standard & Poor's makes no recommendation as to the advisability of investing in the Fund.	
<b>Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 as amended till date and Guidelines issued thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres/Distributors or Brokers.</b>	
<b>Date</b> : September 06, 2007	
<b>Place</b> : Mumbai	

COLLECTION CENTRES DURING THE NEW F-6 PERIOD

CITIBANK

AHMEDABAD: 3rd Flr, Rembrandt' C.G Road, Near Panchwati Circle, Ahmedabad-380 006. Tel:-079-55615802 26568497 / 55419902/ , 079-55610033 BANGALORE: 506/507,5th Flr,Prestige Meridian 2, 30 Mahatma Gandhi Road, Bangalore-560 001. Tel:- 080-51123391, 080-51123553/25581710 ext-5286 CHANDIGARH: Sco132/133, Sector 9c, Madhya Marg, Chandigarh-160 017. Tel:-0172-2746413, 0172-2746381 CHENNAI: Gts, 3rd Fr, 2 Club House Road, Chennai-600 002. Tel:- 044-52226588/84, 044-52226594 COIMBATORE: 1st Flr, Tristar Towers, 657 Avinashi Road, Coimbatore-641 037. Tel:-0422-2217979, 0422-2200111 Ext.1001 HYDERABAD: G.Pulla Reddy Bldg, Ground Flr,Road No 6-3, 979.V. Greenlands Road,Begumpet, Hyderabad-500 016. Tel:-040-2340772/23408532, 040-23415349 JAIPUR: 2nd Flr,Bhagwati Bhawan, Govt Hostel Crossing,M.R. Road, 2nd Floor, Jaipur-302 001. Tel:- 0141-2361699, 0141-5118149/46 KOCHI: Fotofast House,38/1581, M.G Road,Padma Junction, Kochi-682 035. Tel:-0484-2383936, 0484-2350454 KOLKATA: Kanak Bldg, 1st Floor, 41, Chowringhee Road, Kolkata-700 071. Tel:-033-22881877, 033-22889174/7777 LUDHIANA: Ludhiana Stock Exchange, Ground Flr, Feroze Gandhi Market,, Ludhiana-141 001. Tel:-0161-5089984, 0161-3012479 MUMBAI: Fort House, 4th Floor, Unit No. 1, 224 Dr. D.N. Road, Fort, Mumbai-400 001. Tel:- 022-66515660/55/59/22691713/14, 022-66515666 NEW DELHI: 4th Flr, Jeevan Bharti Bldg 124, Connaught Circus, New Delhi-110 001. Tel:- 011-51500018/19/23320075, 011-23714211 Ext. 5443 PUNE: Parmar House, 2413 East Street,Camp, Pune-411 001. Tel:- 9520-56064330, 9520-56064356 VADODARA: Pelican, 1st Floor, Opposite Race Course Towers,Gotri Rd., Vadodra-390007. Tel:-0265-5522895, 0265-23523032/1649 SURAT: Ghodhod Rd.,Opp.Kakadia Complex, Surat-395007. Tel:- 0261-2256146, 0261-225757-Ext.211 LUCKNOW: 17/1 Ashok Marg,, Lucknow-226001. Tel:- 0522-3012183/2231661, 0522-2231338 AURANGABAD: Cts No 498, Nirala Bazzar, Opp. S.B. College Bus Stop, Aurangabad-431001. Tel:-0240-5627057/5627041 INDORE: Presidency, 1st Floor, 7/2 Race Course Road,Opp Narayan Kothi,Savarkar Pratima Chowk, Indore-452007. Tel:- 0731-5202802, 0731-5202803/4 BHUBANESHWAR: Unit 3, 98 Janpath Station Square, Bhubu-751001. Tel:-0674-2539456, 0674-2539457 NASIK: Rishraj Urgency Plot, No.52 & 53,D Souza Colony, College Road, Nasik-422005. Tel:- 0253-2309100 VAPI: The Emperor, 1st Floor, Vapi-Daman Road,Chala, Vapi-396191. Tel:- 0260-2462840/2462715/2463483, 0260-2462891 PONDICHERRY: No.22, Ruse Bussy St.Lal Bahadur Shastri St., Pondi-605001. Tel:- 0413- 5210610 BHOPAL: K.K Business Centre, 133, Zone 1, M.P Nagar, Bhopal, Madhya Pradesh-462011. Tel:- + 91 755 4292271/ 4292108 JALANDHAR: 36, Gobind Niwas, Gt Road, Jalandhar, Punjab- 144 001. Tel:- + 91 181 304 8005

HDFC BANK LTD.

