



Pre-registration Queries

1 What is MF Insta-invest?

MF Insta-invest is an internet based online mutual fund transaction facility provided by Aditya Birla Money Mart Limited (ABMML) on its website www.adityabirlamoneymart.com. It provides you with total access to schemes of various mutual funds 24x7.

You can invest in any of the schemes of mutual funds tied with ABMML, view and print portfolio valuation statement, redeem or switch between funds, set up a Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) or a Systematic Withdrawal Plan (SWP). You can pay from any of the 30 banks via internet banking.

Simply put, it helps you transact online in mutual funds with the click of a button, helps you stay connected with your investments and enables you to take informed investment decisions.

2 What are the services offered through MF Insta-invest?

With MF Insta-invest you can avail:

Transact Online: Buy, Sell, Switch or set SIP/STP/SWP	Portfolio Valuation: Monitor your portfolio value real-time to take effective investment decisions
Wrap: Buy a readymade mutual fund portfolio that suits your risk profile	Choice to register upto 5 bank accounts to pay-in funds or receive redemption amount
Shopping Cart: Add schemes of your choice to a shopping cart and buy it through single payment	Option to register your bank accounts from any of the 30 banks
Transfer units bought through physical mode to online facility	No account opening or transaction fee

3 Who can open MF Insta-invest account?

The online mutual fund Insta-invest facility is available to following categories of eligible investors:

1. Resident Individuals, including HUFs, Guardians on Behalf of Minor.
2. Non Resident Indians (NRIs).
3. Non-individual investors

Registration is mandatory for both new and existing investors / clients of ABMML who want to avail this facility.

4 How do I register for MF Insta-invest?

Registering for MF Insta-invest is extremely simple. To open your MF Insta-invest account, we will require:

- Duly filled MF Insta-invest Registration Form
- SIP Mandate Form
- Self-attested Copy of your PAN Card
- Self-attested Copy of your KYC acknowledgement letter
- Original cancelled bank cheque of the account mentioned in the registration form

Submit the registration form along with the supporting documents at any ABMML branch or send it by post to:

MF Insta-invest,
Aditya Birla Money Mart Ltd.
5th Floor, G-Corp Tech Park,
Kasarvadavali Police Station, Near Hyper city Mall,
Ghodbunder Road,
Thane (West) - 400601

Pre-printed Registration forms are available at all ABMML branches. Alternatively you can also download the registration form from www.adityabirlamoneymart.com. Please Take back to back print out of the registration form.

5 Which AMCs are available for online transactions?

Currently you can Transact online in schemes of following mutual funds :

- Birla Sun Life Mutual Fund
- DSP BlackRock Mutual Fund
- Franklin Templeton Mutual Fund
- HSBC Mutual Fund
- Kotak Mahindra Mutual Fund
- Morgan Stanley Investment Management Pvt. Ltd.
- Religare Mutual Fund
- Tata Asset Management Ltd.
- Deutsche Mutual Fund
- Fidelity Mutual Fun
- HDFC Mutual Fund
- ICICI Prudential Mutual Fund
- Mirae Asset Global Investment India Pvt. Ltd.
- Reliance Capital Asset Management Ltd.
- Sundaram BNP Paribas Mutual Fund
- UTI Mutual Fund

6 Which Bank Account I need to use for online transactions?

Subscription of units is currently available if you are an account holder and have availed of Net Banking facility with any of the following banks. You need to register the choice of your bank in the account opening form.

