

Bank Account Details of First/Sole Applicant (If left blank, the application will not be processed.)

Account No.

Type of account Savings Current NRE NRO FCNR Others

Mode of Holding Joint Single Either or Survivor

Bank Name

Branch Address

City Pin Code

MICR Code (This is a 9 digit number next to your cheque number)

IFSC Code

Nomination

I / We _____ and _____ do hereby nominate the under-mentioned nominee to receive all the holdings in my / our credit in respect of the investment made through MF Insta-invest platform provided by ABMML. I / We also understand that all payments and settlements made to such nominee shall be a valid discharge by the respective AMC / Mutual Fund / Trustees and ABMML shall not be liable for such discharge.

Nominee Name

Address

Relationship Date of Birth (In case of Minor)

Guardian / Parent Name (In case of Minor)

Witness Name

In case of more than one nominee, please obtain application form provided by the AMCs and fill nomination details therein.

Signature of Nominee or Parent / Guardian _____ Signature of Witness _____

Declaration

I confirm of having read and understood the terms and conditions subject to which MF Insta – invest facility is offered by Aditya Birla Money Mart Limited (ABMML) and hereby undertake to be bound by the same. I further agree to accept the updated terms & conditions of MF Insta – invest facility available on the website www.adityabirlamoney.com, before executing transactions. I hereby authorise ABMML to process my instructions as regards purchase / redemption / switch which may be executed by me on the website and transmit the same to the AMC or its Registrar and Transfer Agent for further processing thereof and allotment / redemption / switch of units as the case may be. I hereby state and agree that all such acts, deeds and things done by me for transacting online through MF Insta-invest facility on the website shall be binding on me at my risk and cost. I also agree and give consent to ABMML in sharing my above details with any third party service provider engaged to facilitate the transaction(s).

First/Sole Applicant/Guardian

Second Applicant

Third Applicant

Date Place

Terms and Conditions - MF Insta-invest facility
 MF Insta-invest facility is offered by Aditya Birla Money Mart Limited (ABMML) to enable its customers to carry out on its website on line transactions in the units of the mutual funds. The MF Insta-invest facility is being enabled through a third party service provider who has entered into necessary agreements and link up with Banks for offering various facilities through the internet, which facilities and services including Net Banking and settlement facilities in respect of payment instructions initiated by the Investors using Online Banking Account. Accordingly, MF Insta-invest facility is available to those investors who hold bank account with these banks and have availed the facility for online payments / Net Banking. This facility is made available with respect to select Mutual Funds only, with whom ABMML has entered into a separate arrangement and accordingly provides online platform to deal in the units of the scheme of these mutual funds that are existing / launched / offered by them from time to time. By subscribing for the MF Insta-invest facility, you agree and accept to abide and be bound by these terms and conditions. You further agree to execute all the necessary documents which may be needed from time to time to permit ABMML to send the necessary dealing details to the Mutual Funds / their authorised Registrar & Transfer Agent (RTA) to give effect to the dealings made through MF Insta-invest.

1. Registration
 - i. The Registration to the MF Insta-invest facility is subject to the satisfactory completion MF Insta-invest registration form and submission of all mandatory documents and valid Permanent Account Number ("PAN") and its subsequent verification.
 - ii. You shall provide ABMML with a copy of valid PAN or other details as may be prescribed by ABMML and ABMML will further get these details verified with the Central Depository Services (India) Limited (CVL) or any other authority that may be appointed for providing KYC verification from time to time.

