



Birla Sun Life

Mutual Fund



KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

Continuous offer of open ended schemes at NAV based prices

INCOME SCHEMES

Birla Income Plus

Open-ended Income Scheme

Birla Cash Plus

Open-ended High Liquidity Income Scheme

Birla Gilt Plus

Open-ended Scheme Dedicated To
Investing In Government Securities

Birla MIP

(An Open-ended Fund. Monthly income is not assured and is
subject to availability of distributable surplus)

Birla MIP II

(An Open-ended Fund. Monthly income is not assured and is
subject to availability of distributable surplus)

Birla Floating Rate Fund

Open - Ended Income Scheme

Birla Bond Index Fund

Open - Ended Income Scheme

Birla Bond Plus

Open-ended Short Term Income Scheme

Birla Dynamic Bond Fund

An Open-ended Income Scheme

GROWTH SCHEMES

Birla Advantage Fund

Open-ended Growth Scheme

Birla India Opportunities Fund

Open-ended Growth Scheme

Birla MNC Fund

Open-ended Sector Specific Scheme

Birla Equity Plan

Open-ended Equity Linked Tax Saving Scheme

Birla Index Fund

Open - Ended Index Linked Growth Scheme

Birla Midcap Fund

Open-ended Growth Scheme

Birla Dividend Yield Plus

Open-ended Growth Scheme

BALANCED FUND

Birla Balance

Open-ended Balanced Scheme

FUND OF FUNDS

Birla Asset Allocation Fund

Open-ended Fund of Funds Scheme

SPONSORS : Birla Global Finance Limited, Apeejay, 2nd Floor, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 023., Sun Life (India) AMC Investments Inc., 150 King Street West, Toronto, ON Canada M5H 1J9. **INVESTMENT MANAGER** : Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093., Tel. : +91-22 56928000, Fax : +91-22 56928111, **TRUSTEE** : Birla Sun Life Trustee Co. Private Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093., Tel. : +91-22 56928000, Fax : +91-22 56928111, **REGISTRARS** : Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006., **CUSTODIAN** : J.P. Morgan Chase Bank, Mafatal Centre, 9th Floor, Nariman Point, Mumbai - 400 021.

This Common 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 etc. investors should, before investment, refer to the Offer Document 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 Common KIM. This Common KIM is dated April 29, 2005.



Distributor Code & ARN No.	Sub-Broker Code & ARN No.	Collection Centre (For Office use Only)
19203		



(PLEASE READ THE INSTRUCTIONS CAREFULLY BEFORE FILLING UP THE FORM)

COMMON APPLICATION FORM For Resident Indians and NRIs/FIIs

Application No. _____

1. EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio No. and then proceed to section 4. Applicable details and Mode of holdings will be as per the existing Folio Number)

Folio No. _____

2. STATUS (of First / Sole Applicant)
[Please tick (✓)] Refer Inst. No. 2(iv) for documents to be submitted

<input type="checkbox"/> Individual	<input type="checkbox"/> Partnership	<input type="checkbox"/> Club/Society	<input type="checkbox"/> NRI
<input type="checkbox"/> HUF	<input type="checkbox"/> Company	<input type="checkbox"/> AOP	<input type="checkbox"/> Trust
<input type="checkbox"/> Minor through guardian	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> BOI	<input type="checkbox"/> FIIs
<input type="checkbox"/> Others _____ (please specify)			

MODE OF HOLDING
[Please tick(✓)] Refer Inst. No. 2(v)

<input type="checkbox"/> Single
<input type="checkbox"/> Joint
<input type="checkbox"/> Anyone or Survivor

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

<input type="checkbox"/> Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional
<input type="checkbox"/> Housewife	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others _____ (Please Specify)	

3. UNIT HOLDER INFORMATION (Refer Instruction 2)

DATE OF BIRTH
(Mandatory in case of Minor) DD MM YYYY

NAME OF FIRST / SOLE APPLICANT
Mr. Ms. M/s. _____

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **CONTACT PERSON & DESIGNATION** (in case of non-individual Investors)
Mr. Ms. M/s. _____

NAME OF THE SECOND APPLICANT
Mr. Ms. M/s. _____

NAME OF THE THIRD APPLICANT
Mr. Ms. M/s. _____

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address may not be sufficient) (Indian Address in case of NRIs/FIIs)

City State Pin Code

OVERSEAS ADDRESS (in case NRIs/FIIs) (P. O. Box Address may not be sufficient)

City State Pin Code

CONTACT DETAILS OF FIRST / SOLE APPLICANT
STD Code _____
Tele (Office) Tele (Resi.) Mobile _____
Fax E-Mail _____

4. PAN & UIN DETAILS Mandatory, as per SEBI Regulations (Refer Instruction Nos. 3 & 8)

(PAN with supporting OR Form 60/61 with address proof is mandatory for an application amount of Rs. 50,000/- and above)		UNIQUE IDENTIFICATION NUMBER (UIN) (Mandatory for Corporate Applicants)
PAN (with PAN supporting)	OR Form 60/61 (with address proof) (Provided in this booklet)	
FIRST / SOLE APPLICANT / GUARDIAN	OR <input type="checkbox"/> (please tick ✓) Form 60/61 attached	
SECOND APPLICANT	OR <input type="checkbox"/> (please tick ✓) Form 60/61 attached	
THIRD APPLICANT	OR <input type="checkbox"/> (please tick ✓) Form 60/61 attached	

5. BANK ACCOUNT DETAILS Please note that as per SEBI Regulations it is mandatory for investors to provide bank account details of First / Sole applicant (Refer Instruction 3)

Name of the Bank Branch _____
Account No. Bank Address Pin _____
Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR NRSR

.... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Received from Mr / Ms / M/s _____ Application No. _____

Sl. No.	*Cheque / DD Favouring Scheme Name	Plan / Option	Amount Invested	Net Amount	Payment Details		Signature & Stamp
					Cheque / DD No.	Bank and Branch	
1			Less DD Charges				
2			Less DD Charges				
3			Less DD Charges				

*All purchases are subject to realisation of Cheque / DD.

6. INVESTMENT DETAILS

No.

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option. Details of the same are available on page no. 6 & 7 in the instruction section. (Please refer Instruction No. 9)

Sl. No.	*Cheque / DD Favouring Scheme Name	Plan / Option	Amount Invested	Net Amount Paid	Payment Details		Type of Account #
					Cheque / DD No.	Bank and Branch	
1			Less DD Charges				
2			Less DD Charges				
3			Less DD Charges				

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

7. REDEMPTION / DIVIDEND REMITTANCE (Refer instruction no. 7 & 10)

Unit holders having bank account with ABN Amro Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Standard Chartered Bank, UTI Bank will receive their Redemption/Dividend Payments (if any) directly into their bank account.

ELECTRONIC CLEARING SERVICE (ECS) for Dividends only

I authorise Birla Mutual Fund to credit my dividend payments through ECS
(Please Tick Yes No)

Please quote 9 Digit Code No. of your Bank and Branch Corresponding to Bank Account Details given in Section 5 above.

(This number appears on every leaf of your chequebook after your cheque number)

IMPORTANT: Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code No.

In case Unit holders wish to receive a cheque/demand draft (instead of a direct credit into their bank account), please indicate the preference below:

I/We want to receive the redemption and dividend proceeds (if any) **by way of a cheque.** (Please in this box)

8. E-MAIL COMMUNICATION/ON LINE ACCESS (Refer instruction no. 9)

I/We wish to receive the following via e-mail } Account Statement Quarterly Newsletter & Annual Report Transaction Confirmation

I would like to get on-line access which is subject to the terms & conditions mentioned overleaf the 'Password Intimation Letter' & I/We agree to abide by the same. Yes No

9. NOMINATION (Refer instruction no. 6)

I/We do hereby nominate the person more particularly described hereunder to receive the amount to my / our credit in event of my / our death :

NOMINEE DETAILS

Name : _____
Address : _____
Date of Birth : _____
(In case nominee is minor)
Relationship : _____

Name of Guardian : _____
(In case nominee is minor)
Address of Guardian : _____
Signature of the Guardian : _____

Unit holder(s) :

	Name	Signature
1)	_____	_____
2)	_____	_____
3)	_____	_____

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

	Name and Address	Signature
1)	_____	_____
2)	_____	_____
3)	_____	_____

10. DECLARATION

The Trustee, Birla Mutual Fund

Dear Sirs,

Having read and understood the contents of the offer document(s) of the scheme(s), I/We hereby apply to the Trustee of Birla Mutual Fund for units of scheme(s) of Birla Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s).

I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.

For NRIs/Flis only: I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRSR Account.

DD MM YYYY

SPECIMEN SIGNATURES

First Applicant	_____
Second Applicant	_____
Third Applicant	_____





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<input type="checkbox"/> Others _____ (please specify)			

MODE OF HOLDING
[Please tick (✓)] Refer Inst. No. 2(v)

<input type="checkbox"/> Single
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<input type="checkbox"/> Anyone or Survivor

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

<input type="checkbox"/> Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional
<input type="checkbox"/> Housewife	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others _____ (Please Specify)	

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Mr. Ms. M/s. _____

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Mr. Ms. M/s. _____

NAME OF THE SECOND APPLICANT
Mr. Ms. M/s. _____

NAME OF THE THIRD APPLICANT
Mr. Ms. M/s. _____

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address may not be sufficient) (Indian Address in case of NRIs/FIIs)

City State Pin Code

OVERSEAS ADDRESS (in case NRIs/FIIs) (P. O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT
STD Code _____
Tele (Office) _____ Tele (Resi.) _____ Mobile _____
Fax _____ E-Mail _____

4. PAN & UIN DETAILS Mandatory, as per SEBI Regulations (Refer Instruction Nos. 3 & 8)

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PAN (with PAN supporting)	OR Form 60/61 (with address proof) (Provided in this booklet)	
FIRST / SOLE APPLICANT / GUARDIAN	OR <input type="checkbox"/> (please tick ✓) Form 60/61 attached	
SECOND APPLICANT	OR <input type="checkbox"/> (please tick ✓) Form 60/61 attached	
THIRD APPLICANT	OR <input type="checkbox"/> (please tick ✓) Form 60/61 attached	

5. BANK ACCOUNT DETAILS Please note that as per SEBI Regulations it is mandatory for investors to provide bank account details of First / Sole applicant (Refer Instruction 3)

Name of the Bank _____ Branch _____
Account No. _____ Bank Address _____ Pin _____
Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR NRSR

.... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

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2			Less DD Charges				
3			Less DD Charges				

*All purchases are subject to realisation of Cheque / DD.

6. INVESTMENT DETAILS

No.

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option. Details of the same are available on page no. 6 & 7 in the instruction section. (Please refer Instruction No. 9)

Sl. No.	*Cheque / DD Favouring Scheme Name	Plan / Option	Amount Invested	Net Amount Paid	Payment Details		Type of Account #
					Cheque / DD No.	Bank and Branch	
1			Less DD Charges				
2			Less DD Charges				
3			Less DD Charges				

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR)

7. REDEMPTION / DIVIDEND REMITTANCE (Refer instruction no. 7 & 10)

Unit holders having bank account with ABN Amro Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Standard Chartered Bank, UTI Bank will receive their Redemption/Dividend Payments (if any) directly into their bank account.

ELECTRONIC CLEARING SERVICE (ECS) for Dividends only

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(Please Tick Yes No)

Please quote 9 Digit Code No. of your Bank and Branch Corresponding to Bank Account Details given in Section 5 above.

(This number appears on every leaf of your chequebook after your cheque number)

IMPORTANT: Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code No.

In case Unit holders wish to receive a cheque/demand draft (instead of a direct credit into their bank account), please indicate the preference below:

I/We want to receive the redemption and dividend proceeds (if any) **by way of a cheque.** (Please in this box)

8. E-MAIL COMMUNICATION/ON LINE ACCESS (Refer instruction no. 9)

I/We wish to receive the following via e-mail } Account Statement Quarterly Newsletter & Annual Report Transaction Confirmation

I would like to get on-line access which is subject to the terms & conditions mentioned overleaf the 'Password Intimation Letter' & I/We agree to abide by the same. Yes No

9. NOMINATION (Refer instruction no. 6)

I/We do hereby nominate the person more particularly described hereunder to receive the amount to my / our credit in event of my / our death :

NOMINEE DETAILS

Name : _____
Address : _____
Date of Birth : _____
(In case nominee is minor)
Relationship : _____

Name of Guardian : _____
(In case nominee is minor)
Address of Guardian : _____
Signature of the Guardian : _____

Unit holder(s) :

	Name	Signature
1)	_____	_____
2)	_____	_____
3)	_____	_____

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

	Name and Address	Signature
1)	_____	_____
2)	_____	_____
3)	_____	_____

10. DECLARATION

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

DD MM YYYY

SPECIMEN SIGNATURES

First Applicant	_____
Second Applicant	_____
Third Applicant	_____



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 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/ FIIs 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. The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney.
- (iv) Documents to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms / FIIs :

	Corporate Investors	Trusts	Societies	Partnership Firms	FIIs
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					✓

- (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 on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option as specified in Instruction no. 9.
- (vii) Investors should indicate their preference of scheme, plan and option of the application form.

3. BANK MANDATE AND PAN MANDATORY

It is mandatory for investors to mention in their Application/Redemption request, the bank name and account number. Applications without these details will be rejected.

An application for Purchase of Units amounting to Rs. 50,000/- or more should quote PAN of the applicant. (In case of Joint applicants, PAN of all holders) along with documentary proof of PAN (Photocopy of PAN card/PAN Letter/refund order/assessment order/Demand Notice from Income Tax Department). In case of a minor, PAN details of the Guardian must be submitted. In case a person does not have a PAN, a declaration in Form 60/Form 61 (as applicable) alongwith proof of address must be submitted. Applications without this would be rejected by the Mutual Fund without any reference to the investor.