- Allahabad Bank
- Bank of Bahrain and Kuwait
- Bank of India
- City Union bank
- Deutsche Bank
- Development Credit Bank
- Federal Bank
- IDBI bank
- Indian Overseas Bank
- Karnataka Bank
- South Indian Bank
- State Bank of Hyderabad
- State Bank of Mysore
- Union bank of India
- Vijaya Bank
- Axis Bank
- Bank of Baroda
- Bank of Rajasthan
- Corporation Bank
- Deutsche Bank
- Dhanlaxmi Bank
- ICICI Bank
- Indian Bank
- J and K Bank
- Oriental Bank of Commerce
- Standard Chartered Bank
- State Bank of India
- Tamilnad Mercantile Bank
- United Bank of India
- Yes Bank

7 Can a Minor open an MF Insta-invest account?

Yes. KYC of Guardian is mandatory and all communication would be sent to the Guardian. In the Applicant's name, the name should be written as "Minor Name" + "Minor". E.g., if A is minor, then name should be mentioned as A-Minor.

8 Can MF Insta-invest account be opened in Joint Account?

Yes, you can open MF Insta-invest account in joint name. All the applicants should be KYC Complied. In case of Joint accounts, all the joint holders need to sign the MF Insta-invest form.

The applicant name mentioned in the MF Insta-invest form should match with the holding information provided in the Bank account details. Eg., if A is the first applicant and B is the Second Applicant, in the Bank account details, A should be the First holder. It is not mandatory to have B in Bank account details.

MF Insta-invest holding	Bank Account Holding	Remarks
A & B	A	Valid
B & A	A	Invalid
A	B	Invalid
A	A	Valid
A & B	A & B	Valid
A & B	A & C	Valid
A, B & C	A	Valid
A, B & C	A & B	Valid
A, B & C	A & C	Valid
A, B & C	B & C	Invalid
A, B & C	C & A	Invalid

In short, the First applicant name should match with the First name in the Bank account.

9 Is nomination facility available in MF Insta-invest?

Yes. Individual can nominate one nominee through MF Insta-invest. In case of more than one nominee, investor has to submit an application directly to AMC. KYC of nominee is not mandatory.

10 Can an NRI use this facility?

Yes. NRI's should use NRE/NRO bank account for transacting and in case NRE account is mentioned in the Application Form, he would be able to transact only through NRE account.

11 Can registered investor / client invest in the name of his/her spouse / parents / children not registered for MF Insta-invest?

Client/ investor have to create separate accounts (with documentation) for individuals or joint holders, if he / she wish to invest in name of spouse, parents and children

12 How can I register for Systematic Investment Plan (SIP) Facility on MF Insta-invest?

If you are Existing Account Holders and wants to avail online SIP Facility, please submit the following documents:

- Fill up the SIP mandate form
- Enclose cancelled cheque of the bank details mentioned in SIP Mandate form & registered in MF Insta-Invest registration form

If you are a new customer, you will have to submit the SIP Mandate form at the time of opening MF Insta-invest account to avail SIP Facility.

13 How to set Systematic Investment Plan on MF Insta-invest?

- Investor sends the dully filled in physical SIP mandate with the mandatory SIP details and the cancelled cheque to the operations team.
- SIP cycle will start after 30 working days from the date SIP Mandate registration by the Bank
- You will be informed about the activation of SIP facility on MF Insta-Invest.
- On activation of SIP facility on MF Insta-Invest, you can set online SIP by selecting the scheme, SIP installment amount, SIP date and SIP frequency.

14 How much time will it take to open MF Insta-invest Account?

The total time taken for processing MF Insta-invest application is 7 working days from the date of receipt of application.



Login Queries

1 How will I get my User-Id and Password?

User ID and Password will be communicated to you via SMS to the mobile number mentioned in the MF Insta-invest Registration Form. Also, you will be informed through your email registered in MF Insta-invest Form.

2 Where can I access the MF Insta-invest?

MF Insta-invest is an internet based transaction facility. Hence, you can access it anytime, anywhere on www.adityabirlamoney.com.

3 What do I do if I forget my Password?

Please write to us on abmm.helpdeskonline@adityabirla.com to reset your password or for any query on MF Insta-invest.

4 Is transacting online secure?

MF Insta-invest platform has built in multi-level security to ensure that online transacting is safe and secure.