ALIGARH: 3-316 Ramghat Road, Near Devi Trayed Hospital, Aligarh-202 001. Tel:- 0571-2741973 AGRA: Shop No F3,F3-A, 1st Floor, Friend's Plaza, Sanjay Place, Agra-282 002. Tel:- 0562- 2524089 AHMEDABAD: Hdfc Bank Centre, Near Mitkhalai Six Roads, Navrangpura-380 009. Tel:- 079- 55217163/ 55217184 AHMEDNAGAR: Amber Plaza, Station Road, Opp Adcc Bank Sahakar Gruh, Ahmednagar-414 001. Tel:- 95241-2451962-63/2451194 AJMER: Amc No - 13/10 & 14/10, Near Suchma Kendra, Adjacent To Swami Complex, Ajmer-305 003. Tel:- 0145-5100123 AKOLA: Sethi Heights, Opp To Collector Office, Z.P Road, Akola-444 001. Tel:- 0724-2432204 (D), 2441128 & 2434446 (Ext 110) ALLAHABAD: 54/1 S.P Marg Civil Lines, Allahabad-211 003. Tel:- 0532- 2260049 ALWAR: Bhagat Singh Circle, Road No 2, Alwar-301 001. Tel:- 0144-5100880 AMBALA: Shingar Palace Complex, Nicholson Road, Ambala Cantt-133 001. Tel:- 0171-2600146 (D), 0171-2600045 AMRAVATI: C/O Rasik Plaza,, Jaistamb Chowk, Morshi Road, Amravati-444 601. Tel:- 0721- 2568432, 05, 2 AMRITSAR: 3r, The Mall Amritsar - Tel:- 0183-2564616 ANAND: 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand-388 001. Tel:- 02692- 573195 ANKLESHWAR: S A Motors Building, S A Motors Building, Aurangabad-395 002. Tel:- (02646) 227704/227705 ASANSOL: Cms Dept, P C Chatterjee Market, G.T Road, Rambhandu Tala, Asansol-713 303. Tel:- 0341-2214848 AURANGABAD: Shivani Chambers, Manjeet Nagar, Jalna Road, Opp Akashwani Building-431 001. Tel:- (02540) 2362042/47 BALASORE: C/O Bharat Motors, F.M Circle, Balasore-756 001. Tel:- 06782- 263335 BANGALORE: No 8/24 Salco Centre, Richmond Road, Bangalore-560 025. Tel:- 080-41266865 BARDOLI: Shree Ambika Niketan Temple, Shree Ambika Niketan Temple, Bardoli-394 601. Tel:- 02622 223627, (02622) 223879 BAREILLY: 154 , Krishna Palace, Civil Lines, Bareilly-243 001. Tel:- (0581) - 3099631 BARODA: 5th Floor, Midway Heights, Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda,, Raopura Baroda - 390 001, Baroda-390 001. Tel:- 0265-585516, 09327585780-Rakesh Sharma BELGAUM: 4830 /28 A Opp District Hospital, Dr Ambedkar Road, Belgaum-590 020. Tel:- 2404411/15 BHARUCH: Near Octroi Naka Link Road, Near Octroi Naka, Link Road, Bharuch-392 001. Tel:- Direct No 222031 (02642) , 0265-585516, 09327585780 BELGAUM: 4830 /28 A Opp District Hospital, Dr Ambedkar Road, Belgaum-590 020. Tel:- 2404411/15 BHARUCH: Near Octroi Naka Link Road, Near Octroi Naka, Link Road, Bharuch-392 001. Tel:- Direct No 222031 (02642) , 0265-585516, 09327585780 BHATINDRA: 26 K G Marg, New Delhi-110 001. Tel:- 011-41699406/41699406 DHANBAD: Sri Ram Plaza, 1st Floor, Bank More Dhanbad, Jharkhand-826 001. Tel:- (0326) 2308831 DHURGAPUR: A102 & 103, City Centre, Bengali Shri Complex, City Centre, Durgapur Road, Durgapur-713 216. Tel:- 0343- 2549962-65 ERODE: 456 Brough Road,, Erod-638 001. Tel:- (95424) -2261287/2268522, Etno 424 