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. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India. No DD charges shall be borne by the fund for investment in Birla Cash Plus & Birla Floating Rate Fund Short Term Plan.

5. NRI INVESTORS

Repatriation basis:

Payments by NRIs/FIIs 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. 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.
- 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.

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. 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.

8. UNIQUE IDENTIFICATION NUMBER

As per SEBI (Central Database of Market Participants) Regulations, 2003, no specified investor being a body corporate shall buy, sell or deal in units of a mutual fund unless such specified investor, its promoters and directors have been allotted UIN by December 31, 2004. For other categories of investors, the applications will be rejected if on the date of the application the investor is required by any law / regulation to provide UIN has not provided UIN in the Application Form / Transaction Slip. Application Forms received without this will be considered incomplete and liable to be rejected.

9. SCHEMES ON OFFER

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

Scheme	Plan	Option	Sub Option	Minimum Investment Amount (*)	Default Options
EQUITY FUNDS					
Birla Advantage Fund	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla Balance	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla Dividend Yield Fund	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla Equity Plan	Dividend	Payout		FP : Rs. 500 /- AP : Rs. 500/-	Dividend Reinvestment
Birla India Opportunities Fund	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla Index Fund	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla Midcap Fund	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla MNC Fund	Dividend	Payout		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
FUND OF FUNDS					
Birla Asset Allocation Fund	Aggressive	Dividend	Payout	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
		Growth	Reinvestment		
	Moderate	Dividend	Payout		
		Growth	Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Conservative	Dividend	Payout	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
		Growth	Reinvestment		
DEBT FUNDS					
Birla Bond Plus	Institutional Dividend	Payout		FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-	Dividend Reinvestment
	Institutional Growth	Reinvestment			
	Retail Dividend	Payout		FP : Rs. 10,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Retail Growth	Reinvestment			
Birla Bond Index Fund	Dividend	Payout		FP : Rs. 1,00,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Growth	Reinvestment			
Birla Cash Plus	Retail Dividend	Daily Dividend	Reinvestment	FP : Rs. 10,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Retail Growth				
	Institutional Dividend	Daily Dividend	Reinvestment		
		Weekly Dividend	Reinvestment		
		Fortnightly Dividend	Payout	FP : Rs. 1,00,00,000/- AP : Rs. 1,00,000/-	Dividend Reinvestment
	Institutional Growth		Payout		
	Institutional Premium-Dividend	Daily Dividend	Reinvestment	FP : Rs. 10,00,00,000/- AP : Rs. 25,00,000/-	Dividend Reinvestment
		Weekly Dividend	Reinvestment		
		Fortnightly Dividend	Payout		
	Institutional Premium-Growth		Payout		
Birla Dynamic Bond Fund	Retail Plan	Quarterly Dividend	Payout	FP : Rs. 5,000/- AP : Rs. 1,000/-	<ul style="list-style-type: none"> • Choice of Option : Quarterly Dividend • Choice of Sub-option: Dividend Reinvestment
		Growth	Reinvestment		

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

Scheme	Plan	Option	Sub Option	Minimum Investment Amount (*)	Default Options
Birla Floating Rate Fund	Short Term	Dividend Growth	Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
	Long Term	Dividend Growth	Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla Gilt Plus	Regular	Quarterly Dividend Annual Dividend Growth	Payout Reinvestment Payout Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Growth
	Liquid	Quarterly Dividend Annual Dividend Growth	Payout Reinvestment Payout Reinvestment	FP : Rs. 5,000/- AP : Rs. 1,000/-	Growth
	PF	Quarterly Dividend Annual Dividend Growth	Payout Reinvestment Payout Reinvestment Quarterly Gain Annual Gain	FP : Rs. 5,000/- AP : Rs. 1,000/-	Growth
Birla Income Plus	Dividend Growth	Payout Reinvestment		FP : Rs. 5,000/- AP : Rs. 1,000/-	Dividend Reinvestment
Birla MIP	Monthly Dividend	Payout Reinvestment		FP : Dividend and Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Option : Growth • Choice of Sub-option within Monthly Dividend Plan : Div. Reinvestment • Choice of sub-option within Monthly Payment Plan : Instant
	Monthly Payment Growth	Instant Deferred			
Birla MIP II	Savings 5	Monthly Dividend Growth Monthly Payment	Payout Reinvestment	FP : Dividend and Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	• Choice of Option : Growth • Choice of Sub-option within Monthly Dividend Option :
	Wealth 25	Monthly Dividend Growth Monthly Payment	Payout Reinvestment	FP : Dividend and Payment Option Rs. 25,000/- Growth Rs. 5,000/- AP : Rs. 1,000/-	

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

10.E-MAIL COMMUNICATION

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

11.ELECTRONIC CLEARING SERVICE (ECS)

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

APPLICABLE NAV

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

(Birla Cash Plus, Birla Cash Plus-Sweep Plan and Birla Floating Rate-Short Term Plan)

In respect of valid applications, closing NAV of the day immediately previous to the day on which funds are available for utilization by the fund shall be applicable. However, in respect of any application received after 1 p.m. by the Mutual Fund and the funds are available for utilisation by the fund on the same day, closing NAV of the day immediately previous to the next business day shall be applied.

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

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

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

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

- **Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes**

(Birla Cash Plus, Birla Cash Plus-Sweep Plan and Birla Floating Rate-Short Term Plan)

In respect of valid applications received upto 10 A.M. by the Mutual Fund, previous day's closing NAV shall be applicable. In respect of valid applications received after 10 A.M. by the Mutual Fund, closing NAV of the day immediately previous to the next business day shall be applied.

- **Applicable NAV for Redemptions including switch-out of Units for all other schemes**

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

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

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

Note :

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

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

TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

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

The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to BSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
 - (b) Internet Frauds:

The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to BSLAMC. Whilst BSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to BSLAMC. The user shall separately evaluate all risks arising out of the same.
 - (c) The technology for enabling the services offered by BSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that BSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by BSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that BSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that BSLAMC shall disclaim all liability in respect of the said risks.
16. The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding BSLAMC's liability.
17. The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
18. The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility
19. BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
20. In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which BSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
21. The user hereby indemnifies and agrees to keep BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of : a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access BSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC's website.
22. The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

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

SIP	Birla Advantage Fund / Birla Asset Allocation Fund / Birla Balance / Birla Bond Plus / Birla Dynamic Bond Fund / Birla Dividend Yield Plus / Birla Equity Plan / Birla Gilt Plus / Birla India Opportunities Fund / Birla Index Fund / Birla Income Plus / Birla Midcap Fund / Birla MNC Fund / Birla MIP* / Birla MIP II*
GROW	Birla Bond Plus / Birla Dynamic Bond Fund / Birla Gilt Plus / Income Plus / Birla MIP* / Birla MIP II*
STP	Can transfer "OUT" investment from the following Schemes: Birla Bond Plus / Birla Bond Index Fund / Birla Cash Plus / Birla Dynamic Bond Fund / Birla Floating Rate Fund / Birla Gilt Plus / Birla Income Plus / Birla MIP* / Birla MIP II* Can transfer "IN" investment in the following Schemes: Birla Advantage Fund / Birla Balance / Birla Dividend Yield Plus / Birla Equity Plan / Birla India Opportunities Fund / Birla MNC Fund / Birla Midcap Fund

B. INSTRUCTIONS - COMMON TO SIP / GROW / STP

1. New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
2. For multiple transactions under more than 1 scheme, photocopies of the form can be utilised
3. This form should be submitted at least 5 working days before the commencement date.
4. The investor has the right to discontinue SIP / GROW / STP at any time he/she so desires by sending a written request at least 5 working days in advance of the immediate next due date to any of the offices of Birla Mutual Fund or its Authorised Collection Centres. On receipt of such request the SIP / GROW / STP will be terminated and in case of SIP balance post-dated cheques will be returned to the investor.
5. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 10th and/or 20th of every month (or next business day, if 1st and/or 10th and/or 20th is a holiday) An updated account statement will be sent after each transaction under the Special Products.
6. An application for Purchase of Units amounting to Rs. 50,000/- or more should quote PAN of the applicant. (In case of Joint applicants, PAN of all holders) along with documentary proof of PAN (Photocopy of PAN card/PAN Letter/refund order/assessment order/Demand Notice from Income Tax Department). In case of a minor, PAN details of the Guardian must be submitted. In case a person does not have a PAN, a declaration in Form 60/Form 61 (as applicable) alongwith proof of address must be submitted. Applications without this would be rejected by the Mutual Fund without any reference to the investor.
7. As per SEBI (Central Database of Market Participants) Regulations, 2003, no specified investor being a body corporate shall buy, sell or deal in units of a mutual fund unless such specified investor, its promoters and directors have been allotted UIN by December 31, 2004. Application Forms received without UIN of Corporate will be considered incomplete and liable to be rejected.
8. Please refer to the applicable load structure of the respective schemes at the time of the investment.

C. INSTRUCTIONS - SYSTEMATIC INVESTMENT PLAN (SIP)

1. **Minimum Amount :**
A] For Monthly SIP : (i) Birla MIP* & Birla MIP II* : Minimum 6 cheques of Rs. 5000/- each and above. (ii) Other Schemes : Minimum 6 Cheques of Rs. 1000/- each and above **OR** Minimum 12 cheques of Rs. 500/- each and above.
B] For Quarterly SIP : (i) Birla MIP* & Birla MIP II* : Minimum 4 cheques of Rs. 7500/- each and above. (ii) Other Schemes : Minimum 4 Cheques of Rs. 1500/- each and above
 2. All post-dated cheques have to be issued favouring the individual scheme.
 3. Value of each monthly installment should be the same in all the post-dated cheques issued.
 4. The cheques should be dated 1st and/or 10th and/or 20th of every month.
 5. Cheques should be drawn payable at locations of Birla Sun Life Asset Management Company Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Note : In case of Quarterly SIP (a) would commence only with effect from the immediate next calendar quarter i.e. requests received in February would commence from April & so on.**
(b) only one of the three dates i.e. either 1st OR 10th OR 20th can be chosen & not more than one.

D. INSTRUCTIONS - GAIN REGULARLY ON WITHDRAWAL (GROW)

1. **Options available and Minimum Amount :**
Fixed withdrawal:- Allows withdrawal of a fixed amount at regular intervals; minimum amount being Rs. 500/- and in multiples of Re. 1/- thereafter.
Appreciation withdrawal:- Allows withdrawal of the appreciation amount at regular intervals. If the appreciation amount is less than Rs 500/-, there will be no GROW in that month / quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs 500/-.
2. GROW is not available for investments made under section 54EA and 54 EB of the Income Tax Act, 1961 during the stipulated lock-in period and for investments which are pledged.
3. The redemptions warrants will be sent at the requested frequency. The investor can also opt for direct credit of the redemption proceeds to their bank accounts (Currently direct credit offered for nine banks - ABN Amro Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Standard Chartered Bank, UTI Bank.
4. In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the GROW will terminate automatically.
5. In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the GROW installment.

E. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

1. **Minimum Amount :**
A. Monthly Plan : Minimum of Rs. 500/- each and above for 12 transfers **OR** Rs. 1000/- each and above for 6 transfers.
B. Quarterly Plan : Minimum of Rs. 1500/- each and above for minimum 4 quarters.
 2. Minimum balance in the Scheme at the time of enrollment for STP facility should be Rs. 6,000/-.
 3. Investors have the option to STP investment to a sub-account under the same Folio by quoting the 10 digit FOLIO Number.
 4. STP is not available for investments made under section 54EA and 54 EB of the Income Tax Act, 1961 during the stipulated lock-in period.
 5. In case of insufficient balance, the transfer will not be effected.
- Note : In case of Quarterly STP (a) would commence only with effect from the immediate next calendar quarter i.e. requests received in February would commence from April & so on.**
(b) only one of the three dates i.e. either 1st OR 10th OR 20th can be chosen & not more than one.

* An open ended fund. Monthly income is not assured and is subject to availability of distributable surplus.



Birla Sun Life
Mutual Fund

The name inspires trust

COMMON TRANSACTION FORM (For existing investors)
(FOR ONE TRANSACTION ONLY)



Broker Code	Sub Broker Code	FOR BMF USE

Please strike off the transactions type that are not filled.

Form No.

(A) UNIT HOLDERS INFORMATION

Folio No.

NAME		Permanant Account Number (PAN) <small>(Supporting documents / Form 60 / Form 61 is must if transaction amount is Rs. 50,000 and above. Refer Instruction No. 7)</small>	Unique Identification Number (UIN) <small>(Mandatory for Body Corporates) (Refer to Instruction No. 8)</small>
First Holder	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second Holder	<input type="text"/>	<input type="text"/>	<input type="text"/>
Third Holder	<input type="text"/>	<input type="text"/>	<input type="text"/>
Guardian <small>(In case of Minor)</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(B) ADDITIONAL PURCHASE (Refer Instruction No. 3, 4 & 5)

Scheme	<input type="text"/>	Plan	<input type="text"/>	Option	<input type="text"/>
Rs. (figures)	<input type="text"/>	Cheque/DD No.	<input type="text"/>	Dated	<input type="text"/>
Rs. (words)	<input type="text"/>				
Drawn on (Bank)	<input type="text"/>				
Branch	<input type="text"/>	DD charge : Rs.	<input type="text"/>	<input type="text"/>	

(Refer Instruction No. 4)

In case you do not mention the Plan and Option, units will be allotted under default option as per respective scheme(s) offer document(s).

(C) REDEMPTION (Refer Instruction No. 9)

Scheme	<input type="text"/>	Plan	<input type="text"/>	Option	<input type="text"/>
Rs. (figures)	<input type="text"/>				
Rs. (words)	<input type="text"/>				
OR					
No. of Units	<input type="text"/>				

Direct Credit to existing bank account (Please refer Instruction No. 9 overleaf) :
I/We request you to activate Direct Credit (DCR) facility for my Folio and remit the redemption/dividend proceeds through DCR.