Once you log-in using the user-id and password, a second level authentication is built in the system which would ask for any of the following questions at random

- Pan Number
- City
- Date of Birth
- Email
- Occupation

Only after entering the correct details of the above question, you can proceed further to transact or view your portfolio valuation.

5 How long the login will be active, if it is not used?

A session can remain idle (inactive) for not more than 5 minutes. After 5 minutes of inactivity, the User Id will get logged out automatically. This is to protect your login session in case you have missed to log out or if you are away from your desk for a longer time.



Transaction Related Queries

1 How do I transfer the funds while making the purchase?

To purchase units through MF Insta-invest, after selecting scheme & amount, you will have to select the bank to pay funds via net banking facility of the selected bank.

2 How can I register bank accounts for MF Insta-invest? Is multiple bank account registration facility is available?

You can register any bank account from the banks available on MF Insta-invest by mentioning the account details in the registration form and enclosing original cancelled cheque of the bank account registered.

To register for multiple bank accounts, you can follow the following process:

- A. Fill up the Multiple Bank Account Registration form
- B. Enclose any of the following document
 - ✓ Cancelled cheque with name and account no. pre-printed
 - ✓ Bank Statement
 - ✓ Certified copy of passbook

For each bank account to be registered, you will have to submit originals of any of the documents mentioned here. If copies are submitted, the same should be attested by the Bank.

C. Send the Forms & documents:

To,
MF Insta-invest,
Aditya Birla Money Mart Ltd.
G-Corp Tech Park, 5 th Floor,
Near Hyper city Mall, Kasarvadavali,
Ghodbunder Road, Thane (W) - 400601. Thane (W) – 400601

3 Can payment be made from a different bank account than what is registered in the MF Insta - invest Form?

No, the payment to purchase units can be done only from the registered bank account. The redemption / dividend amount would be credited to the account registered for MF Insta - invest. In case of HDFC Bank, if you have registered HDFC bank in the MF Insta - invest registration form, and selected HDFC Bank to make Payment, you can pay only from the HDFC Bank account mentioned in registration form.

4 Can I do purchase via Credit Cards / Debit Cards / Cash Cards?

No, you cannot purchase units through your Credit/debit Cards or Cash Cards.

5 Do I need a DEMAT account to invest online in Mutual Funds on MF Insta-invest?

No, you do not require a DEMAT account. To invest in mutual funds on MF Insta-invest.

6 What is the cut off time for transaction execution and allotment of units?

Cut-off & Reporting Timings on Business Days:

	Subscriptions	Redemptions	Switches
Cash and Liquid Funds (Monday-Friday)	11.00 am for previous days NAV	2.00 pm	2.00 pm
Other schemes (equity, debt, MIP) (Monday-Friday)	2.00 pm	2.00pm	2.00pm

7 Can I transact anytime during the day?

Yes, you can transact at any time of the day. However, in order to get the NAV of the same day you would have to transact before the cut-off time of the scheme. For any order placed after the said cut-off time, NAV of the next day would be applicable.

8 Can I transact on a holiday?

Yes, order can be placed even on a holiday. However, the request would be processed on the next business day and respective NAV would be applicable as per the Mutual Fund's offer document.

9 Can I transact after cut-off time?

Yes you can transact after cut-off time but transactions requested after cut-off time or on Non-Business day would be processed on next business day.

10 Can I correct a mistake in the transactions I have ordered?

Once you confirm and submit the transaction in the system, you will not be able to change it.

11 Can I modify/edit a transaction I have ordered?

The system will ask you for a confirmation before the final submission of the transaction. You can modify/edit till the same have been confirmed.

12 Will I get an online confirmation of my transactions?

The order once placed will be confirmed through email to your registered email id mentioned in the MF Insta-invest Registration form. The confirmation of units bought or sold will be done by the AMC/Registrar only on next working day.