FERROZPUR: Cms Dept, Building 307 /7, The Mall, Ferrozpur City, Haryana-152 002. Tel:- (01632) -226173 GANDHIDHAM: Plot No 1, Sector 8, Rabindranath Tagore Road, Near Gop, Gandhidham-370 201. Tel:- (02836) -573251 GAYA: Near Ganta Ghar, K.P Road, Gaya- 823 001. Tel:- (0631) -2220012 GORAKHPUR: Cms Dept, Prahlad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur-273 001. Tel:- (0551) -2342612 GUNTUR: 87-90, Main Road, Lakshmpuram, Guntur-52 2007. Tel:- (0863) -2265648 GURDASPUR: Cms Dept, Sct-1&2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur-143 521. Tel:- (01874) -242335 GUWAHATI: House No 126, Opp Times Of India, Bhanganagar, Guwahati-781 005. Tel:- 0361-2461082 (D), 74/80/81 GWALIOR: Block G1, Plot No. 43, Anand Deep Building, City Centre, Gwalior-74 011. Tel:- 0751 4015007 HAJIAPUR: Vimal Complex, Dak Banglow Complex, Opp T V Showroom, Hajipur-844 001. Tel:- 06224-260264 HIMATNAGAR: G.F Shop No 5-8 & First Floor 4, 9, Kumar House, Durga Oil Mill Compound, Himmatnagar-383 001. Tel:-02772-571156/985929777 HISAR: Sco No 170 A Commercial Building, Red Square Market, Station Road, Hissar-125 001. Tel:- 01662-241023, 01622-321357 HOSHIARPUR: Sco 1-2-3, Scheme No 11, Improvement Trust Market Chandigarh Road, Hoshiarpur-146 001. Tel:- 01882- 509956 HOSUR: No. 24 & 25, Maruthi Nagar, Near Dharga, Siptkot 316, Hosur-635 126. Tel:- 04344-500554 HUBLI: T R Revankar Complex, Vivekanand Hospital Road, Hubli-580 029. Tel:- 0836-2217084 HYDERABAD: 6-1-73 3rd Floor Saeed Plaza, Lakadikapalu, Hyderabad-500 004. Tel:- 04-05566821/ 55630666 /3234723/3234712 INDORE: 3 Rd Floor, 9/1a, U.V.House, South Tukoj, Indore-452 001. Tel:- 0731-5201919/5077794/5077793/520004 IRINJALAKUDA: Ushus Complex, Main Road West Tana Po, Irinjialaguda-680 121. Tel:- 0480 2829655 JALAPUR: 1702, Naipier Town, Model Road, Jalapur-482 002. Tel:- (0761) 5018773, 5063040 Or 41 JAGRAON: 368 B, Kapoor Building, Tehsil Road, Jagraon-142 026. Tel:- 01624-541771 JAIPUR: 1st Floor D, -10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur-302 001. Tel:- 0141-5593966 JALANDHAR: 911, Near Narinder Cinema, G T Road, Jalandhar-144 001. Tel:- 0181-5071644 JALGAON: Plot No 134 / 135, Dsp Chowk, Facing Mahal Road, Jalgaon-425 001. Tel:- 0257-2237642/2238948/2238958/223878 Extn -104 /110 JAMMU: Cb 13, Raiheld Complex, Gandhi Nagar, Jammu Tawi, Jammu-180 001. Tel:- 0191-2475396 JAMNAGAR: Plot No 6, Park Colony, St Ann's School, Bedi Bunder Road, Jamnagar-361 008. Tel:- 0288- 2662035, 0288- 3112594 JAMSHEDPUR: C/O Mitthia Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur-831 001. Tel:- 0657-2756006/2756066 JODHPUR: Plot No 57 / B, 9th Chopasani Road, Jodhpur-342 003. Tel:- 0291-5106400/5106100/5106200/5106230 Extn 108 /110 JUNAGADH: Moti Palace, Ground Floor, Opp Rajinagar, Junagadh-362 001. Tel:- 0285 2670042 /0285-2671947 Ext. 111 KADI: Radhaswami Complex, R.N No 