(Please ✓ in this Box)

(D) LATERAL SHIFT/SWITCH (Refer Instruction No. 6)

Scheme	<input type="text"/>	Plan	<input type="text"/>	Option	<input type="text"/>
No. of Units	<input type="text"/>	OR	Rs. (figures)	<input type="text"/>	<input type="text"/>
Rs. (words)	<input type="text"/>				
To Folio No.	<input type="text"/>				
Scheme	<input type="text"/>	Plan	<input type="text"/>	Option	<input type="text"/>

In case you do not mention the Plan and Option in the "To Folio", units will be allotted under default option as per respective scheme(s) offer document(s).

ACKNOWLEDGEMENT

Form No. _____

Received for ADDITIONAL PURCHASE / REDEMPTION / LATERAL SHIFT/SWITCH / CHANGE OF BANK DETAILS / DIRECT CREDIT / CHANGE OF ADDRESS / EMAIL CONFIRMATION / ONLINE ACCOUNT ACCESS

Folio No.

from Mr./Ms./M/s.

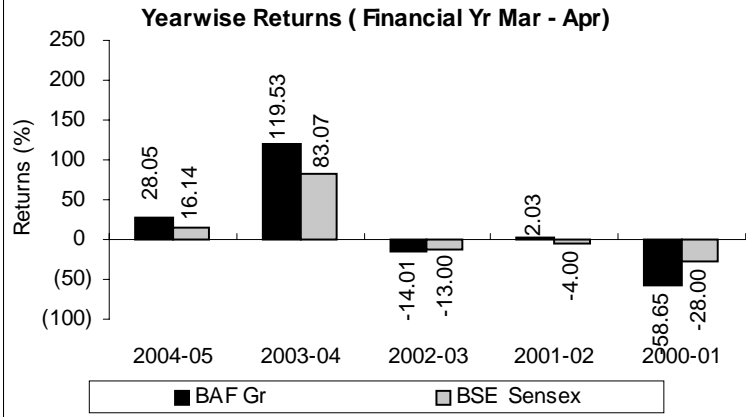
For Only Additional Purchase: Cheque / Draft No. for Rs. (Figures)

Rs. (words)

drawn on (bank) Branch

Signature & Stamp

Birla Advantage Fund

Type of Scheme	Open ended Growth Scheme																					
Investment Objective	The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment approach.																					
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)																				
	Equity and Equity Linked Instruments Debt securities & Money market instruments	At least 70% Upto 30%																				
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																					
Plans and Options	Dividend (with Reinvestment facility) & Growth																					
Applicable NAV	Please refer to page no. 7																					
Minimum Application Amount / Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7																					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.																					
Benchmark Index	BSE Sensex																					
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.																					
Name of the Fund Manager	Mr. Nishid Shah																					
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																					
Performance of the scheme :																						
Compounded annualised returns (%) of Growth option as at March 31, 2005.																						
Birla Advantage Fund - Growth																						
	1 Year *	3 Years	5 Years	Since Inception																		
BAF Gr (NAV : Rs. 64.52)	28.05	34.32	2.55	20.26																		
BSE Sensex	16.14	22.87	5.36	6.44																		
Inception - February 24, 1995																						
Note : Past performance may or may not be sustained in future.																						
*Absolute Returns																						
		 <p>Yearwise Returns (Financial Yr Mar - Apr)</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>BAF Gr (%)</th> <th>BSE Sensex (%)</th> </tr> </thead> <tbody> <tr> <td>2004-05</td> <td>28.05</td> <td>16.14</td> </tr> <tr> <td>2003-04</td> <td>119.53</td> <td>83.07</td> </tr> <tr> <td>2002-03</td> <td>-14.01</td> <td>-13.00</td> </tr> <tr> <td>2001-02</td> <td>2.03</td> <td>-4.00</td> </tr> <tr> <td>2000-01</td> <td>-58.65</td> <td>-28.00</td> </tr> </tbody> </table>			Financial Year	BAF Gr (%)	BSE Sensex (%)	2004-05	28.05	16.14	2003-04	119.53	83.07	2002-03	-14.01	-13.00	2001-02	2.03	-4.00	2000-01	-58.65	-28.00
Financial Year	BAF Gr (%)	BSE Sensex (%)																				
2004-05	28.05	16.14																				
2003-04	119.53	83.07																				
2002-03	-14.01	-13.00																				
2001-02	2.03	-4.00																				
2000-01	-58.65	-28.00																				
Expenses of the Scheme																						
(i) Load Structure	<p>Entry Load :</p> <ul style="list-style-type: none"> In respect of each purchase / switch in of units, less than Rs. 2 crores in value, an entry load of 2.25% is applicable. In respect of each purchase / switch in of units, equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value an entry load of 0.50% is applicable. In respect of each purchase / switch in of units, equal to or greater than Rs. 5 crores in value no entry load is applicable. Exit Load : Nil. No entry load shall be charged on the units subscribed by any Fund of Funds scheme. No load will be charged for switches within specified equity funds (Birla Advantage Fund, Birla Dividend Yield Plus, Birla MNC Fund, Birla Midcap Fund, Birla India Opportunities Fund, Birla Balance, Birla Equity Plan) In case of any switch-in of units from Birla Cash Plus, an entry load of 2.25% shall be applicable irrespective of the amount switched in. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 																					
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.28%																				
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33																					
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.																					
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.		Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.																			
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.																					



Birla Equity Plan

Type of Scheme	Open ended Equity Linked Savings Scheme(ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)	
Investment Objective	To achieve long term growth of capital along with income tax relief for investment.	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments Short term Money market instruments & other liquid instruments	At least 80% Upto 20%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Dividend Payout	
Applicable NAV	Please refer to page no. 7	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.	
Benchmark Index	BSE Sensex	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.	
Name of the Fund Manager	Mr. Nishid Shah	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme :

Compounded annualised returns (%) as at March 31, 2005.

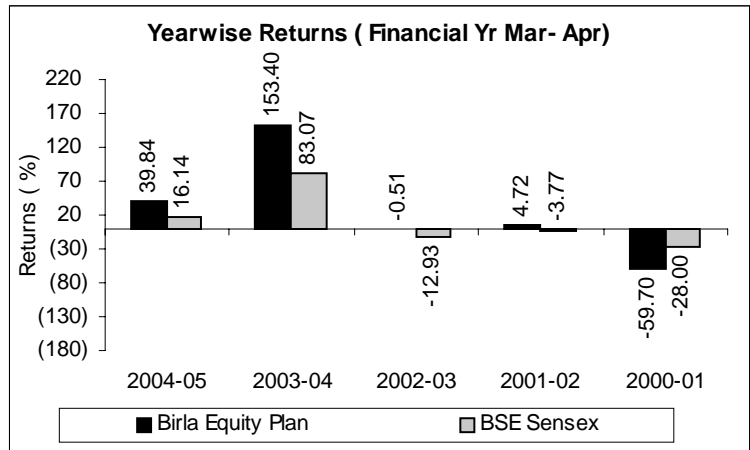
Birla Equity Plan

Returns	1 Year*	3 Years	5 Years	Since Inception
Birla Equity Plan (NAV : Rs. 37.17)	39.84	46.38	4.08	23.91
BSE Sensex	16.14	22.87	5.36	11.44

Inception - February 16, 1999

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

*Absolute Returns



Expenses of the Scheme		
(i) Load Structure	<p>Entry load : • For purchase / switch-in of units less than Rs. 2 crores in value, an entry load of 2.25% is applicable. • For purchase / switch-in of units equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value, an entry load of 0.50% is applicable. • For purchase / switch-in of units equal to or greater than Rs. 5 crores in value, no entry load is applicable.</p> <p>Exit load : Nil</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.50%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Birla India Opportunities Fund

Type of Scheme	Open ended Growth Scheme	
Investment Objective	To achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods. 4. Leverage India's large population of English speaking people for providing services.	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments Cash, Money market instruments & short term debt instruments	70%- 100% 0%- 30%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Dividend (with Reinvestment facility) & Growth	
Applicable NAV	Please refer to page no. 7	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.	
Benchmark Index	CNX 500	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.	
Name of the Fund Manager	Mr. Nishid Shah	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme :

Compounded annualised returns (%) of Growth option as at March 31, 2005.

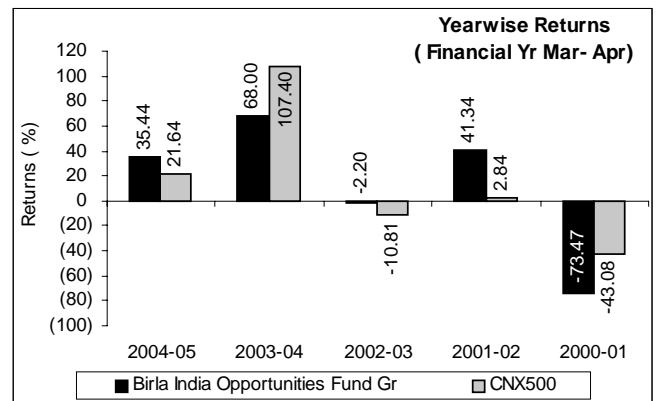
Birla India Opportunities Fund - Growth

Returns	1 Year *	3 Years	5 Years	Since Takeover
Birla India Opportunities Fund Gr (NAV : Rs. 27.48)	35.44	30.62	-1.65	2.85
CNX500	21.64	31.14	6.03	7.07

Date of takeover - December 27, 1999

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

*Absolute Returns



Expenses of the Scheme		
(i) Load Structure	<p>Entry Load : • In respect of each purchase / switch in of units, less than Rs. 2 crores in value, an entry load of 2.25% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value an entry load of 0.50% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 5 crores in value no entry load is applicable. Exit Load : Nil</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. No load will be charged for switches within specified equity funds (Birla Advantage Fund, Birla Dividend Yield Plus, Birla MNC Fund, Birla Midcap Fund, Birla India Opportunities Fund, Birla Balance, Birla Equity Plan) In case of any switch-in of units from Birla Cash Plus, an entry load of 2.25% shall be applicable irrespective of the amount switched in. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.50%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Birla MNC Fund

Type of Scheme	Open ended Growth Scheme	
Investment Objective	To achieve long term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments Debt & Money market instruments	Upto 100% Upto 20%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Dividend (with Reinvestment facility) & Growth	
Applicable NAV	Please refer to page no. 7	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.	
Benchmark Index	CNX MNC	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.	
Name of the Fund Manager	Mr. Nishid Shah	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme :

Compounded annualised returns (%) of Growth option as at March 31, 2005.

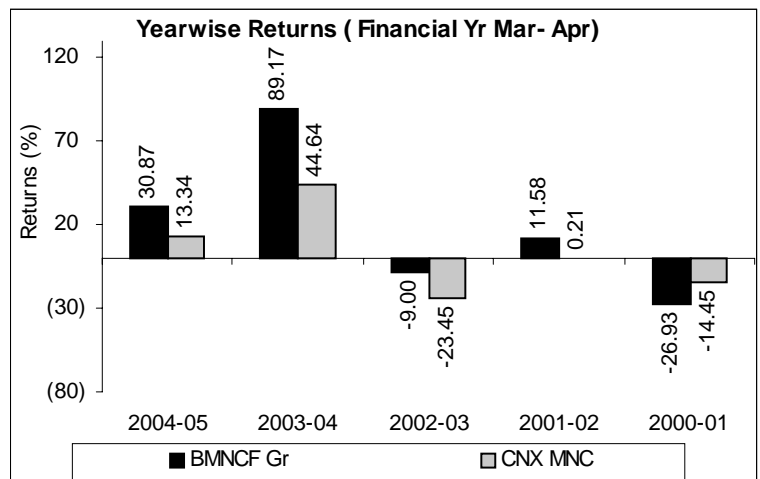
Birla MNC Fund

Returns	1 Year *	3 Years	5 Years	Since Takeover
BMNCF Gr (NAV : Rs. 66.64)	30.87	31.18	13.36	11.29
CNX MNC	13.34	7.90	1.50	-0.45

Date of takeover - December 27, 1999

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

*Absolute Returns



Expenses of the Scheme		
(i) Load Structure	<p>Entry Load : • In respect of each purchase / switch in of units, less than Rs. 2 crores in value, an entry load of 2.25% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value an entry load of 0.50% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 5 crores in value no entry load is applicable. Exit Load : Nil</p> <ul style="list-style-type: none"> • No entry load shall be charged on the units subscribed by any Fund of Funds scheme. • No load will be charged for switches within specified equity funds (Birla Advantage Fund, Birla Dividend Yield Plus, Birla MNC Fund, Birla Midcap Fund, Birla India Opportunities Fund, Birla Balance, Birla Equity Plan) • In case of any switch-in of units from Birla Cash Plus, an entry load of 2.25% shall be applicable irrespective of the amount switched in. • For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.44%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Birla Balance

Type of Scheme	Open ended balanced scheme	
Investment Objective	To balance income requirement with growth of capital through balance mix of investment in equity and debt at relatively moderate levels of risk through a diversified research based investment approach	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments Debt & Money market instruments	Above 50% -Upto 75% At least 25% - Below 50%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Dividend (with Reinvestment facility) & Growth	
Applicable NAV	Please refer to page no. 7	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.	
Benchmark Index	CRISIL Balanced Fund Index	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.	
Name of the Fund Manager	Mr. Nishid Shah & Navneet Munot	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme :

Compounded annualised returns (%) of Growth option as at March 31, 2005.