13 Can the client view his/her transaction request details?

Yes, the client will be able to see his/her transaction request listed in the following path along with its current status as soon as he/she confirms it
Account Statement → Current Holdings → Transaction History
Once the order is processed the same will be available in Account Statement as soon as he/she logins

14 Is there a minimum transaction Amount for each scheme?

Yes, different fund houses have defined different minimum investment amount for their schemes. This amount will be displayed against the scheme name while you place an order.

15 What is the maximum purchase amount in a particular scheme through online facility?

There is no restriction on maximum purchase amount through online facility. However your bank may have a restriction on the amount for online purchases.

16 Can I make purchase in liquid schemes through the online facility?

Yes. Investor can make purchase in liquid schemes; however units will be allotted upon receipt of funds only. Please note that, due to payment gateway tie-ups, the funds will be available to respective AMCs only on the following business day and hence the applicable NAV will be determined accordingly.

17 What is the process of transfer of existing holdings/Units to avail online Insta - invest facility?

First Client has to open a Mutual Fund Insta-invest account. The client can transfer his existing units purchased through physical mode to MF Insta-invest. The holding pattern of offline folios should be same as per registration done in ABMML MF Insta-invest. If the holding pattern is different, the transfer-in application will be rejected. In case of ongoing SIP through physical mode, the SIP needs to be cancelled before applying for transfer to online MF Insta - invest facility.

To transfer the folio, fill up the Transfer-in form (One form per AMC), enclose the latest account statement and send the same to:

MF Insta-invest,
Aditya Birla Money Mart Ltd.
5th Floor, G-Corp Tech Park,
Kasarvadavali Police Station, Near Hyper city Mall,
Ghodbunder Road, Thane (West) - 400601

18 What happens in case of system / internet dis-connectivity while making transaction online?

Transaction will be unsuccessful, hence confirmation will not be generated and the transaction will not get processed.

19 Can I change my correspondence address online?

To change the address, you need to submit a physical signed request by using Change of Address Form. Also, you need to change the address with CVL India Ltd. the centralized KYC agency for mutual funds in India using KYC Details Change Form.

20 Can I change my bank mandate registered in MF Insta-invest?

To change the bank mandate in MF Insta-invest, you need to submit a physical signed request by using the Change of Bank Details form and submit original cancelled cheque of the bank account details to be update.

21 Can I use online transaction folios to do offline transactions as well?

No, you will have to transact online only with the online folios.

22 Where should I write in case of any query?

For all queries relating to MF Insta-invest send a mail to abmm.helpdeskonline@adityabirla.com



Wrap Queries

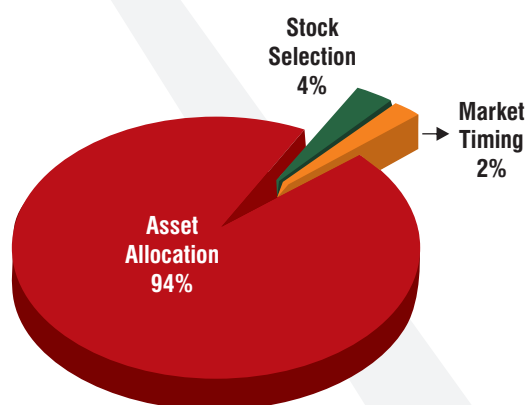
1 What is Mutual Fund Wrap?

Mutual Fund Wrap is an advisory facility that enables you to allocate your investment across Mutual Fund Schemes based on your investment goal, time horizon and risk profile (aggressive, moderately aggressive, balanced, moderate or conservative)

'Mutual Fund Wrap' facility is designed on the scientific principle of risk profile and asset allocation. An Asset Allocation approach removes the need for market timing and helps an investor focus on long term objectives and ignore short term noise.

Why Asset Allocation? Determinant of portfolio Performance

An empirical study done by Brinson, Hood and Beebower on Determinant of Portfolio Performance concluded that "Asset Allocation helps explain over 93% of a portfolio's performance.