- iii. You agree that ABMML shall submit all the KYC Documents/investor related documents to the respective Mutual Funds/Asset Management Companies in terms of SEBI Circular SEBI/IMD/CIR No.12 / 186868 /2009 dated December 11, 2009 or as per the regulatory requirement notified from time to time.
 - iv. Once ABMML gets a confirmation from CVL or any other relevant authority with respect to PAN and other details of such customers as required for the purpose of KYC, ABMML shall provide the registration for MF Insta - invest facility and shall communicate the user ID and password on the mobile number provided in MF Insta-invest registration form.
 - v. You agree and unconditionally confirm that you shall be solely responsible to ensure protection and confidentiality of the user ID and password and any disclosure thereof shall be entirely at your risk and accept the sole responsibility to maintain the secrecy of all information of confidential nature and shall ensure that the same is not disclosed to any other person.
 - vi. You agree that ABMML may suspend / cancel / terminate the registration or all the services provided for the purpose of dealing, without liability, in whole or in part, at any time without prior notice if you do not comply with any of these Terms or any modifications thereof.
2. General Conditions
- I. You grant authority to ABMML for giving effect to dealing requests made by you through the MF Insta-invest authenticated by the user ID and password and authorise ABMML to execute your instructions with regards to purchase /redemption / switch/sell or other transactions/ activities in respect of mutual funds on your behalf, as may be instructed by you from time to time, on the terms and conditions mentioned herein.
 - ii. You agree and confirm that ABMML and/or its authorised representatives is not in a position to verify that the dealings are indeed undertaken by you at the time of dealing through the MF Insta-invest and ABMML shall be not held responsible for any transactions arising out of the misuse of the password by any person other than you.
 - iii. You shall be responsible for the systems used by you with respect to dealings with ABMML and for various security measures which you have to take to prevent unauthorised access to details relating to the dealing with ABMML through the MF Insta-invest, and ABMML shall not be liable for any such unauthorised access.
 - iv. You agree and consent to the transmission of data by electronic means through the MF Insta-invest with respect to dealing with ABMML.
 - v. You agree that the data provided by you pursuant to dealing with ABMML could be shared by ABMML with its authorised agents, representatives, affiliates, group companies and subsidiaries.
 - vi. You agree that submission of a transaction request through the MF Insta-invest shall not be deemed to be acceptance of the transaction by Mutual Funds or its RTA and the transaction could be rejected if does not comply with the provisions of the Scheme Information Document of the respective Mutual Fund or for any other reason which ABMML/its authorised representatives/Mutual Funds/RTA deems fit.
 - vii. ABMML does not guarantee any returns on investments made in Mutual Fund scheme(s).
 - viii. Investments in Mutual Funds are subject to market and other risk. You are advised to read the Scheme Information Document and Statement of Additional Information carefully for details on risk factor / terms and conditions before investing.
 - ix. The transactions carried out through the MF Insta-invest in Units of various schemes offered by the Mutual Funds shall be subject to the provisions contained in the respective Scheme Information Document and Statement of Additional Information or any addendum thereto.
 - x. You agree to comply with KYC (Know your Client/Customer) requirements as required to be complied with in order to use the MF Insta - invest facility, SEBI Act 1992, Prevention of Money Laundering Act, 2002, all laws and regulations including but not limited to the Foreign Exchange Management Act, Reserve Bank of India (RBI) guidelines, to the extent applicable for availing this services.
 - xi. You agree to pay the transaction fees / service charges as specified on the website from time to time, which is subject to change without any prior intimation.
 - xii. You acknowledge that dealing through the MF Insta-invest will be at your own risks. You shall solely be responsible to evaluate all the risks arising out of the same. The risks would, inter alia include:
 - Internet frauds - The MF Insta-invest may be susceptible to number of frauds, misuse, phishing, hacking and other actions, which could affect instructions sent to ABMML/its authorised representatives. There cannot be any guarantee from such internet frauds, phishing, hacking and other actions.
 - The susceptibility of the MF Insta-invest to virus(es) or other malicious, destructive or corrupting codes or programs.
3. Transaction Processing & Conditions
- i. The on line requests will be executed based on the instructions of customers registered for MF Insta - invest facility. Registered customers can only Purchase, Redeem and Switch Mutual Fund units through this facility.
 - ii. You agree and confirm that all the authorised and complete transactions will be processed at the applicable NAV (as defined in the Scheme Information Document of respective schemes of Mutual Funds) subject to receipt of funds and acceptance of your transaction by the Mutual Funds.