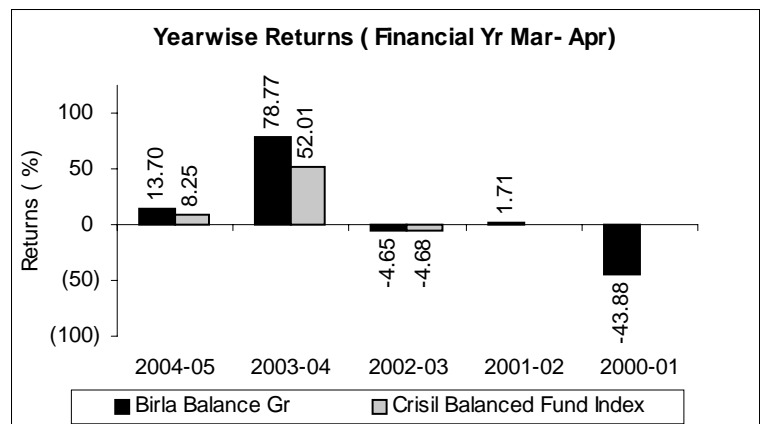
Birla Balance Fund - Growth

Returns	1 Year*	3 Years	5 Years	Since Inception
Birla Balance Gr (NAV : Rs. 17.59)	13.70	24.75	3.58	10.87
Crisil Balanced Fund Index	8.25	16.2	-	-

Inception - October 12, 1999

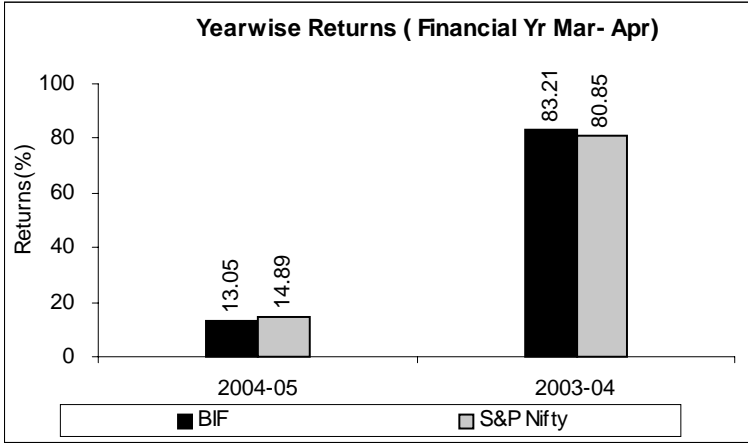
Note : Past performance may or may not be sustained in future.

*Absolute Returns

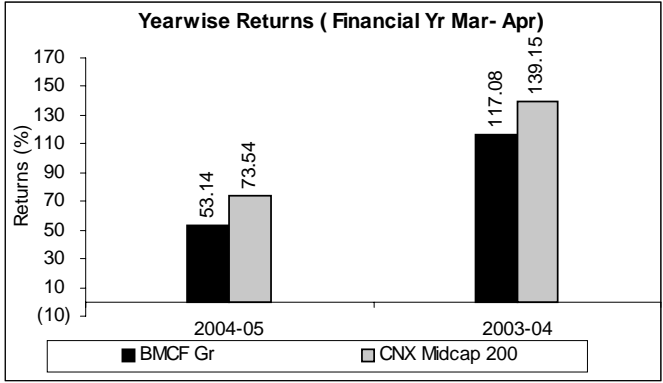


Expenses of the Scheme		
(i) Load Structure	<p>Entry Load : • In respect of each purchase / switch in of units, less than Rs. 2 crores in value, an entry load of 2.25% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value an entry load of 0.50% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 5 crores in value no entry load is applicable. Exit Load : Nil</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. No load will be charged for switches within specified equity funds (Birla Advantage Fund, Birla Dividend Yield Plus, Birla MNC Fund, Birla Midcap Fund, Birla India Opportunities Fund, Birla Balance, Birla Equity Plan) In case of any switch-in of units from Birla Cash Plus, an entry load of 2.25% shall be applicable irrespective of the amount switched in. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.40%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
For Investor Grievances please contact	<p>Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.</p>	<p>Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.</p>
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

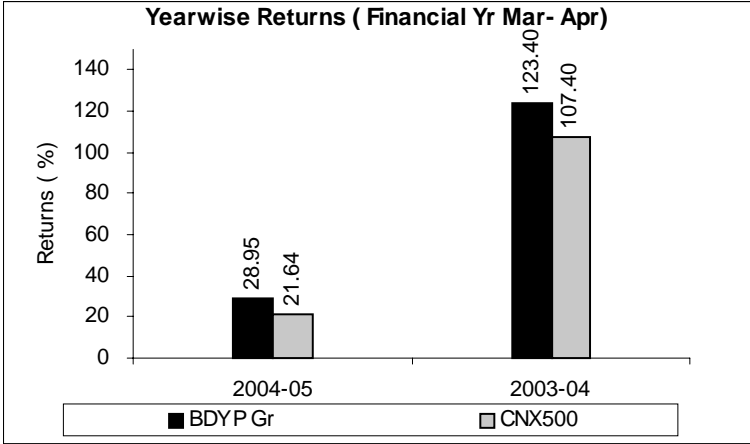
Birla Index Fund

Type of Scheme	Open ended Index- Linked Growth Scheme													
Investment Objective	To generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.													
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)												
	Securities covered by the Nifty including derivatives Cash & Money market instruments including Mibor linked instruments	Upto 100% 0% - 10%												
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.													
Plans and Options	Dividend (with Reinvestment facility) & Growth													
Applicable NAV	Please refer to page no. 7													
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7													
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.													
Benchmark Index	S & P CNX Nifty													
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.													
Name of the Fund Manager	Mr. Navneet Munot													
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited													
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <table border="1"> <thead> <tr> <th colspan="3">Birla Index Fund - Growth</th> </tr> <tr> <th>Returns</th> <th>1 Year *</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BIF (NAV : Rs. 20.79)</td> <td>13.05</td> <td>33.44</td> </tr> <tr> <td>S&P Nifty</td> <td>14.89</td> <td>32.6</td> </tr> </tbody> </table> <p>Inception - September 17, 2002</p> <p>Note : Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>		Birla Index Fund - Growth			Returns	1 Year *	Since Inception	BIF (NAV : Rs. 20.79)	13.05	33.44	S&P Nifty	14.89	32.6
Birla Index Fund - Growth														
Returns	1 Year *	Since Inception												
BIF (NAV : Rs. 20.79)	13.05	33.44												
S&P Nifty	14.89	32.6												
	 <table border="1"> <caption>Yearwise Returns (Financial Yr Mar- Apr)</caption> <thead> <tr> <th>Financial Year</th> <th>BIF (%)</th> <th>S&P Nifty (%)</th> </tr> </thead> <tbody> <tr> <td>2004-05</td> <td>13.05</td> <td>14.89</td> </tr> <tr> <td>2003-04</td> <td>83.21</td> <td>80.85</td> </tr> </tbody> </table>		Financial Year	BIF (%)	S&P Nifty (%)	2004-05	13.05	14.89	2003-04	83.21	80.85			
Financial Year	BIF (%)	S&P Nifty (%)												
2004-05	13.05	14.89												
2003-04	83.21	80.85												
Expenses of the Scheme														
(i) Load Structure	<p>Entry load : • For purchase / switch-in of units equal to or less than Rs. 10 lacs in value, no entry load is applicable. • For purchase / switch-in of units greater than Rs. 10 lacs in value an entry load of 0.50% is applicable.</p> <p>Exit load : Nil</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 													
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 1.50%												
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33													
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.													
For Investor Grievances please contact	<p>Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.</p>	<p>Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.</p>												
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.													

Birla Midcap Fund

Type of Scheme	Open ended Growth scheme										
Investment Objective	The fund's investment objective is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.										
Asset Allocation Pattern of the scheme	Types of Instruments	(% of Net Assets)									
	Equity & related instruments of companies with a market capitalisation of between Rs. 150 crores to Rs. 1500 crores. (Mid-Cap Stocks) Equity & related instruments of companies with a market capitalisation of more than Rs.1500 crores or less than Rs.150 crores. Cash, Deposits & Money market instruments including Mibor linked short term papers	65% - 100% 0% - 35% 0% - 5%									
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centres of the Birla Mutual Fund.										
Plans and Options	Dividend (with Reinvestment facility) & Growth										
Applicable NAV	Please refer to page no. 7										
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7										
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.										
Benchmark Index	CNX Midcap 200 Index										
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.										
Name of the Fund Manager	Mr. Nishid Shah										
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited										
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <p>Birla Mid Cap Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BMCF Gr (NAV : Rs. 32.48)</td> <td>53.14</td> <td>61.5</td> </tr> <tr> <td>CNX Midcap 200</td> <td>73.54</td> <td>74.89</td> </tr> </tbody> </table> <p>Inception - October 16, 2002</p> <p>Note : Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>		Returns	1 Year *	Since Inception	BMCF Gr (NAV : Rs. 32.48)	53.14	61.5	CNX Midcap 200	73.54	74.89
Returns	1 Year *	Since Inception									
BMCF Gr (NAV : Rs. 32.48)	53.14	61.5									
CNX Midcap 200	73.54	74.89									
	 <table border="1"> <caption>Yearwise Returns (Financial Yr Mar- Apr)</caption> <thead> <tr> <th>Financial Year</th> <th>BMCF Gr (%)</th> <th>CNX Midcap 200 (%)</th> </tr> </thead> <tbody> <tr> <td>2004-05</td> <td>53.14</td> <td>73.54</td> </tr> <tr> <td>2003-04</td> <td>117.08</td> <td>139.15</td> </tr> </tbody> </table>		Financial Year	BMCF Gr (%)	CNX Midcap 200 (%)	2004-05	53.14	73.54	2003-04	117.08	139.15
Financial Year	BMCF Gr (%)	CNX Midcap 200 (%)									
2004-05	53.14	73.54									
2003-04	117.08	139.15									
Expenses of the Scheme											
(i) Load Structure	<p>Entry Load : • In respect of each purchase / switch in of units, less than Rs. 2 crores in value, an entry load of 2.25% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value an entry load of 0.50% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 5 crores in value no entry load is applicable. Exit Load : Nil</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. No load will be charged for switches within specified equity funds (Birla Advantage Fund, Birla Dividend Yield Plus, Birla MNC Fund, Birla Midcap Fund, Birla India Opportunities Fund, Birla Balance, Birla Equity Plan) In case of any switch-in of units from Birla Cash Plus, an entry load of 2.25% shall be applicable irrespective of the amount switched in. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 										
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.46%									
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33										
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.										
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.									
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.										

Birla Dividend Yield Plus

Type of Scheme	Open ended Growth scheme										
Investment Objective	To provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.										
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)									
	Equity and Equity Related Instruments Cash and Money market instruments	Upto 100% Upto 10%									
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.										
Plans and Options	Dividend (with Reinvestment facility) & Growth										
Applicable NAV	Please refer to page no. 7										
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7										
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.										
Benchmark Index	CNX 500 Index										
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.										
Name of the Fund Manager	Mr. Deven Sangoi										
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited										
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <p>Birla Dividend Yield Plus - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year *</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BDYP Gr (NAV : Rs. 28.15)</td> <td>28.95</td> <td>62.31</td> </tr> <tr> <td>CNX500</td> <td>21.64</td> <td>48.5</td> </tr> </tbody> </table> <p>Inception - February 10, 2003</p> <p>Note : Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>		Returns	1 Year *	Since Inception	BDYP Gr (NAV : Rs. 28.15)	28.95	62.31	CNX500	21.64	48.5
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BDYP Gr (NAV : Rs. 28.15)	28.95	62.31									
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Financial Year	BDYP Gr (%)	CNX500 (%)									
2004-05	28.95	21.64									
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Expenses of the Scheme											
(i) Load Structure	<p>Entry Load : • In respect of each purchase / switch in of units, less than Rs. 2 crores in value, an entry load of 2.25% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 2 crores and less than Rs. 5 crores in value an entry load of 0.50% is applicable. • In respect of each purchase / switch in of units, equal to or greater than Rs. 5 crores in value no entry load is applicable. Exit Load : Nil</p> <p>In case of any switch-in of units from Birla Cash Plus, an entry load of 2.25% shall be applicable.</p> <ul style="list-style-type: none"> • No entry load shall be charged on the units subscribed by any Fund of Funds scheme. • No load will be charged for switches within specified equity funds (Birla Advantage Fund, Birla Dividend Yield Plus, Birla MNC Fund, Birla Midcap Fund, Birla India Opportunities Fund, Birla Balance, Birla Equity Plan) • For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 										
(ii) Recurring expenses	First Rs. 100 crores : 2.50% Next Rs. 300 crores : 2.25% Next Rs. 300 crores : 2.00% Balance : 1.75%	Actual expenses for the previous financial year (2004-2005) : 2.24%									
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33										
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.										
For Investor Grievances please contact	<p>Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.</p>	<p>Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.</p>									
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.										

