

### **Instructions For Instant Access Facility**

- This facility is available to Resident Individual investors and for non-demat holding.
- This Facility will be available, subject to the following:
  - Complete Core Banking System (CBS) account number is registered in the folio along with IFSC code, and
  - Investors bank is IMPS enabled.
- This facility shall be currently available only for Redemption through Digital Platform viz., website- [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com), Mobile Application etc.  
*Aditya Birla Sun Life AMC Limited ("ABSLAMC") reserves the right to extend the same to any other official point of acceptance of transactions and digital platforms.*
- Investor can submit redemption only in terms of amount. Minimum Redemption amount shall be Rs.100/- and in multiples of Re.1/- thereafter.
- Investor can submit instant redemption for a maximum of Rs. 50,000/- (Fifty thousand Rupees) or the Redeemable Balance, whichever is lower. The redeemable balance can be 90% of the Current Value of Available Units. Current Value of Available Units shall be value of available units as per the latest declared NAV (Number of Available Units X Latest declared NAV).
- The cut off timings for NAV applicability for redemption through the Facility shall be applicable as under:
  - where the application is received after 3.00 pm – the lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day
  - where the application is received up to 3.00 pm – the lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received
- The AMC reserves the right to suspend the facility offered on account of circumstances leading to a systemic crisis or event(s) that severely constricts market liquidity or the efficient functioning of the markets or other technical or operational circumstances beyond the control of the AMC.
- A list of indicative circumstances under which the facility will be suspended are as follows:
  - Requests (under the facility) higher than cash set aside in the Scheme based on past track record of such requests.
  - Settlement / clearing issues at RBI / clearing bank.
  - Liquidity issues in the Scheme.
  - Market failures / Exchange closures;
  - Operational issues / technical failures beyond the control of the AMC;
  - In the event AMC imposes restriction on normal redemptions due to any of the reasons specified in scheme related document of the Scheme and as per process approved by SEBI;
  - In case of IMPS failure (the investors are requested to re-submit through website or mobile application of Aditya Birla Sun Life Mutual Fund and the same will be processed as per the salient feature of the facility)
  - If so directed by SEBI.

The above scenarios are only indicative, and the AMC reserves the right to add / to modify / to change in any other circumstances beyond the control of AMC / Mutual Fund.

- In the event of suspension, the request shall be processed as a normal redemption request in accordance with the provisions stipulated in the scheme related document of the Scheme.