 - iii. You agree not to hold ABMML liable for any loss that may arise to you as a result of the incorrect NAV applied on units allotted to you by the Mutual Fund.
 - iv. The money debited from your Bank Account shall be collected in the pool account of the third party service provider and from there it will be credited / transferred to the respective Mutual Funds either on the same day (in case the order is placed before the cut off time) or the next working day (in case the order is placed after the cut off time). Hence, You agree, understand and acknowledge that there would be an interim time lag in transferring / crediting the money from the pool account of the third party service provider to the respective Mutual Fund.
 - v. You agree that when subscription for mutual fund units are remitted through joint bank accounts of investors, the default option for applying for mutual funds unit would be in the joint names of all the account holders of the bank account. You also have an option to apply for units in single name of any one or more names of the joint account holders of the bank account with nomination facility.
 - vi. The units of the schemes shall be allotted, redeemed or switched, as the case may be, at the Net Asset Value (NAV) prevalent on the date of the transaction request by the Mutual fund, if the request for purchase, redemption or switch is placed before the cut-off time.
 - vii. You agree that any transaction request falling due on a holiday or after the cut off time would be processed on the next working day and respective NAV would be applicable as per the Mutual Fund's Scheme Information Document.
 - viii. Cut of time for the purpose of this facility means 1130 hrs Indian Standard Time for liquid schemes and 1400 hrs Indian Standard Time for other schemes. Holidays means banking holidays as applicable in Mumbai, India. The transactions once placed cannot be cancelled.
 - ix. The cut-off timing mentioned above is prior to the statutory cut-off timing specified under the SEBI Regulations and the Scheme Information Document for operational convenience.
 - x. ABMML does not take any responsibility for any delay in acceptance / execution or non-execution / rejection of the order by the AMC. ABMML will be informed by the Mutual Funds for the rejection and customer will be informed accordingly.
 - xi. You agree that there may be a time lag between the time a transaction is completed and before the same is updated in the records of ABMML/its authorised representatives. There may be a possibility of variances in values arising out of delayed data feeds, transmission losses in electronic data etc. for which ABMML/its authorised representatives shall not be liable.
 - xii. You agree to maintain clear balance in your Bank Account at all times to cover the purchase price and other costs and charges / quantity of units. You are advised to check your daily fund transfer limits with your Bank before placing the purchase transaction / units held in the particular scheme before placing a redemption request.
 - xiii. In absence of sufficient funds (in case of purchase) / lesser quantity of units (in case of sell/ switch), ABMML shall not be responsible for the non execution / rejection of your instructions.
 - xiv. You agree that the payment for the transaction undertaken by the you through the MF Insta-invest will be facilitated through a payment gateway and ABMML/its authorised representatives will not be liable for any failures in the link or for any fraud (either payment gateway's and/or bank's end) that could take place at the time of at the time of making payment and you shall inform ABMML/its authorised representatives immediately if the your bank account is debited and wherein corresponding Units have not been allotted.
 - xv. In case of rejection of your purchase request by the mutual fund, the amount will be credited into your bank account only after the receipt of the refund from the relevant Mutual Fund.
 - xvi. Redemption proceeds and dividend payouts shall get credited directly by the AMC into your bank account provided at the time of registration for MF Insta -invest facility. Provided, the bank account provided by you is from the list of banks with which the Mutual Fund has a direct credit arrangement. The list of such banks is mentioned in the Scheme Information Document or Key Information Memorandum (KIM) cum common application form of the respective Mutual Fund.
 - xvii. All the purchase transactions pertaining to mutual funds made on the website shall be allotted an online folio number and you will get the transaction account statement in electronic format.
 - xviii. You agree and acknowledge that transactions done through MF Insta-invest facility will be tagged with the Broker Code of ABMML and not treated as Direct.
 - xix. Further, only the Units purchased through on line mode on MF Insta - Invest can be redeemed through MF Insta - Invest.
 - xx. Notwithstanding anything contained herein, you have unfettered and unrestricted access to Mutual Fund/AMC and you may approach the Mutual Fund/AMC directly any time.
 - xxi. You can get the online folio mode converted to an off-line folio mode any time through a duly signed written request, and submitting such other documents as may be specified by the concerned Mutual Fund and their subsequent confirmation.