242, N.R.C. Desai Petrol Pump, Highway Char Rashtra, Kadi- 382 715. Tel:- 02764- 242027 KALYANI: B-7/40 & 41(S) Central Avenue West, Central Park, B-7/40 & 41(S) Central Avenue West, Central Park, Kalyani-741 325. Tel:- 033- 2580923 KANNUR: Cms Dept, K.V.R Towers, South Bazar Road,, Kannur-670 002. Tel:- 0479-2705880 KANPUR: Navin Market Branch, 15/46 Civil Lines, Kanpur-280 001. Tel:- 0512-3018052 KAPURTHALA: Mgn School, Mall Road, Kapurthala-. Tel:-01822-233973 KARAD: Near Hotel Sangam, Pune Bangalore Highway, Karad-415 110. Tel:- 02164-229679 KARNAL: Sco 778-779, Opp Mahabir Dal Hospital, Kanjipura Road, Karnal-. Tel:- 0184-2202789 KHANNA: Opp Bus Stand, G.T Road, Khanna-141 401. Tel:- 01628-229953 KOLHAPUR: Gem Stone, Raosahel Vichare Complex, 517, E.Ward, New Shahupuri, Near Central Bus Stand And Parikh Plot, Kolhapur-141 001. Tel:- 0231-2651906, 2651908 KOTA: Show Room No 13, 14, Main Jhalwar Road, Kota-324 007. Tel:- 0474-2390485 (D), 9829 230 230 KOTTAYAM: Unity Building, Opp Midc Centre, K.K Road, Kottayam-686 002. Tel:- 0481-2302361 KURUKSHETRA: Cms Dept, Shop No 1 To 5, Kalawati Market, Railway Road, Kurukshetra-136 118. Tel:- 01744-294732 LATUR: Shri Prabha Arcade, Shop No 3-6, M.G Road, Near Nagar Parishad, Opp Town Hall, Latnr-413 512. Tel:- 02382- 255116 LUCKNOW: Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow-226 001. Tel:- 0522-3019124-27/3919811/3919813/3019132/3019136/3019140 LUDHIANA: Cms Dept, 5th Floor, Mall Road, Ludhiana-. Tel:- 0161-2422344 / 5021699 MADRAS: 751 - B Anna Salai, Mariam Centre, Chennai-600 002. Tel:- 044-28420870 /76 : Extn- 203 /204 MADURAI: 7 - A, West Veli Street, Opp Railway Station, Madurai-625 001. Tel:- 0452-2350707 MANDI GOBINDGARH: Hukum Chand Bansal Building, Main Post Office Road, Mandi Gobindgarh-147 301. Tel:- 01765 506033 MANGALORE: M.N Towers, Kadri, Mangalore-575 002. Tel:- 0824 -2225405/2225410 MANJERI: Cms Dept, Kunkil Palace, Guldha #20/1245 Kacheripada, Malapuram Road, Manjeri-676 121. Tel:- 0483 3094040/3091472 MARGAO: Ranghavi Building, Opp Municipality Garden, Dr George Barette Road, Margoa-403 601. Tel:- 0832-2750225 /2750019 MATHURA: Cms Dept, Ops Bsa College, Gaushta Road, Mathura-281 001. Tel:- 0565-2463805 /2463808 MEERUT: 381 Western Kachery Road,, Meerut-250 001. Tel:- 0121-2666080/2665799 MEHSANA: Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana-384 002. Tel:- 02762-243173, 02762- 243 008 MOGA: G.T Road, Opp D.C Office, Mogra-. Tel:- 01636-283003 MORADABAD: Chahdda Shopping Complex, Gmd Road, Moradabad- 244 001. Tel:- 0591- 2310508 /09 MORVI : Opp Shopping Centre, Revapur Main Road, Morvi-363 641. Tel:- 02822-2213136 MPALSA: S C / 2 Ground Floor, Cosmos Towers, Near Gop Bldg Complex, Mapusa-403 507. Tel:- 0832-2254421/31/41/0832 2254588 MUMBAI: Manekjiwadia Building, Nanik Motwanji Marg, Mumbai-400 023. Tel:- 022- 56573657 /56573669 /22679947 /22679961 MUZZAFARPUR: Above Maruti Showroom, Choti Sarai Ganj, Muzaffarpur-842 001. Tel:- 0621-2241638 MYSORE: Nageetha Complex, Vishwamanava Double Road, Saraswathi Park, Mysore-570 009. Tel:- 0821-5255304 NABHA: Sco 14-15, Patlaga Gate, Nabha-141 2001. Tel:- 01765-224924, 2252525 NADIAD: Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad-387 001. Tel:- 0268- 5540114 NAGPUR: 303 & 304 3rd floor,, Wardh Road, 12, Milestone, Near Lokmat Square,, Nagpur-440 010. Tel:- 0172- 2554405/2551746 Extn -119 And 111 NASIK: Archdi Centre, 3' Floor,, Chandak Circle Link Road, Near Mahamarg Bus Stand, Nasik-422 002. Tel:- 0253-5647954 /97 /98 NAVSARI: Nandini Complex,, Ground Floor, Station Road, Sandh Kuva, Navsari-396 445. Tel:- 02637 280901 /240702 /247896 NAWANSHAHAR: B / 1 /48, Banga Road, Nawanshahar-144 514. Tel:- 01823-503053 NELLORE: G.T Road,, Nellore-524 001. Tel:- 0861-2327181 PALAKKAD: 8 / 246, Chandra Nagar, Palakkad-678 007. Tel:- 0491 -2570646 /2571517 /2570684 /2570617/984613 3965 PALANPUR: Parth Complex, Near Cojny Tower, Opp Joravar Palace, Palanpur-385 001. Tel:- 02742-571638, 9327568081 PANIPAT: 801 / A, G.T Road, Panipat-132 103. Tel:- 0180- 5105268 (D), 2648619-20 Ext 20 PANJINI: Swami Vivekanand Road, 301, Miroc Lar Senezes, Opp Gomantak Maratha Samaz, Panjini-403 001. Tel:- 0832- 5621250 /5621251 /2421952 PATHANAMTHITTA: Cms Dept, Aban Aarad Ward # 9/1128, Pathanathitta-Kumbhazha Road,, Pathanathitta-689 645. Tel:- 0468-2322378 PATIALA: S.C.O 70 - 73, Leela Bhawan Market,, Patiala-147 001. Tel:- 0175 5002500 PATNA: Rajendra Ram Plaza, Exhibition Road, Patna-800 001. Tel:- 0612-2206161,2224332,3116348 PERINTHALMANNA: Calicut Road, Perinthalthanna,, Malappurra Dist, Perinthalthanna-. Tel:- 04933-395306 PHAGWARA: Kalra Road, Opp Hanuman Garhi Mandir, G.T Road, Phagwara-144 401. Tel:- 01824-221844-45 PONDIA: Royal Chambers, Gd1 -Gd4, Tisk, Ponda-403 601. Tel:- 0832-2319874 PONDICHERRY: No 6, 100 Feet Road, Ellipallithalavady, Pondicherry-605 005. Tel:- 0413-2200741 PORBANDAR: Om Shiv Sakthi, R D Chamber, Porbandar-360 575. Tel:- 0286-2210387, 9899469600 PUNE: 5 Th Floor Millennium Tower, Bhandarkar Road, Shivaji Nagar, Pune-411 004. Tel:- 020-25651575 Extn 121 QUILON: Vgg Buildings,, Door No Xvii / 1539 (1320a), Vadakumbhagam Ward,, Irumpalappal, Kollam-691 001. Tel:- 0474 2766711 /74 RAIPUR: Chawla Complex, Near Vanijya Bhawan, Sai Nagar, Devendra Nagar Road, Raipur-492 009. Tel:- 0771 -252 9110 (D), 0771- 1505 8901 /02 /03 Extn 201 /202 RAJAMUNDHRY: H.No: 46-17-20, Main Road, Danaavpet, Rajahmundry- 533 103. Tel:- 0883-2442928 RAJKOT: Opp Alfred High School, 2nd Floor, Panchnatra Bldg, Jawahar Road, Rajkot-360 001. Tel:- 0281-5595553 RAJAPURA: 11-12 Block B, Chandigarh Patiala Road, Rajapur-140 401. Tel:- 01762-243114 RANCHI: Ranchi Club Shopping Complex, Apt No. 11, Main Road, Ranchi-834 001. Tel:- 