Birla Asset Allocation Fund

Type of Scheme	Open ended Fund of Funds scheme																										
Investment Objective	The primary objective of the scheme is to provide income and capital appreciation alongwith diversification by investing in a basket of debt and equity mutual fund schemes in line with the risk profile of the investors.																										
Asset Allocation Pattern of the scheme	Aggressive Plan		Moderate Plan																								
	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)																								
	Equity Schemes Debt Schemes	75%- 80% 20%- 25%	75% 25%																								
	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)																								
	Equity Schemes Debt Schemes	40%- 60% 40%- 60%	51% 49%																								
	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)																								
	Equity Schemes Debt Schemes	20%- 25% 75%- 80%	25% 75%																								
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																										
Plans and Options	Plans : Aggressive, Moderate, Conservative Options : Dividend (with Reinvestment facility) & Growth																										
Applicable NAV	Please refer to page no. 7																										
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7																										
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.																										
Benchmark Index	Aggressive Plan: S & P CNX Nifty, Moderate Plan: Crisil Balanced Fund Index, Conservative Plan: CRISIL MIP Blended Index.																										
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees.																										
Name of the Fund Manager	Mr. Jayashankar Madhavan																										
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																										
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <table border="1"> <thead> <tr> <th colspan="3">Birla AAF</th> </tr> <tr> <th>Returns</th> <th>1 Year</th> <th>Since Inception *</th> </tr> </thead> <tbody> <tr> <td>Aggressive Plan-Gr (NAV : Rs. 12.03)</td> <td>24.15</td> <td>16.82</td> </tr> <tr> <td>S&P CNX Nifty</td> <td>14.89</td> <td>8.52</td> </tr> <tr> <td>Moderate Plan-Gr (NAV : Rs. 11.69)</td> <td>18.98</td> <td>14.09</td> </tr> <tr> <td>Crisil Balanced Fund Index</td> <td>8.25</td> <td>7.23</td> </tr> <tr> <td>Conservative Plan-Gr (NAV : Rs. 11.05)</td> <td>10.89</td> <td>8.75</td> </tr> <tr> <td>Crisil MIP Blended Index</td> <td>2.37</td> <td>2.67</td> </tr> </tbody> </table> <p>Inception - January 23, 2004 Note : Past performance may or may not be sustained in future. *Absolute Returns</p>			Birla AAF			Returns	1 Year	Since Inception *	Aggressive Plan-Gr (NAV : Rs. 12.03)	24.15	16.82	S&P CNX Nifty	14.89	8.52	Moderate Plan-Gr (NAV : Rs. 11.69)	18.98	14.09	Crisil Balanced Fund Index	8.25	7.23	Conservative Plan-Gr (NAV : Rs. 11.05)	10.89	8.75	Crisil MIP Blended Index	2.37	2.67
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Expenses of the Scheme																											
(i) Load Structure	Entry load : Aggressive Plan: 1.50%, Moderate Plan: 1.00% Conservative Plan: 0.50%, Exit load : Nil • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.																										
(ii) Recurring expenses	0.35%	Actual expenses for the previous financial year (2004-2005) : Aggressive Plan : 0.34% Moderate Plan : 0.35% Conservative Plan : 0.35%																									
	Note : This being fund of funds schemes, the investor are bearing the recurring expenses of the scheme in addition to the expenses of other schemes in which fund of funds scheme makes investment.																										
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33																										
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.																										
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.																									
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Birla Income Plus

Type of Scheme	Open ended Income Scheme	
Investment Objective	To generate consistent income, through superior yields on its investments, at relatively moderate levels of risk through diversified research based investment approach. This income may be complemented by price changes of instruments in the portfolio.	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Debt and Money market instruments	Entire 100%
	The scheme may invest maximum of 40% in securitised debt.	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Plans : Retail Options : Dividend (with Reinvestment facility) & Growth	
Applicable NAV	Please refer to page no. 7	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.	
Benchmark Index	CRISIL Composite Bond Fund Index	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. Current record date are : Retail Dividend : March 15, June 15, Sept. 15, Dec. 15.	
Name of the Fund Manager	Mr. K. Ramanathan	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme :

Compounded annualised returns (%) of Growth option as at March 31, 2005.

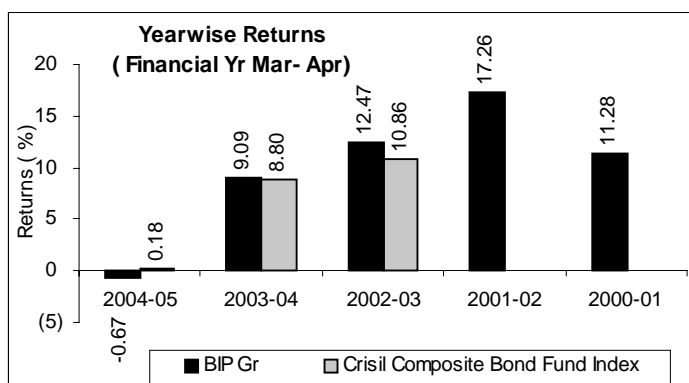
Birla Income Plus - Growth

Returns	1 Year *	3 Years	5 Years	Since Inception
BIP Gr (NAV: Rs. 27.93)	-0.67	6.82	9.69	11.49
Crisil Composite Bond Fund Index	0.18	6.52	-	-

Inception - October 23, 1995

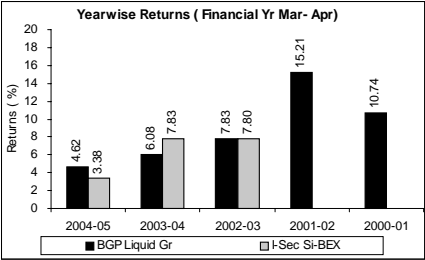
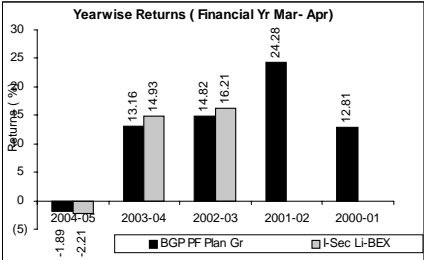
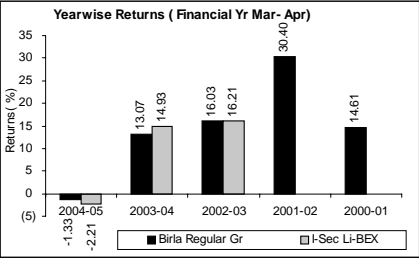
Note : Past performance may or may not be sustained in future.

*Absolute Returns

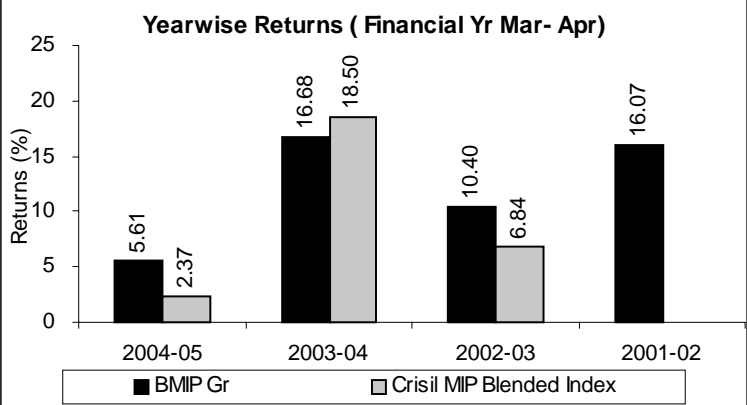


Expenses of the Scheme		
(i) Load Structure	Entry Load: Nil (for both plans) Exit Load: Retail Plan : (i) In respect of each purchase / switch in of Units upto and including Rs. 10 lacs in value, an Exit load of 0.60% is payable if the Units are redeemed/switch out within 180 days. In respect of each purchase/switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable. <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005): Birla Income Plus - Retail Plan : 1.78%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
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Birla Gilt Plus

Type of Scheme	Open ended Government Securities Scheme																																					
Investment Objective	To generate income and capital appreciation through investments exclusively in Government Securities.																																					
Asset Allocation	Types of Instruments	Normal Allocation (% of Net Assets)																																				
Pattern of the scheme	Securities created and issued by the central government and/or repos/ reverse repos in such government securities as may be permitted by the RBI.	Upto 100%																																				
	The scheme may also invest a portion of the corpus in call money market or in an alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.																																					
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																					
Plans and Options	Plans: Liquid Plan : Options : Quarterly Dividend (with Reinvestment facility), Annual Dividend (with Reinvestment facility), & Growth PF Plan : Options : Quarterly Dividend (with Reinvestment facility), Annual Dividend (with Reinvestment facility), & Growth (Quarterly & Annual Gain) Regular Plan : Options : Quarterly Dividend (with Reinvestment facility), Annual Dividend (with Reinvestment facility), & Growth																																					
Applicable NAV	Please refer to page no. 7																																					
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7																																					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.																																					
Benchmark Index	Liquid Plan: I-Sec Si-Bex	PF Plan: I-Sec Li-Bex Regular Plan: I-Sec Li-Bex																																				
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. Record dates under Quarterly Dividend option will be March 15, June 15, Sept. 15, Dec. 15. Record date for Annual Dividend option will be announced from time to time.																																					
Name of the Fund Manager	Mr. Navneet Munot																																					
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																																					
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <p>Birla Gilt Plus</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 Year*</th> <th>3 Years</th> <th>5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BGP Liquid Gr (NAV:Rs. 16.28)</td> <td>4.62</td> <td>6.17</td> <td>8.75</td> <td>9.32</td> </tr> <tr> <td>I-Sec Si-BEX</td> <td>3.38</td> <td>6.32</td> <td>-</td> <td>-</td> </tr> <tr> <td>BGP PF Plan Gr (NAV:Rs. 19.02)</td> <td>-1.89</td> <td>8.44</td> <td>12.27</td> <td>12.47</td> </tr> <tr> <td>I-Sec Li-BEX</td> <td>-2.21</td> <td>9.32</td> <td>-</td> <td>-</td> </tr> <tr> <td>BGP Regular Plan Gr (NAV:Rs. 21.01)</td> <td>-1.33</td> <td>9.0</td> <td>13.97</td> <td>14.54</td> </tr> <tr> <td>I-Sec Li-BEX</td> <td>-2.21</td> <td>9.32</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Inception - October 12, 1999</p> <p>Note : Past performance may or may not be sustained in future. *Absolute Returns</p>		Returns	1 Year*	3 Years	5 Years	Since Inception	BGP Liquid Gr (NAV:Rs. 16.28)	4.62	6.17	8.75	9.32	I-Sec Si-BEX	3.38	6.32	-	-	BGP PF Plan Gr (NAV:Rs. 19.02)	-1.89	8.44	12.27	12.47	I-Sec Li-BEX	-2.21	9.32	-	-	BGP Regular Plan Gr (NAV:Rs. 21.01)	-1.33	9.0	13.97	14.54	I-Sec Li-BEX	-2.21	9.32	-	-	
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	 <table border="1"> <caption>Yearwise Returns (Financial Yr Mar- Apr)</caption> <thead> <tr> <th>Year</th> <th>BGP Liquid Gr (%)</th> <th>I-Sec Si-BEX (%)</th> </tr> </thead> <tbody> <tr> <td>2004-05</td> <td>4.62</td> <td>3.38</td> </tr> <tr> <td>2003-04</td> <td>6.08</td> <td>7.83</td> </tr> <tr> <td>2002-03</td> <td>7.83</td> <td>7.80</td> </tr> <tr> <td>2001-02</td> <td>15.21</td> <td>-</td> </tr> <tr> <td>2000-01</td> <td>10.74</td> <td>-</td> </tr> </tbody> </table>	Year	BGP Liquid Gr (%)	I-Sec Si-BEX (%)	2004-05	4.62	3.38	2003-04	6.08	7.83	2002-03	7.83	7.80	2001-02	15.21	-	2000-01	10.74	-	 <table border="1"> <caption>Yearwise Returns (Financial Yr Mar- Apr)</caption> <thead> <tr> <th>Year</th> <th>BGP PF Plan Gr (%)</th> <th>I-Sec Li-BEX (%)</th> </tr> </thead> <tbody> <tr> <td>2004-05</td> <td>-1.89</td> <td>-2.21</td> </tr> <tr> <td>2003-04</td> <td>13.16</td> <td>14.83</td> </tr> <tr> <td>2002-03</td> <td>14.82</td> <td>16.21</td> </tr> <tr> <td>2001-02</td> <td>24.28</td> <td>-</td> </tr> <tr> <td>2000-01</td> <td>12.81</td> <td>-</td> </tr> </tbody> </table>	Year	BGP PF Plan Gr (%)	I-Sec Li-BEX (%)	2004-05	-1.89	-2.21	2003-04	13.16	14.83	2002-03	14.82	16.21	2001-02	24.28	-	2000-01	12.81	-
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Expenses of the Scheme																																						
(i) Load Structure	Entry Load: Nil (for all scheme) Exit Load: Liquid Plan & Regular Plan: Nil, PF Plan: 1.00% if exited within 365 days. <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 																																					
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005) : Birla Gilt Plus - Liquid Plan : 1.32% Birla Gilt Plus - Regular Plan : 1.50% Birla Gilt Plus - PF Plan : 1.50%																																				
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33																																					
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.																																					
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.																																				
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.																																					

Birla MIP (An open ended fund. Monthly income is not assured and is subject to availability of distributable surplus.)