 - xxii. You can also convert existing offline folio to an online folio by giving a duly signed written request to convert such existing folio into online folio to Mutual Funds / ABMML in the specified format after its subsequent confirmation by the Mutual Fund to ABMML.
 - xxiii. In the event of the termination of the agreement of ABMML with the Mutual Fund, you would not be allowed to execute through the website any transaction including but not limited to a transaction for Purchase, Redemption, etc of the Units of that Mutual Fund. ABMML shall make available all your details to the Mutual Fund, as are required by them to enable you to transact through the alternate method (Offline mode) with the Mutual Funds.
 - xxiv. You agree that ABMML is offering MF Insta-invest and is eligible to collect transaction / service charges from you as specified on the website and that you agree to pay the same. The service charge is subject to change without prior notice and you consent to such changes, which may be made in future. You agree and understand that the ABMML's charges/ fees are in addition to those levied by the Mutual funds and are non refundable. There may be applicable exit load/any other charge levied by the Mutual Funds will be chargeable in accordance with the Scheme Information Documents.
 - xxv. Investments from residents in the United States of America and Canada are not permitted in certain mutual funds. ABMML shall not be liable for rejections of such applications by Mutual Funds, where investor is an US and Canada resident.
 - xxvi. In case you are a NRI, you shall agree to submit a copy of a Foreign Inward Remittance Certificate ("FIRC") from the concerned authorized dealer/bank, in the event the funds for such Transaction/s are made from a Non Resident External ("NRE") account.
 - xxvii. This Facility is not offered nor is the Fund managed or intended to serve as a vehicle for frequent trading that seeks to take advantage of short term fluctuations in the market, hence you agree and acknowledge that the Mutual Funds or its authorised registrar in its sole discretion may reject any purchase or exchange of Unit that it reasonably believes may represent a pattern of market timing activity involving the funds of the Mutual Fund.
- xxviii. Instructions for Nomination
1. In case of more than one nominee, please obtain application form provided by the AMCs and fill nomination details therein.
 2. 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.
 3. 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 unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 4. The Nominee shall not be a trust, other than a religious or charitable 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.
 5. Nomination in respect of the units stands rescinded upon the transfer of units.
 6. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
 7. 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.
 8. 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.
4. Indemnification
- I. You agree to keep indemnified and hold ABMML/ its authorised representatives and its officers and agents free and harmless at all times, against all monetary and other harm, injury, costs, losses, liabilities, damages, charges, actions, legal proceedings, claims and expenses and consequences including without limitation any costs between attorney and client, whether direct or indirect, by reason of using MF Insta - invest facility / dealing with ABMML and/or doing and/or omitting to do anything in accordance with the Terms specified herein or any instructions relating to the dealing with ABMML other than liabilities caused as a direct result of ABMML's negligence, knowing default, fraud or breach of the relevant applicable rules or of these Terms.
 - ii. You agree that ABMML is not liable for any loss caused through a fall in value of investments / NAV etc which can go up or down depending on the factors and forces affecting capital markets or any indirect, special or consequential loss you might suffer.
 - iii. You agree not to hold ABMML liable for any loss or damage caused by reason of failure / refusal or delay of the mutual fund to deliver any units purchased even though payment have been effected for the same or failure / refusal or delay in making payment in respect of any units sold though they may have been delivered and you shall save ABMML harmless and free from any claim in respect thereof. ABMML shall also not be liable for any delay, failure or refusal of the Mutual Funds or its authorised agent / RTA in registering or transferring units to your names of for any interest, dividend or other loss caused to you arising therefrom. ABMML shall not be liable for any delay / refusal / non-payment of any proceeds on redemption or dividend payouts by the Mutual Funds to your accounts for any reason whatsoever.
 - iv. You agree and undertake not to hold ABMML/its authorised representatives liable for the following:
 - a. any delay or failure in processing the transactions carried out by the you due to any system failure or for any other reason whatsoever.
 - b. for any loss or damage incurred or suffered by you due to any error, defect, failure or interruption in the dealing arising from or caused by any reason whatsoever.