0651-2308148 REWARI: L-203, Old Court Road, Model Town, Rewari-123 401. Tel:- 01274-220283, 01274-225389, 01274-311013 ROHTAK: 401 -402, D Park, Model Town, Main Delhi Road, Rohtak-124 001. Tel:- 01262 -326841 ROPAR: Sohana Chandigarh Rd,, College Road, Ropar-141 001. Tel:- 01881 -228354 /55 ROURKELA: Bisra Road, Dwivedi Bhawan, Dwivedi Square, Rourkela-769 001. Tel:- 0661-250666 (D) / 2511666 /2522666 /2514666 RUDRAPUR: Plot No1&2, Nanital Road, Plot No1&2, Nanital Road, Rudrapur-263 153. Tel:- 05944-241474 SAHARANPUR: Mission Compound, Court Road, Adjoining Top Shop, Saharanpur-247 001. Tel:- 0132 -2726467 SALEM: 5 / 241 - F, Rathna Arcade, Omalur Main Road, Salem-636 004. Tel:- 0272 2331604, 03 SANGLI: 640,, Venkatesh Senate, Miraj Road,, Sangli-411 616. Tel:- 0233-2327836 SANGRUR: Shop No. 1-2-3 Kaula Park Market, Shop No. 1-2-3 Kaula Park Market, Sangrur-. Tel:- 01762-501803 SHIMLA: Janikias Building, 3, The Mall, Shimla-171 001. Tel:- 0177-2658541 /2658541/ 26585413 SILIGURI: 3 No., Ramkrishna Samity Building, Sevoke Road, Pani Tanki More,, Siliguri- 734 401. Tel:- 0353-2640736, 0353-2645566 Extn. 112 /114 SILVASSA: 1-16 Jaypee House,, Opp Patel Petrol Pump, Vapi-1174 Road, Silvassa-396 230. Tel:- 0260-2642042&81 SOLAN: Anand Bhawan, Near Dc Office,, Rajgarh Road, Solan-173 212. Tel:- 01792 -226449 SURAT: 7th Floor, Kashti Plaza, Next To Dr Bipin Desai Childrens Hospital, Majura Gate, Surat-395 002. Tel:- 0261 -5563650 THALASSERY: Avk Nair Road,, Thalassery-670 001. Tel:- 0490 -2325104 THIRUVALLA: Illampalli Buildings, 26/149/1&2, M. Road, Tiruvalla-689 101. Tel:- 0469 2741378 THIRUPATHI: H.No-110 -15/75 /A3, Mosque Road,, V.V Mahal Road, Tirupathi-517 001. Tel:- 0877-2257815 0877-2257811 TRICHUR: Kallyathi Royal Square, Palace Road, Trichur-680 020. Tel:- 0487-2330980/2330981 TRICHY: A-10, Lakshmi Arcade, 11th Cross Main Road,, Thillainagar, Trichy-620 018. Tel:- 0431 -2742204 TRIVANDRUM: Kenton Towers, Vazhuthachal, Trivandrum-695 014. Tel:- 0471 233615 UDAIPUR: 358 Post Office Road, Chetak Circle, Adjacent To Chetak Cinema, Udaipur-313 001. Tel:- 0294-5103355 UNJHA: Suvdhi Complex,, 1 St Floor, Nr. Radha Krishna Temple, Trivandrum, Unjha-382 170. Tel:- 02767-2406263 Ext 107, 02767-240624 Direct VALSAD: 1st Floor, Ekta Apt, Near R.J.J High School, Thithal Road, Valsad-396 001. Tel:- 02632-572201 VAPI: Lower Ground, Umjor Aarad, Chala Road, Vapi-396 191. Tel:- 0260 -5548104 932775 68120 VARANASI: D 58 /2 Kuber Complex, Rathayatra Crossing, Varanasi-221 010. Tel:- 0542-2226203 VASCO: Ground Floor,, Damodar Building, Swatantra Path, Vasco Da Gama-403 802. Tel:- (0832) 2516905 VERVAL: Amrutdeek, Opp Public Garden, Rajamaharal Road, Veraval-362 265. Tel:- 02876 570219 VIJAYWADA: 40-1-48 / 2, M.G Road, Labbiet, Vijaywada-520 010. Tel:- 0866 -5547400 VISHAKAPATNAM: 1st Floor,, Potluri Castle, Above Rayomond Showroom Dwarka Nagar, Vishakapatnam-. Tel:- 0891-5571123 WARGANGAL: No 1-8-605 /1 Nakkalgutta, Hanamkonda, Wargangal-506 002. Tel:- 0870-2567955, 2567933 YAMUNAGAR: 103, Model Town, Nehru Park Road, Yamanagar-135 003. Tel:- 01732-200006 UDUPI: Panduram Towers, Court Road,, Diansa Circle, Udupi-576 101. Tel:- 0820 -4294936/ 4294931