2 How to invest in Mutual Fund Wrap portfolio on MF Insta-invest?

The steps to invest in Mutual Fund Wrap are:

- Assess your Risk Profile. You can understand your Risk Profile by answering a standard questionnaire available on www.adityabirlamoney.com.
- Select 'Mutual Fund Wrap' portfolio that suits your risk profile – Aggressive, Moderately Aggressive, Balanced, Moderate or Conservative.
- Enter the Investment Amount (minimum investment amount for WRAP is Rs. 50000/-) and choose the bank to allocate investment across asset classes and schemes recommended by Aditya Birla Money Research. Your WRAP portfolio is executed with a click of a button!



KYC Queries

1 What is KYC?

Being KYC-compliant essentially means fulfilling the Know Your Customer (KYC) requirements for Mutual Fund Investments. It is compulsory for all mutual fund investors to be KYC-compliant.

The Association of Mutual Funds of India (AMFI) has facilitated a centralized platform through CDSL Ventures Limited ("CDSL"), a wholly owned subsidiary of Central Depository Services (India) Limited, to carry out the KYC procedure on behalf of all Mutual Funds. CVL through its Points of Service (POS) will accept KYC Application Forms, verify documents and provide the KYC Acknowledgement (across the counter on a best effort basis). The list of PoS is displayed on the websites of Mutual Funds, CDSL and AMFI.

Once the KYC is duly completed in all regards, the investor needs to produce a copy of the acknowledgement when investing for the first time with a Mutual Fund. There is no need to repeat the KYC process individually for each mutual fund.

2 How can I get KYC acknowledgement?

The 3 simple steps to get KYC acknowledgement are:

Step 1: Fill up the application form. Ensure to affix the recent color photograph and sign across the photograph.

Step 2: Enclose the following documents with the application form.

For Individuals:

- Pan Card – The self-attested photocopy of the PAN with original. The original PAN is for verification at the POS (Point of Service) and will be returned immediately. The name in the application form should exactly match with the name mentioned in PAN Card.
- Proof of Address document – The address proof should be either self-attested photocopy with the original or photocopy attested by Notary Public / Gazetted Officer. The address in the application form should exactly match with the name mentioned in PAN Card. The address proof could be one of:
 - Latest Telephone/Electricity Bill
 - Driving License
 - Voter Identity Card
 - Latest Demat Account Statement
 - Passport
 - Latest Bank Passbook or A/c Statement
 - Ration Card
 - Registered Lease / Sale Agreement of residence

For Non-Individuals

- Pan Card – The self-attested photocopy of the PAN with original. The original PAN is for verification at the POS (Point of Service) and will be returned immediately. The name in the application form should exactly match with the name mentioned in PAN Card.
- Other mandatory documents – As mentioned in point C2 in the KYC form.

Step 3: Submit the KYC form along with the necessary documents to ABMML Branch or Point of Service centre as mentioned by CDSL.

3 Do I need to visit PoS personally to get the KYC done?

No. if you are not in a position to visit PoS personally, the KYC Application Form along with the necessary documents (including originals if the copies are not attested) can be sent through ABMML branch representative, who can arrange to complete the KYC process and obtain the KYC Acknowledgement through any of the PoS.

4 How can check the status of KYC?

An investor can visit <http://www.cvlindia.com/> and enter the PAN No. to check the KYC status.



Charges/Revenue Related Queries

1 Are there any account opening charges for MF Insta-invest?

No, there are no account opening charges for MF Insta-invest.

2 Is there any account opening or transaction fee application for MF Insta-invest?

There is no account opening, transaction fee or account maintenance fee for MF Insta-invest. You can buy, sell, switch, Set SIP/STP/SWP or transfer your existing physical holding without any transaction fee.

3 Do I have to pay any entry/exit load when investing online?

As per SEBI Regulations, none of the Mutual Fund Schemes are permitted to charge entry load.

There could be scheme-related charges like Exit Load applicable on your redemptions, as specified by the fund house. Please review the Exit Load applicable on your investment from the online platform, before you to choose to redeem any units.