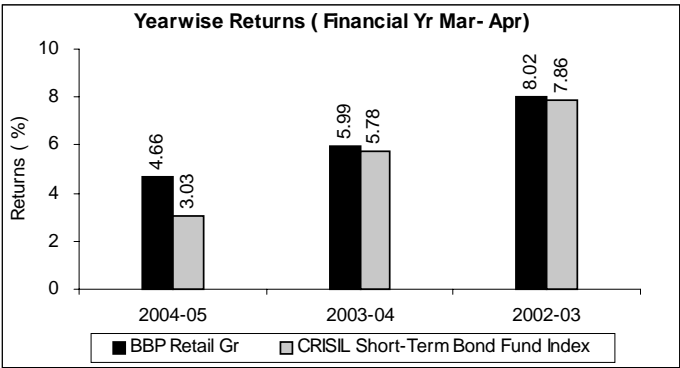
Type of Scheme	An open ended income scheme																	
Investment Objective	To generate regular income so as to make monthly distributions to unitholders with the secondary objective being growth of capital. Income may be generated through receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets.																	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)																
	Debt and Money market instruments	Upto 100%																
	Equity and Related Instruments	Upto 15%																
	The scheme invest a maximum of 40% in securitised debt.																	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																	
Plans and Options	Plans : Monthly Dividend (with Reinvestment facility), Monthly Payment (Instant & Deferred) & Growth																	
Applicable NAV	Please refer to page no. 7																	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7																	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.																	
Benchmark Index	CRISIL MIP Blended Index																	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. Under the Monthly Dividend Plan, investors on record as on the last Friday of the month will be eligible for dividend declared, if any.																	
Name of the Fund Manager	Mr. K. Ramanathan & Mr. Nishid Shah																	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited																	
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th colspan="4">Birla MIP - Growth</th> </tr> <tr> <th>Returns</th> <th>1 Year *</th> <th>3 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BMIP Gr (NAV : Rs. 16.32)</td> <td>5.61</td> <td>10.81</td> <td>11.89</td> </tr> <tr> <td>Crisil MIP Blended Index</td> <td>2.37</td> <td>9.04</td> <td>-</td> </tr> </tbody> </table> <p>Inception - November 20, 2000</p> <p>Note : Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p>		Birla MIP - Growth				Returns	1 Year *	3 Years	Since Inception	BMIP Gr (NAV : Rs. 16.32)	5.61	10.81	11.89	Crisil MIP Blended Index	2.37	9.04	-
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	 <p>The bar chart shows yearwise returns for Birla MIP Gr (black bars) and Crisil MIP Blended Index (grey bars) for financial years 2004-05, 2003-04, 2002-03, and 2001-02. The Y-axis represents Returns (%).</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>BMIP Gr (%)</th> <th>Crisil MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>2004-05</td> <td>5.61</td> <td>2.37</td> </tr> <tr> <td>2003-04</td> <td>16.68</td> <td>18.50</td> </tr> <tr> <td>2002-03</td> <td>10.40</td> <td>6.84</td> </tr> <tr> <td>2001-02</td> <td>16.07</td> <td>-</td> </tr> </tbody> </table>		Financial Year	BMIP Gr (%)	Crisil MIP Blended Index (%)	2004-05	5.61	2.37	2003-04	16.68	18.50	2002-03	10.40	6.84	2001-02	16.07	-	
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(i) Load Structure	<p>Entry Load : Nil</p> <p>Exit Load : (i) In respect of each purchase / switch in of Units upto and including Rs. 10 lacs in value, an Exit load of 0.60% is payable if the Units are redeemed/switch out within 90 days from the date of allotment. In respect of each purchase/switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable.</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 																	
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005) : 1.81%																
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33																	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.																	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.																
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.																	



Birla MIP II (An open ended fund. Monthly income is not assured and is subject to availability of distributable surplus.)

Type of Scheme	An open ended income scheme.															
Investment Objective	The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unitholders, with the secondary objective being growth of capital.															
Asset Allocation Pattern of the scheme	Wealth 25 Plan			Savings 5 Plan												
	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)										
	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	70%- 80%	75%	Debt & Money Market securities (including securitised debt upto a maximum of 50%)	90%- 100%	95%										
	Equities & Equity related instruments	20%- 30%	25%	Equities & Equity related instruments	0%- 10%	5%										
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.															
Plans and Options	Plans : Savings 5 & Wealth 25 Options : Monthly Dividend (with Reinvestment facility), Monthly Payment & Growth															
Applicable NAV	Please refer to page no. 7															
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.															
Benchmark Index	CRISIL MIP Blended Index															
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. Under the Monthly Dividend Plan, investors on record as on the last Friday of the month will be eligible for dividend declared, if any.															
Name of the Fund Manager	Mr. K. Ramanathan & Mr. Nishid Shah															
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited															
Performance of the scheme :	<p>Compounded annualised returns (%) of Growth option as at March 31, 2005.</p> <p>The scheme was in existence for less than 1 year on 31st March, 2005. For performance of similar scheme launched by the Mutual Fund please refer to page 24 (Birla MIP)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;">Birla MIP II</th> </tr> <tr> <th style="text-align: center;">Returns Absolute</th> <th style="text-align: center;">Since Inception*</th> </tr> </thead> <tbody> <tr> <td>Birla MIP II - Wealth 25 - Growth (NAV : Rs. 10.87)</td> <td style="text-align: center;">8.67</td> </tr> <tr> <td>Birla MIP II - Savings 5 - Growth (NAV : Rs. 10.37)</td> <td style="text-align: center;">3.66</td> </tr> <tr> <td>Crisil MIP Blended Index</td> <td style="text-align: center;">1.7</td> </tr> </tbody> </table> <p style="text-align: center;">Inception - May 01, 2004</p> <p>Note : Past performance may or may not be sustained in future. *Absolute Returns</p>						Birla MIP II		Returns Absolute	Since Inception*	Birla MIP II - Wealth 25 - Growth (NAV : Rs. 10.87)	8.67	Birla MIP II - Savings 5 - Growth (NAV : Rs. 10.37)	3.66	Crisil MIP Blended Index	1.7
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Crisil MIP Blended Index	1.7															
Expenses of the Scheme																
(i) Load Structure	<p>Entry Load: Nil (for both plans) Exit Load: Wealth 25 Plan : (i) In respect of each purchase / switch in of Units upto and including Rs. 10 lacs in value, an Exit load of 0.60% is payable if the Units are redeemed/switch out within 180 days from the date of allotment. In respect of each purchase/switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable. Savings 5 Plan : Nil</p> <ul style="list-style-type: none"> • No entry load shall be charged on the units subscribed by any Fund of Funds scheme. • For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 															
(ii) Recurring expenses	<p>First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%</p>	<p>Actual expenses for the previous financial year (2004-2005) :</p> <p>MIP II - Savings 5 : 1.48% MIP II - Wealth 25 : 2.15%</p>														
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33															
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.															
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Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.															

Birla Bond Plus

Type of Scheme	Open ended short term Income Scheme													
Investment Objective	The primary objective of the scheme is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.													
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)												
	Debt and Money market instruments	Upto 100%												
	If the scheme decides to invest securitised debt it the intension of the Investment Manager that such investment will not, normally, exceed 50% of the corpus of the scheme.													
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.													
Plans and Options	Plans : Retail Plan & Institutional Plan Options : Dividend (with Reinvestment facility) & Growth													
Applicable NAV	Please refer to page no. 7													
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7													
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.													
Benchmark Index	CRISIL Short-Term Bond Fund Index													
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. It is the intention of the scheme to declare dividends at fortnightly intervals under Dividend Option. The current record dates are the second and fourth Friday of every month.													
Name of the Fund Manager	Mr. Navneet Munot													
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited													
Performance of the scheme :														
Compounded annualised returns (%) of Growth option as at March 31, 2005.														
Birla Bond Plus - Retail - Growth														
	Returns	1 Year * 3 Years Since Inception												
	BBP Retail Gr (NAV : Rs. 12.32)	4.66 6.22 6.42												
	CRISIL Short-Term Bond Fund Index	3.03 5.54 -												
Inception - November 26, 2001														
Note : Past performance may or may not be sustained in future.														
*Absolute Returns														
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Financial Year	BBP Retail Gr (%)	CRISIL Short-Term Bond Fund Index (%)												
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Expenses of the Scheme														
(i) Load Structure	Entry Load: Nil, Exit Load: Nil <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 													
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005) : 0.81%												
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33													
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.													
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.												
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Birla Bond Index Fund

Type of Scheme	Open Ended Income Scheme
Investment Objective	The scheme proposes to track the CRISIL Composite Bond Index, which has been introduced by CRISIL to track the returns on a Composite Portfolio that includes call instruments, Commercial Papers, Government Securities, AAA and AA rated instruments. Because it is not practical or cost effective for the fund to invest in each and every security in the index, the fund will aim to invest in a sample which is an adequate representation of the key characteristics of the index such as market sector weightings, coupon rates, credit quality and maturity. The Fund may invest a part of its assets outside the Index, in papers whose characteristics and risks-including maturity, credit quality, and issuer type are similar to those of the papers in the Index.
Asset Allocation Pattern of the scheme	The asset allocation (as a % of net assets) of the portfolio under normal circumstances will replicate the constituent weights of the CRISIL Composite Bond Index. The scheme may also invest upto 20% of its assets in securitised instruments provided that such investment is in line with the investment objectives.
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
Plans and Options	Dividend (with Reinvestment facility) & Growth
Applicable NAV	Please refer to page no. 7
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.
Benchmark Index	CRISIL Composite Bond Fund Index
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. The current frequency of dividends is quarterly with the record dates being March 15 June 15, Sept. 15 & Dec. 15 each year.
Name of the Fund Manager	Mr. Satyabrata Mohanty
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited

Performance of the scheme :

Compounded annualised returns (%) of Growth option as at March 31, 2005.

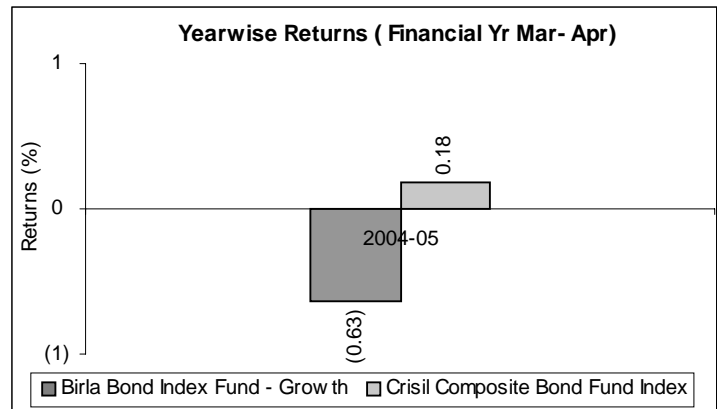
Birla Bond Index Fund - Growth

Returns	1 Year *	Since Inception
Birla Bond Index Fund - Growth (NAV : Rs. 10.68)	-0.63	3.48
Crisil Composite Bond Fund Index	0.18	3.43

Inception - April 24, 2003

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

*Absolute Returns



Expenses of the Scheme		
(i) Load Structure	<p>Entry Load: Nil</p> <p>Exit Load: In respect of each purchase /switch in of Units upto and including Rs. 10 lacs in value, an Exit load of 0.25% is payable if the Units are redeemed/switch out within 90 days from the date of allotment. In respect of each purchase/switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable.</p> <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005): 0.83%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.	



Birla Floating Rate Fund

Type of Scheme	Open ended Income Scheme		
Investment Objective	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/ money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Floating Rate Debt Securities (including Securitised Debt, Money market instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	65% - 100%	
	Fixed Rate Debt Securities (including Securitised Debt, Money market instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0% - 35%	
	Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/ money market instruments. It is the intention of the scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.		
Plans and Options	Plans : Short Term Plan & Long Term Plan Options : Dividend Reinvestment & Growth		
Applicable NAV	Please refer to page no. 7		
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.		
Benchmark Index	CRISIL Liquid Fund Index		
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. The current frequency of dividends in the Short Term Plan is weekly (Record date : Saturday of each week) and Long Term Plan is monthly (Record date : last Friday of every month).		
Name of the Fund Manager	Mr. Satyabrata Mohanty		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		
Performance of the scheme : Compounded annualised returns (%) of Growth option as at March 31, 2005.			
Birla Floating Rate Fund - LTP - Growth		Birla Floating Rate Fund - STP - Growth	
Returns	1 Year *	Since Inception	
Birla Floating Rate Fund-LTP - Growth (NAV : Rs. 10.96)	5.03	5.12	
Crilil Liquid Fund Index	4.17	4.14	
Inception - June 04, 2003 Note : Past performance may or may not be sustained in future. *Absolute Returns		Inception - June 04, 2003 Note : Past performance may or may not be sustained in future. *Absolute Returns	
Expenses of the Scheme			
(i) Load Structure	Entry Load: Nil (for the both plans) Exit Load: Short Term Plan : Nil, Long Term Plan : In respect of each purchase /switch in of Units upto and including Rs. 10 lacs in value, an Exit load of 0.50% is payable if the Units are redeemed/switch out within 180 days. In respect of each purchase/switch in of Units, greater than Rs. 10 lacs in value, no exit load is payable. <ul style="list-style-type: none"> No entry load shall be charged on the units subscribed by any Fund of Funds scheme. For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 		
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005) : Birla Floating Rate Fund - Long Term Plan : 0.84 Birla Floating Rate Fund - Short Term Plan : 0.74	
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.		
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.	
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.		

Birla Cash Plus

Type of Scheme	Open ended Liquid Scheme	
Investment Objective	To provide reasonable returns, at high levels of safety, and liquidity through judicious investments in high quality debt and money market instruments.	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	All Money market instruments	Upto 90%
	Corporate Debt, Financial Institutions & Banking Sector Bonds, Public Sector Bonds, Government Guaranteed Bonds and related instruments.	At least 10%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	
Plans and Options	Plans : Retail (Options : Daily Dividend Reinvestment & Growth) Institutional (Options : Daily Dividend Reinvestment, Weekly Dividend {with Reinvestment facility}, Fortnightly {with Reinvestment facility}) Institutional Premium (Options : Daily Dividend Reinvestment, Weekly Dividend {with Reinvestment facility}, Fortnightly {with Reinvestment facility} & Growth)	
Applicable NAV	Please refer to page no. 7	
Minimum Application Amount/ Number of Units	Please refer to Instruction No. 9 on page no. 6 & 7	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.	
Benchmark Index	CRISIL Liquid Fund Index	
Dividend Policy	Dividend will be declared subject to the availability of Distributable Surplus. The actual declaration of dividend and frequency thereof will be at the discretion of Trustees. The current frequency of dividends is Daily under the Daily Dividend Option. In case of Weekly Dividend Option the record date is every Friday and in case of the fortnightly Dividend Option the same is 2nd & 4th Friday of the Month.	
Name of the Fund Manager	Mr. Navneet Munot	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme :

Compounded annualised returns (%) of Growth option as at March 31, 2005.