- c. for any fraud, negligence/mistake or misconduct by you including failure to comply with the KYC or provision of a valid PAN.
 - d. for any breach or non-compliance by you of these Terms.
 - e. for not permitting you to deal with ABMML after such reasonable verification as ABMML/its authorised representatives may deem fit.
 - f. for permitting any person who provides ABMML/its authorised representatives with the password to deal with ABMML. ABMML/its authorised representatives shall be under no obligation to further ascertain your identification at the time of dealing with ABMML.
 - g. for any loss or damage incurred or suffered by you due to withdrawal or termination or suspension of the dealing facility by ABMML arising from or caused by any reason whatsoever.
 - v. You agree that this undertaking shall be valid until such time you have not expressly informed ABMML in writing that you do not wish to deal with ABMML any longer and it shall be also valid in respect of any claims made on account of or relating to your dealing with ABMML.
 - vi. If the foregoing limitation is held to be unenforceable, the maximum liability of ABMML and its service providers to you shall not exceed the amount of fees / service charges paid by you for availing the services through the Website.
5. Suspension & Termination
- i. ABMML may, at its sole discretion, at any time suspend / disallow the facility for such reason and for such time period as it may deem fit like inactive / dormant user id, non-compliance of the terms stated herein, death, insolvency, bankruptcy of the investor, any other cause arising out of the operation of law or such other reason as ABMML deems proper.
 - ii. ABMML may terminate this facility by giving you one month's intimation. You may terminate dealing with ABMML at any time by giving prior written notice to ABMML/its authorised representatives or deactivation of your user id and password.
 - iii. In the event of termination for any reason whatsoever, ABMML shall be entitled to recover all outstanding charges and dues from you, if any.
 - iv. In case you cease to be a customer of ABMML, then the ABMML shall provide all your details to the Mutual Fund and as are required by them for the protection of your interest as a Unit holder and to enable you to transact with them through the Offline mode. Notwithstanding anything stated above, kindly note that you have unfettered and unrestricted access to Mutual Fund/AMC and you may approach the Mutual Fund/AMC directly any time.
6. Amendments
- ABMML may amend these terms and conditions for such reason as deem fit and proper including but not limited to comply with changes in law or regulation, correct inaccuracies, omissions, errors or ambiguities, reflect changes in the process flow, scope and nature of the services, company re-organisation, market practice or customer requirements.
7. Intellectual Property Rights
- The intellectual property in all material provided on the website (excluding any applicable third party materials) is held by ABMML unless otherwise stated. Except as expressly permitted herein or on the website, none of the material provided on the website may be copied, reproduced, distributed, republished, downloaded, displayed, posted, transferred or transmitted in any form or by any means, including, but not limited to, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of ABMML. Further, you shall not transfer, reverse engineer, decompile, disassemble, modify or create derivative works based on the materials provided on the Website except as permitted herein or by law.
- The copyright, trademarks, service marks, registered designs, database rights, patents and all similar rights in and relating to the website arising or subsisting in any country in the world and the information contained in it are owned by ABMML, its licensors or relevant third party content providers. Nothing on the website should be construed as granting, by implication, estoppel or otherwise, any license or right to use any trademark displayed on the website without the written permission of ABMML or its relevant affiliate.
- You also agree not to use any information available on ABMML website for any unlawful purpose, and you shall comply with any request of ABMML or any of the third party providers to protect their respective rights in the information.
8. Disclaimer
- i. The data, reports and information provided on the website of ABMML does not constitute an investment advice and therefore should not be relied upon while taking investment decisions. You are therefore advised to obtain applicable legal, accounting, tax or other professional advice or services before taking an Investment decision.
 - ii. This service does not constitute an offer to buy or to sale or a solicitation to any person in any jurisdiction where it is unlawful to make such an offer or solicitation.
 - iii. ABMML is not responsible for any omissions, errors or investment consequences arising from the use of this material available on the website of ABMML by you.
 - iv. Whilst every reasonable precaution has been taken to ensure the accuracy, security and confidentiality of data and information available through the MF Insta-invest, ABMML shall not be held responsible for any consequence of any action carried out by you.