KOTAK MAHINDRA BANK

AGRA: Shiriram Hospital M.G Road, Agra, Uttar Pradesh-282003 Tel:- 0562-4007827 AHMEDABAD: 503, Sakar li, Ellis Bridge Corner, Ashram Road, Ahmedabad, Ahmedabad Gujarat-380006 Tel:- 079-26574301 ALLAHABAD: 2. Sardar Patel Marg Civil Lines Allahabad 211001 Tel:- 0532-2427346/54 AMRITSAR: 10, Kennedy Avenue The Main Mall Road Amritsar , Punjab - 143001 Tel:- 0183-5002946 ANAND: (Vallabhvada Nagar) PM.Chambers Mota Bazar Vallab Vidya Nagar, Anand Gujarat - 388120 Tel:- 02692-229993 ANKLESHWAR: Shop # 11, 12 12 A, Narmada Arcade Old National Highway No B Ankleshwar -393002 Tel:- 02646-227049/50 BANGALORE: 107/ , Umia Land Mark Next To Chancery Hotel Lavelle Road Bangalore - 560001 Tel:- 080-51124373 BARDOLI: Pitru Chaya Station Road Bardoli, Gujarat - 394601 Tel:- 0262-224500 BARODA: Panorama Building R.C.Dutta Road, Alkapuri, Vadodra-300097 Tel:- 0265-5520350 CHANDIGARH: Sco 153-154 155 Madhya Marg Sector 9 C Chandigarh - 160 009 Tel:- 0172-5006811 CHENNAI: Lct Dept, Vth Floor Ceobros Centre 39, Montieth Road Chennai-600008 Tel:- 044-4225521 COCHIN: Ground Floor, Kumarpalliat Estate M.R.G Road Cochin Tel:- 0484-2385289 COIMBATORE: 727, Avinashi Road Skanda Square Coimbatore Tamilnadu - 641018 Tel:- 0422-531863 HIMMATNAGAR: Gr Floor, Dodiya House Opp Govdown Nr.Civil Circle Himmatnagar - 383001 Tel:- 02772-245019 HYDERABAD: Pavani Jewell Tower, Ground Floor, Somajiguda, Hyderabad - 500089 Tel:- 040-55755036 INDORE: 506, M.G Road Indore 452001 Tel:- 0731 -5297502 JAIPUR: Fr.57, Krishna Tower, Sardar Patel Marg, C-Scheme Jaipur - 302001 Tel:- 0141 -5150733 JALANDHAR: Midas Corporate Park G.T Road Jalandhar Punjab - 144001 Tel:- 0181-5065100 KADI: 2, Kunal Complex, Opp. J.K Petrol Pump Kadi Gujarat - 382715 Tel:- 02764-242906 KANPUR: 17/03, The Mall Meghdoot Hotel Building Kanpur Up - 208001 Tel:- 0512-2367894 KAPURTHALA: Ground Floor, Simi Plaza Plot No 51, Mall Road Kapurthala, Punjab - 144601 Tel:- 01822-501412 KOLKATA: Lct Kolkata Apeelhy House 15, Parkstreet, Kolkata - 700016 Tel:- 033-22271971 KOTTAYAM: Cherukara Towers Opp To Collectorate Kottayam 686001 Tel:- 0481-230380/71/72 LUCKNOW: 3qf, Speed Building Shahanazad Road Lucknow - 226001 Tel:- 0522-3319572 LUDHIANA: Sco 120, Ground Floor, Feroze Gandhi Market, Ludhiana - 141001 Tel:- 0161-5055209 MEHSANA: Rajendra Estate, Opp Gayatri Temple, State Highway, Mehsana Gujarat - 384002 Tel:- 02762-231181 MORBI: Shop No 5-8, Ground Floor Silver Plaza Ram Chowk, Savsar Plot Morbi, Gujarat - 363641 Tel:- 02822-221745/47 MUMBAI: Mittal Court, C Wing