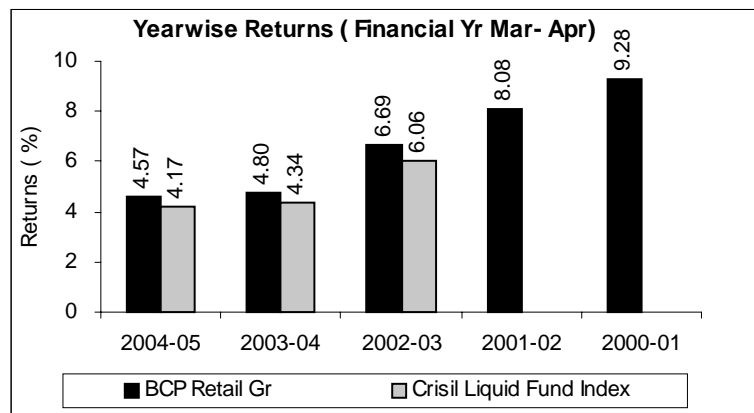
Birla Cash Plus - Retail - Growth

Returns	1 Year *	3 Years	5 Years	Since Inception
BCP Retail Gr (NAV : Rs. 17.85)	4.57	5.35	6.67	7.72
Crisil Liquid Fund Index	4.17	4.85	-	-

Inception - June 16, 1997

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

*Absolute Returns



Expenses of the Scheme		
(i) Load Structure	Entry Load: Nil, Exit Load: Nil <ul style="list-style-type: none"> For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 	
(ii) Recurring expenses	First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50%	Actual expenses for the previous financial year (2004-2005) : 0.56%
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33	
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.	
For Investor Grievances please contact	Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.	Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Birla Dynamic Bond Fund

Type of Scheme	Open Ended Income Scheme								
Investment Objective	To generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.								
Asset Allocation Pattern of the Scheme	Type of Investment	Asset Allocation Range	Normal Allocation* (% of the Net Asset)						
	Government of India Securities	0% to 100	50% to 65%						
	Corporate Bonds	0% to 100	25% to 35%						
	Cash Liquid instruments, Money Markets Short term Debt Papers**	0% to 100	0% to 25%						
	The investments in securitised debt papers will normally not exercised 50% of the net asset of the scheme. *Since the intention of the fund is to dynamically manage the asset allocation the percentages would change depending on view on interest rates as well as the level of corporate spreads prevailing at that point in time and also availability of different assets at different points of time. ** The short-term debt papers would have a maturity upto 1 year.								
Risk Profile of the Scheme	Mutual Fund Investments are subject to market Risk. Please read the offer document carefully for details on risk factors before investments.								
Plans and Options	Retail Plan with Growth Option and Quarterly Dividend Option(with reinvestment facility).								
Applicable NAV	Please refer to page no. 7								
Minimum Application Amount/number of Units	Please refer to Instruction No. 9 on page no. 6 & 7								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of redemption / repurchase request at the official points of acceptance of Birla Mutual Fund.								
Benchmark Index	CRISIL Composite Bond Fund Index								
Dividend Policy	Dividend will be declared subject to the availability of distributable surplus. The actual declaration of Dividend and frequency thereof will be at the discretion of Trustees. Under the Quarterly Dividend Option investors on record as on the last business day of each quarter (i.e. quarter ending June, September, December, March) will be eligible for dividend declared, if any.								
Name of the Fund Manager	Mr. K. Ramanathan								
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited								
Performance of the scheme :	<p>Absolute returns (%) of Growth option as at March 31, 2005.</p> <p>The scheme was in existence for less than 1 year on 31st March, 2005. For performance of similar schemes launched by the Mutual Fund please refer to Birla Income Plus (Page No. 22), Birla Gilt Plus (Page No. 23), Birla Bond Plus (Page No. 26), Birla Bond Index Fund (Page No. 27), Birla Floating Rate Fund (Page No. 28), Birla Cash Plus (Page No. 29).</p> <p>Birla Dynamic Bond Fund - Growth</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>BDBF Gr (NAV : Rs. 10.24)</td> <td>2.36</td> </tr> <tr> <td>Crisil Composite Bond Fund Index</td> <td>1.71</td> </tr> </tbody> </table> <p>Inception - September 24, 2004</p> <p>Note : Past performance may or may not be sustained in future.</p>			Returns	Since Inception	BDBF Gr (NAV : Rs. 10.24)	2.36	Crisil Composite Bond Fund Index	1.71
Returns	Since Inception								
BDBF Gr (NAV : Rs. 10.24)	2.36								
Crisil Composite Bond Fund Index	1.71								
Expenses of the Scheme									
(i) Load Structure	<p>Entry Load : Nil Exit Load : Nil</p> <ul style="list-style-type: none"> For load structure applicable to SIP/STP, please refer to instructions on SIP/STP application attached. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. 								
(ii) Recurring Expenses	<p>First Rs. 100 Crores : 2.25% Next Rs. 300 Crores : 2.00% Next Rs. 300 Crores : 1.75% Over Rs. 700 Crores : 1.50%</p>	Actual expenses for the previous financial year (2004-2005) : 0.82							
Tax treatment for the Investors(Unitholders)	Please refer to page no. 33								
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.birlasunlife.com and www.amfiindia.com. Investors can also call up at our toll free number 1-600-22-7000.								
For Investor Grievances please contact	<p>Birla Sun Life Asset Management Company Limited, 2nd Floor, Tower A, Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai - 400 093 Tel. : +91-22 56928000 Fax : +91-22 56928111; E-mail: connect@birlasunlife.com OR Any of the Investor Service Centres of Birla Mutual Fund.</p>	<p>Registrar Computer Age Management Services Ltd. (CAMS), Unit : Birla Mutual Fund A & B Laxmi Bhawan, 609, Anna Salai, Chennai - 600 006.</p>							
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post or by email. Half yearly scheme portfolio will either be mailed to the unitholders' or published in the news papers as permitted under SEBI (Mutual Funds) Regulations, 1996.								

"FORM NO. 60 [See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant _____

2. Particulars of transaction
3. Amount of the transaction
4. Are you assessed to tax ? Yes / No
5. If yes,
 - (i) Details of Ward/Circle/ Range where the last return of income was filed ? _____
 - (ii) Reasons for not having permanent account number ? _____
6. Details of the document being produced in support of address in column 1 _____

VERIFICATION

I, _____, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____, _____

Date : _____ Place : _____

Signature of the declarant

INSTRUCTIONS : Documents (any one) which can be produced in support of the address are :- (1) Ration Card, (2) Passport, (3) Driving licence, (4) Identity Card issued by any institution, (5) Copy of the electricity bill or telephone bill showing residential address, (6) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address, (7) Any other documentary evidence in support of his address given in the declaration.;

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“FORM NO. 61 [See provisio to clause (a) of rule 114C(1)]

Form of declaration to be filed by a person who has agricultural income and is not in receipt of any other income chargeable to income-tax in respect of transactions specified in clauses (a) to (h) of rule 114B

1. Full name and address of the declarant _____

2. Particulars of transaction

3. Details of documents being produced in support of address in column(1) Yes / No

I hereby declare that my source of income is from agriculture and I am not required to pay income-tax on any other income if any.

Date : _____

Place : _____

Signature of the declarant

VERIFICATION

I, _____, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____, _____

Date : _____ Place : _____

Signature of the declarant

Instructions: Documents which can be produced in support of the address are :- (1) Ration Card, (2) Passport, (3) Driving licence, (4) Identity Card issued by an institution, (5) Copy of the electricity bill or telephone bill whoing residential address, (6) Any document or communication issued by an authority of Central Government, State Government or local bodies showing residential address, (7) Any other documentary evidence in support of his address given in the declaration.

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2. Particulars of transaction

3. Details of documents being produced in support of address in column(1) Yes / No

I hereby declare that my source of income is from agriculture and I am not required to pay income-tax on any other income if any.

Date : _____

Place : _____

Signature of the declarant

VERIFICATION

I, _____, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____, _____

Date : _____ Place : _____

Signature of the declarant

Instructions: Documents which can be produced in support of the address are :- (1) Ration Card, (2) Passport, (3) Driving licence, (4) Identity Card issued by an institution, (5) Copy of the electricity bill or telephone bill whoing residential address, (6) Any document or communication issued by an authority of Central Government, State Government or local bodies showing residential address, (7) Any other documentary evidence in support of his address given in the declaration.

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TAX TREATMENT

The following tax benefits are available to investors and the Mutual Fund under present taxation laws. **THE INFORMATION SET FORTH BELOW IS BASED ON THE MUTUAL FUND'S UNDERSTANDING OF THE TAX LAWS AS OF DATE OF THIS KEY INFORMATION MEMORANDUM FOR ALL OPEN ENDED SCHEMES OF BIRLA MUTUAL FUND. IN VIEW OF THE INDIVIDUAL NATURE OF TAX CONSEQUENCES, EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX ADVISER WITH RESPECT TO THE SPECIFIC TAX CONSEQUENCES TO HIM OR HER OF PARTICIPATION IN THE SCHEME.**

Income Tax : To the Mutual Fund : Birla Mutual Fund is a Mutual Fund registered with SEBI and as is eligible for benefits under Section 10(23D) of the Income Tax Act, 1961. Accordingly, entire income of the trust is exempt from tax. 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.

Securities Transaction Tax (STT) : The Mutual Fund is also liable to pay securities transaction tax in respect of open ended equity oriented schemes at the rate of 0.15% on the value of the securities at the time of repurchase of units. The Finance Bill, 2005 has proposed an increase in STT to 0.20% w.e.f. 1st June, 2005.

Dividend Distribution Tax (DDT) : The Mutual Fund is required to pay dividend distribution tax as follows:

- Open ended equity oriented schemes are not liable to pay dividend distribution tax;
- Other schemes are liable to pay dividend distribution tax as follows:
 - @ 14.025 % (including a surcharge of 10% and an additional surcharge by way of education cess of 2 percent on the amount of tax plus surcharge) on dividend distributed to individuals and HUFs; and
 - @ 22.44% (including a surcharge of 10% and an additional surcharge by way of education cess of 2 percent on the amount of tax plus surcharge) on dividend distributed to persons other than individuals and HUFs.

To the Unitholders

1. Dividend from Mutual Fund received by the unit holders on or after April 1, 2003 would be tax free in the hands of the unit holders.
2. For units of debt and liquid oriented schemes of a Mutual fund: Under Section 112 of the Act, capital gains chargeable on transfer of long term capital assets are subject to tax at the rate of 20% (plus applicable surcharge and education cess of 2%). The capital gains will be computed by deducting the following amounts from the sale consideration:

- a) Expenditure incurred wholly and exclusively in connection with such transfer, and
- b) Cost as inflated by the cost inflation index notified by the Central Board of Direct taxes in case of resident unitholders. (In case of an individual or Hindu Undivided Family (HUF), being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax, the long term capital gains shall be reduced to the extent of the shortfall and only the balance long term capital gains will be subject to the flat rate of taxation).

However, the maximum tax payable on long term capital gains on units is restricted to 10% of capital gains (plus applicable surcharge and education cess of 2%) calculated without indexation of cost.

The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, in terms of Section 70, capital loss on transfer of long term capital asset would be allowed to be set off only against gains from transfer of long term capital assets and balance long term capital loss shall be carried forward separately for setting off only against long-term capital gains in subsequent years.

The short term capital gain on transfer of units of a debt or liquid scheme are taxed at the normal rates of tax applicable to the individual assesseees (including applicable surcharge and education cess).

3. For units of equity oriented schemes of a Mutual fund: These above mentioned provisions are not applicable as long term capital gains on transfer of securities is exempt from tax u/s 10(38) of the Income Tax Act 1961. The short term capital gain on transfer of units of an open ended equity fund is taxable @ 10% (plus applicable surcharge and education cess).
4. The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent.
5. Units purchased within three months prior to the record date are sold within nine months after the record date, then the capital loss arising from such sale of units would not be available for set off against other capital gains to the extent of dividend income received from such units which is exempt from tax as per section 94(7) of the Act.

Additionally, as provided by section 94(8) of the Act, in case of units purchased within a period of three months prior to the record date on which bonus units are allotted and if any or all of the purchased units are transferred within a period of nine months after the record date, the loss arising on transfer of original units shall be ignored for the purpose of computing the income chargeable to tax. The loss so ignored shall be treated as cost of acquisition of such bonus units.

6. Under Section 88 (2) (xiiib) of the Act subscriptions made out of income chargeable to tax by an individual or HUF in the approved Schemes including Equity Linked Savings Scheme (ELSS), up to an amount not exceeding Rs.10,000 will qualify for rebate in the proportion mentioned in the section. The Finance Bill, 2005 has proposed a deduction of Rs. 1 lac under the provisions of Section 80C for subscription by an individual or HUF in an approved ELSS.
7. **Tax Deducted At Source :**

Income in respects of units : As per the provisions of the Act, no tax shall be deducted at source from any income credited or paid to unitholder in respect of units of a Mutual Fund specified under Section 10(23D) of the Act.

Resident Investor : No tax is required to be deducted at source from capital gains arising to resident investors at the time of repurchase or redemption of the units.

Non-Resident Investor :

Debt and Liquid Schemes : Under Section 195 of the Act, the Mutual Fund is required to deduct tax at source at the rate of 20% (plus applicable surcharge and cess) on any long term capital gains if the payee Unitholder is a non-resident. In respect to short term capital gains, tax is required to be deducted at source at the rate of 30% (plus applicable surcharge and cess) if the payee Unitholder is a non-resident non-corporate and at the rate of 40% (plus applicable surcharge and cess) if the payee Unitholder is a foreign company.

Equity Schemes : As per the provisions of Section 195 of the Act, tax is required to be deducted tax at source from the redemption proceeds paid to non resident investors. This withholding tax is in addition to the securities transaction tax payable, if any, by the investor.

However one has to refer to the provisions of applicable Tax Treaty and the same can be opted for, if they are more beneficial than domestic tax law provisions. No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FII on repurchase/redemption of units in view of the provisions of Section 196D(2) of the Act.

Wealth Tax

Units are not to be treated as assets as defined under Section 2(ea) of the Wealth-Tax Act, 1957 and hence will not be liable to wealth-tax.