 - v. ABMML may suspend or withdraw MF Insta-invest at any time, and you acknowledge that the MF Insta Invest is also subject to interruption for reasons beyond ABMML's control.
 - vi. MF Insta - invest facility is linked to the backend infrastructure of a third party service provider / Bank etc. You acknowledge and agree that ABMML's Website and the linked the backend infrastructure may be inaccessible and/or unavailable at times. In such an event ABMML will not be liable for any damage, liability, action, cause of action, suit, claim, demand, loss, cost, and expense arising directly or indirectly from or in connection with such system inaccessibility and/or unavailability.
 - vii. ABMML makes no express or implied warranty:
 - a. that the dealing with ABMML through the MF Insta-invest will be uninterrupted or free from errors or that any identified defect will be corrected;
 - b. that the MF Insta-invest service is free from any virus or other malicious, destructive or corrupting code, program;
 - c. in relation to non-infringement of any third party rights, merchantability, satisfactory quality or fitness for a particular purpose.
 - viii. ABMML shall not be liable for any loss or damage or other consequences arising from any suspension, breakdown, withdrawal, interruption, technical flaw, the presence of virus or other malicious, destructive or corrupting code, programs over the MF Insta-invest or otherwise and any consequent delay or failure in completion of any payment or other instructions as a consequence thereof arising from the use or inability to use the MF Insta-invest.
 - ix. ABMML shall not be liable for any failure to perform any of its obligations or service standards etc if the performance is prevented, hindered or delayed by a Force Majeure Event, which includes any event due to any cause beyond the reasonable control of ABMML including, without limitation, unavailability of any communication system including Internet, breach or virus in the processes or payment mechanism, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer data and storage devices, computer crashes, breach of security and encryption codes.
9. Confidentiality
- ABMML shall make reasonable efforts to keep all the information relating your dealing with ABMML confidential. Provided however that ABMML shall be entitled to disclose any information or particulars pertaining to you to any authority, statutory or otherwise as may be required by law or third party service provider required to effect the transactions requested by you.
10. Governing Law and Jurisdiction
- In case of any dispute, either judicial or quasi-judicial the same will be subject to the exclusive jurisdiction of the courts in Mumbai. These terms shall be construed in accordance with the laws prevalent in India and are subject to SEBI guidelines, circulars, press releases or notifications that may be issued by SEBI from time to time or the Government of India, to regulate the activities of mutual fund Distributors.
11. Additional Terms & Conditions for Wrap Facility
- i. WRAP facility ("WRAP") is provided to registered investor of MF Insta- Invest. Wrap facility provides convenience of investment in selected Mutual Fund Schemes based on Quantitative tools and investor's self assessment of his risk profile and suitability.
 - ii. Investor can use their own discretion in selection of Schemes other than those covered under WRAP. Hence, the suggested Schemes are not obligatory.
 - iii. ABMML does not guarantee the suitability of Scheme selection under WRAP and is purely recommendatory in nature. The recommendations offered by ABMML are for investor's guidance only and investor is under no obligation or compulsion to act on them. The provision of recommendations will not in any way mean and be construed as ABMML or any of its employees/authorised representative having been in any way involved in your decision making process.
 - iv. The investment decision, if any, will be taken by you in your sole and absolute discretion. You are advised to consult your own legal, tax or financial advisor before making an investment decision.
 - v. ABMML shall carry out investments in the selected set of Mutual Fund Schemes as per investor's discretion. ABMML under no circumstances accepts or agrees to accept funds for management (either at its own discretion or discretion of the investor) from the customer. Neither should WRAP facility be construed as advisory services. The facility is purely a quantitative tool facilitating selection of Mutual Fund Schemes based on investors' discretion. The services therefore cannot be in any manner termed or construed as management of your portfolio/funds.
 - vi. You agree to pay the transaction charges for availing WRAP facility as specified on the website from time to time and the same are subject to change without any prior intimation.

First/Sole Applicant/Guardian

Second Applicant

Third Applicant

Date

Place

Aditya Birla Money



Aditya Birla Money Mart Limited, AMFI Registration Number: 0003, One India Bulls Centre, Tower 1,14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Tel: (022) 43568300 Fax: (022) 43568310. Website: www.adityabirlamoney.com