Nariman Point Nariman Point Mumbai- 400021 Tel:- 022-56581112 NAGPUR: Ground Floor, 345 Shree Mohini Complex, Kingsway, Nagpur - 440001 Tel:- 0712-5620872 NAMAKKAL: Skk Complex, 9-1 A & B Mohanur Road Namakkal - 637001 Tel:- 04286-227720 NAVSARI: Ugf, Paradise Towers Opp. Civil Hospital Station Road, Navsar Gujarat - 396445 Tel:- 02637-241278 NEW DELHI: 7th Floor, Ambadeep, 14, K.G. Marg, New Delhi-110001 Tel:- 011-5179075 PANJINI: Ground Floor, Hotel Park Plaza Aze Madan, Panjini Town - 182001 Tel:- 0832-2421703 PATNA: Shop No 3,4,5 Ahmad Husain Complex Exhibition Road, Gandhi Maidan Patna - 800001 Tel:- 0612-2250988/89 PHAGWARA: Ugf Millap Tower G T Road Phagwara Punjab - 144401 Tel:- 0182-4500513 PUNE: 418/242, 4th Floor, Sohrab Hall, 21, Sason Road, Pune - 411001 Tel:- 9520-20659311 RAJKOT: Nath Complex, Ground Floor Near Race Course Dr. Yagnik Road Rajkot - 360007 Tel:- 0281 -5522601 RAJAPURA: D9,D10, Caliber Market Patiala Road, Rajpura Punjab - 140401 Tel:- 01762-505808 SANKARI: 17-29 Eddappadi Road Sankari Salem District Tamilnadu - 637001 Tel:- 04283-241530 SURAT: 29-39, Megh Yatri Plaza Surat Dumas Road Athwa Lines Surat 395007 Tel:- 0261 -5581887 UNJHA: 2nd Floor, Above Bhojanalay Opp Amc Building Gunjibazar,, Unjha Gujarat - 384170 Tel:- 02767-253812 /13 VALSAD: Shop Nos 3-6 Sai Velaj Jalaram Road, Valsad Gujarat - 396001 Tel:- 02632-259152 VAPI: Plot No 5 And 6 Malahakshi Society Vapi-Daman Road, Chala, Vapi Gujarat - 396191 Tel:- 0260-2462725 VARANASI: D-37/37 Spice Kcm Cineplex Complex Godwalia Chowk, Varanasi Uttar Pradesh - 221001 Tel:- 0542-240107/70/72 VISNAGAR: 1st Floor, Rajkamal Complex Near Railway Station Visnagar Dist Mehsana - 384315 Tel:- 02765-227288 BHAVNAGAR: Bhavna Construction Company Plot No 2108 /A, G.R.Sterling Centre Waghwadi Road, Bhavnagar Gujarat - 364001 Tel:- 0278-6452201 /4 RAIPUR: Civil Lines Opp Raj Bhavan Rajpur Chhattisgarh-492002 Tel:- 0771-3203068 BHARUCH: Shop No G-10 On Ground Floor Shop No 6,7,8,9,11 Yash Kamal Complex, Linking Road Crossing Nandeval -Bharuch -392001 Tel:- 02642-326549 GANDHIDHAM: Office No-1, Ground Floor Sindhu - 1, Src Plot No 309 Gandhidham, Gujarat - 370201 Tel:- 02836-235084 BODELI: First Floor, Shop No 9,10,11 Gajanand Plaza, Opp S T Depot, Halal Rd, Alipura, Bodeli 39115 SURENDRANAGAR: 1st Floor, Pranav Complex Nr.Old Vijay Transport Bus Stand Road, Surendranagar Gujarat - 363002 Tel:- 02752-645118 BHOPAL: 214, Bhagwan Complex, Zone 1, M.P Nagar, Bhopal, Madhya Pradesh-462016 Tel:- 0755-4061003 TRICHY: B-17, Aishwaryam Building Rajsthan Road, Thillai Nagar, Trichy, Tamilnadu - 620 017 Tel:- 0431-4023821 GUWAHATI: 4th Floor, Ganapati Enclave G S Road, Ulvari Opp. Bura Service Station Guwahati - 781007 JODHPUR: Bombay Motor Circle, 87/B-2 Chopasani Road, Jodhpur Rajasthan - 342003 Tel:- 0291-5100800/801 MORADABAD: Shree Ganpati Plaza, Near Ekta Dwar,