Birla Sun Life
Mutual Fund



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

BRANCH OFFICES OF BIRLA MUTUAL FUND - OFFICIAL POINTS OF ACCEPTANCE (For all Schemes)

● **AHMEDABAD** : 505, Abhijeet-I, 5th Floor, Mithakali Six Road, Navrang pura, Ahmedabad-380009. • Tel.: (079)-26403553/48 ● **BANGALORE** : G-011, HM Geneva House, 14, Cunningham House Road, Bangalore -560052. • Tel.: (080)-22389991/2/3 ● **CHENNAI** : Kubers Towers Old No-42, 1st Floor Pantheon Road, Egmore, Chennai -600008. • Tel.: (044)-52045003/28191681 ● **KOLKATA** : J.K.Millennium Centre, 2nd Floor, 46 D, J.L. Nehru Road, Kolkata - 700071. • Tel.: (033)-2288 2592/ 2594/2595 ● **MUMBAI (SALES OFFICE)** : Turner Morrison Building, 1st Floor, 16, Bank Street, Fort, Mumbai 400 023. • Tel.: (022)-56379999 ● **MUMBAI (HEAD OFFICE)** : Ahura Centre, 2nd Floor Tower 'A' 96/A-D, Mahakali Caves Road, Andheri (E), Mumbai-400 093. • Tel.: (022)-56928000 ● **NEW-DELHI** : 801& 802 Ashoka Estate, 24, Barakhamba Road, Connaught Place, New-Delhi - 110001. • Tel.: (011)-23358636/23320831 ● **PUNE** : Kapil Towers 'A' 2nd Floor, Dr. Ambedkar Road, Nr. Sangam Bridge, R.T.O., Pune-411001. • Tel.: (9520)-56011865/1866/1867 ● **SECUNDRABAD** : Mayfair Complex, 1st Floor, S P Road, Secundrabad-500 003. • Tel.: (040)-55311052/3580.

OTHER OFFICIAL POINTS OF ACCEPTANCE - CAMS INVESTOR SERVICE CENTERS / TRANSACTION POINTS (For all Schemes)

● **AHMEDABAD** : 402-406, 4th Floor - Devpath Building, off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006 Tel.: (079) 2642 4940, 2646 4929 ● **BANGALORE** : No 8 Kempe Gowda Road, Second Floor, Mahaveer Shopping Complex, Bangalore - 560 009 Tel.: (080)-2225 9491, 2220 3157 ● **BHUBANESWAR** : 101/7, Janpath, Unit - III, Bhubaneswar - 751 001 Tel.: (0674)-253 4909, 253 5395 ● **CHANDIGARH** : SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. Tel.: (0172)-2706 651, 2711 325 ● **CHENNAI** : Ground Floor, A & B Lakshmi Bhawan, 609, Anna Salai, Chennai - 600 006 Tel.: (044)-2829 5163, 2829 1549 ● **COIMBATORE** : 66, Lokamanya Street (West), R. S. Puram, Coimbatore - 641 002 Tel.: (0422)-25369575/76 ● **GUWAHATI** : A.K. Azad Road, Rehbari, Guwahati - 781008 Tel.: (0361)-2607771 ● **INDORE** : Dalal Chambers, 101, Sagarmatha Apartments, 1st Floor, 18 / 7 M G Road, Indore - 452003, Tel.: (0731)-252 8609, 252 9261 ● **JAIPUR** : G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001 Tel.: (0141) 2220948 / 951 ● **KANPUR** : G - 27-28 - Ground Floor, City Centre , 63/2, The Mall, Kanpur - 208 001 Tel.: (0512)-230 6668, 230 6685 ● **KOCHI** : 40/9633 D, Veekshanam Road, Near International Hotel, Kochi - 682 035 Tel.: (0484)-235 5396 ● **KOLKATA** : Lords Building, 7/1, Lord Sinha Road, Ground Floor, Kolkatta 700 071 Tel.: (033) 230582297 / 85 / 2303 ● **LUCKNOW** : No.3, First Floor, Saran Chambers 1, 5, Park Road, Lucknow - 226 001 Tel.: (0522)-237309 ● **LUDHIANA** : Shop No. 20-21 (Ground Floor), Prince Market, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P. O. Model Town, Ludhiana - 141 002 Tel.: (0161)-501 7502, 241 0279 ● **NEW DELHI** : Kanchanjanga, 304-305 III Floor, 18, Barakhamba Road, New Delhi - 110 001 Tel.: (011) 2335 3831, 2335 3832, 2335 3833 ● **SECUNDRABAD** : 102, 1st Floor, Jade Arcade, Paradise Circle, Secundarabad - 500 003 Tel.: (040) 5532 1531 / 32 ● **MUMBAI** : Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023 Tel.: 22702414, 22702415, 22702416, 22622903, 22622904 ● **PATNA** : Kamlalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001 Tel.: (0612) 2322 206 ● **PUNE** : Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune - 411 004 Tel.: (020)-2545 9439 / 2545 9440

OTHER OFFICIAL POINTS OF ACCEPTANCE - CAMS INVESTOR SERVICE CENTERS / TRANSACTION POINTS (For Non-Liquid Schemes only)

● **AGRA** : F-39/203, Sky Tower, Sanjay Place, Agra - 282 002 Tel.: (0562)-252 1812 ● **ALLAHABAD** : 1st Floor, Chandra Shekhar Azad Complex, (Near Indira Bhawan), 5, S. P Marg, Civil Lines, Allahabad - 211001 Tel.: (0532)-260 1602 ● **AMRITSAR** : 378-Majithia Complex, 1st Floor, M M Malviya Road, Amritsar - 143001 Tel.: (0183)-221 1194 ● **BELGAUM** : No. 21, Ground Floor, Arvind Complex, 1552, Maruti Gallii, Belgaum - 590 002 Tel.: (0831)-2425 305 ● **BHILAI** : 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020 Tel.: (0788)-505 0568 ● **BHOPAL** : C-12, 1st Floor, Above Life Line Hospital, Zone-I, M P Nagar, Bhopal - 462011 (M P) Tel.: (0755)-528 5266 ● **CALICUT** : 17/28, H 1st Floor, Manama Towers, Marvoor Road, Calicut - 673 001 Tel.: (0495)-2723173 ● **DEHRADUN** : 81, Chakrata Road, Dehradun - 248 001 Tel.: (0135)-271 3233 ● **DURGAPUR** : SN - 10, Ambedkar Sarani, City Centre, Durgapur - 713 216 Tel.: (0343)-254 8190 ● **GOA** : No.108, 1st Floor, Gurudatta Building, Above Weekender, M. G. Road, Panaji - 403 001 Tel.: (0832) 5645787 / 2424527 ● **HUBLI** : No. 208, 'A' Block, 1st Floor, Kundagol Complex, Opp Court, Club Road, Hubli - 580 029 Tel.: (0836)-2251213 ● **JALANDHAR** : 367/8, Central Town, Opp Gurudwara Diwan Asthan, Jalandhar - 144001 Tel.: (0181)-2456336 ● **JAMNAGAR** : 207/209, K.P. Shah House I , K V Road, Jamnagar - 361 001 Tel.: (0288)-255 8467 / 3111909. ● **JAMSHEDPUR** : Panch Bhawan, 'R' Road, Bistupur, Gr Floor, (Near Rajasthan Bhawan) Jamshedpur - 831 001 Tel.: (0657)-310 5930 ● **JODHPUR** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342 003 Tel.: (0291)-309 2892 / 262 8039 ● **MADURAI** : 86/71/A, Tamil Sangam Road, (Opp. Bell Hotel) 1st Floor, Madurai - 625 001 Tel.: (0452) 2622682 ● **MANGALORE** : 6. First Floor, West Gate Terminus, Falnir Road, Opp. Unity Health Complex, Highlands, Mangalore - 575 002 Tel.: (0824) 2436567 / 5252525 ● **MANIPAL** : Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal - 576 104 Tel.: (0820)-257 3333 / 5292033 ● **MORADABAD** : B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244 001 Tel.: (0591)-3092844 ● **MYSORE** : No.3, 1st Floor, CH 26, 7th Main, 5th Cross (above Trishakthi Medicals) Saraswati Puram, Mysore - 570 009 Tel.: (0821)-309 1244 / 234 2182 ● **NAGPUR** : 145 Lendra Park, Behind Shabari, New Ramdaspath, Nagpur - 440 011 Tel.: (0712)-253 2447, 253 7321 ● **NASIK** : Rahakar Chambers, 2nd Floor, 431 Vakli Wadi, Ashok Stambh, Nasik - 422 001 Tel.: (0253)-257 7449 ● **PATIALA** : 35, New Lal Bagh Colony, Patiala - 147001 Tel.: (0175)-2229633 / 3093724 ● **PONDICHERRY** : No 25, First Floor, Jawaharlal Nehru Street, Pondicherry - 605 001 Tel.: (0413)-2220575, 2335722 ● **RAIPUR** : C-23, Sector 1, Devendra Nagar, Raipur - 492004 Tel.: (0771)-309 0830 ● **RAJAHMUNDRY** : D.No 7-27-4, Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533 101 Tel.: (0883)-5565531 ● **RAJKOT** : 111, Pooja Complex, Harihar Chowk, Near GPO, Rajkot -360001 Tel.: (0281)-2241 399 ● **RANCHI** : 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi - 834001 Tel.: (0651)-3095122 ● **SALEM** : 28, I Floor, Advytha Ashram Road, Salem - 636 004 Tel.: (0427)-244 6338 ● **SILIGURI** : No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri - 734 401 Tel.: (0353)-2216065 ● **SURAT** : Niva Apartments, Above Sagrapura - Rudarpura Co-Op Bank, Bhatia Street, Nanpura, Surat - 395 001 Tel.: (0261)-246 4887 / 246 4679 / 246 2531 ● **TRICHUR** : VIII/350/15, O K John Memorial Building, Ekkanda Warriar Road, Trichur - 686 001 Tel.: (0487)-2420646 ● **TRICHY** : No 8, I Floor, 8th Cross West Extn., Thillainagar, Trichy - 620 018 Tel.: (0431)-274 1717 ● **TRIVANDRUM** : Tc 15/2012, Sheelatha Building, Woman's College Lane, Vazuthacadu, Trivandrum - 695 014 Tel.: (0471)-2724687 / 3950414 ● **UDAIPUR** : 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313004 Tel.: (0294)-3091722 ● **VADODARA** : 109, Silver Line, Beside World Trade Centre, Sayajigunj, Vadodara - 390 005 Tel.: (0265)-2225146, 2362412 ● **VALSAD** : C/O CAD House, 1st Floor Opp LIC Office, Halar Road, Valsad - 396 001 Tel.: (02632)-249 957 ● **VARANASI** : C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002 Tel.: (0542)-220 8546 / 311 3810 ● **VIJAYAWADA** : 40-1-48/2 Bandar Road, Adj to HDFC Bank, Vijaywada - 520010 Tel.: (0866)-559 5657 ● **VISAKHAPATNAM** : 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016 Tel.: (0891)-2598 875, 2540 175.

OTHER BRANCH OFFICES OF BIRLA MUTUAL FUND

● **BARODA** : 3/A Sun, Third Floor, Commercial Complex, Opp Race Course Tower, Next to Citibank, Gotri Road, Baroda - 390007 • Tel.: (D) (0265)- 5582984 / 2986 ● **BHUBANESWAR** : 77, Janpath, Kharvel Nagar, Bhubaneswar - 751001 • Tel.: (D) 2533016 / 2533826 • Tel. : (674)-531521/264 • Fax : 2531521 ● **CHANDIGARH** : SCO : 149-150, Sector - 9-C, Chandigarh - 160 017 • Tel.: (D) (0172)-2749172 - 73 • Fax : (0172)-749173 ● **COCHIN** : Casa Blanca, 2nd Floor, M G Road, Opp ICICI Bank, Cochin - 682035 • Tel.: (D) 366817 / 383969 • Tel.: (484)-366817 / 383969 • Fax : 2383969 ● **COIMBATORE** : 2nd Floor, Thirumalai Towers, 723 A & B Avinashi Road, Coimbatore - 641018 • Tel.: (422)-5350262 / 64 ● **GOA** : G 3, Sesa Ghor, Patod Plaza, Panjim, Goa - 403001 • Tel.: (D) (0832)-2437628 / 29 • Fax : 2437629 ● **GUWAHATI** : Orion Towers, 7, 8 1st Floor, G S Road Guwahati, Assam - 781 005 • Tel.: (D) 2595020 • Tel.: (361)-2598273 • Fax : (0361)-2599273 ● **INDORE** : 211/A, City Center, 580 M G Road, Indore - 452 001 • Tel.: (D) 5046304 • Tel.: (731)-5046789 / 0496 • Fax: 246123 ● **JAIPUR** : 205 2nd Floor, Ganapati Plaza, M I Road, Jaipur - 302 001 • Tel.: (D) 367882 / 372935 • Tel.: (141)-2372935 / 2367882 • Fax : 2372935 ● **KANPUR** : 303 & 303 Krishna Tower, 15/63 Civil Lines, Kanpur - 208 001 • Tel.: (512)-2331116 / 1121 • Fax : 2331116 ● **LUCKNOW** : 103-B 1st Floor, Shalimar Square, 126/31, B N Road, Lalbagh, Lucknow - 226 001 • Tel.: (D) (0522)-2294110 • Tel.: (0522)-2294110 • Fax : (0522)-2294111 ● **LUDHIANA** : SCO : 124 , 3rd Floor, Feroze Gandhi Market, Adjacent to Hotel Grewal, Ferozepur Road, Ludhiana - 141001 • Tel. : (D) 2771217 • Tel.: (161)-5088847 • Fax : 5088848 ● **PATNA** : 425/426 Ashiana Harniwas Complex, Dak Bunglow Road, Patna - 800 001 • Tel.: (612)-2207022/23 ● **SURAT** : M-8 & M-9, Mezzanie Floor, Jolly Plaza, Athwa Gate, Surat - 395001 • Tel.: (D) (0261)- 5581707/1708 • Fax : 2462753.

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