



## Key Information memorandum

### ADITYA BIRLA SUN LIFE REGULAR SAVINGS FUND

(An open ended hybrid scheme investing predominantly in debt instruments)

This product is suitable for investors who are seeking*:		
	Scheme Risk-o-meter	Benchmark Risk-o-meter (CRISIL Hybrid 85+15 - Conservative Index)
<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [10-15%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>	 <p>Investors understand that their principal will be at Moderately High risk</p>

\*Investors should consult their financial advisers if in doubt whether the product is suitable for them.

Continuous Offer for Units at NAV based prices.

NAME OF MUTUAL FUND	NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF THE TRUSTEE COMPANY
ADITYA BIRLA SUN LIFE MUTUAL FUND	ADITYA BIRLA SUN LIFE AMC LIMITED	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED
One World Center, Tower 1, 17 <sup>th</sup> Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000 Fax No: 43568110 / 8111 Website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>	One World Center, Tower 1, 17 <sup>th</sup> Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: L65991MH1994PLC080811	One World Center, Tower 1, 17 <sup>th</sup> Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: U74899MH1994PTC166755

This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com).**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 30, 2024

**Aditya Birla Sun Life Regular Savings Fund**

<b>Name of the Scheme</b>	Aditya Birla Sun Life Regular Savings Fund																												
<b>Type of the Scheme</b>	An open ended hybrid scheme investing predominantly in debt instruments																												
<b>Scheme Code</b>	ABSL/O/H/CHF/04/02/0023																												
<b>Scheme Category</b>	Conservative Hybrid Fund																												
<b>Investment Objective</b>	<p>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.</p> <p><b>The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.</b></p>																												
<b>Asset Allocation Pattern of the scheme</b>	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocations (% of total Assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market securities (including securitized debt upto maximum of 50%)</td> <td>75%</td> <td>90%</td> </tr> <tr> <td>Equities and equity related instruments</td> <td>10%</td> <td>25%</td> </tr> <tr> <td>Units issued by REITs &amp; InvITs</td> <td>0%</td> <td>10%</td> </tr> </tbody> </table> <p><b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1"> <thead> <tr> <th>Sr. no</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Derivatives</td> <td>The scheme may invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses</td> <td>Para 12.25 of SEBI Master Circular dated May 19, 2023.</td> </tr> <tr> <td>2.</td> <td>Overseas Securities</td> <td>The Scheme may invest in foreign securities upto 15% of the net assets of the Scheme.</td> <td>Para 12.19 of SEBI Master Circular dated May 19, 2023.</td> </tr> </tbody> </table> <p>If the Scheme decides to invest in Foreign Securities, it is the intention of the Investment Manager to keep such investments, in a normal course, less than 15% of the assets of the Plan. The Scheme may review the above pattern of investments based on views on the debt and equity markets on continuous basis during the course of reviewing and rebalancing of the portfolio. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p> <p>The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations, 1996.</p> <p>It is expected that the modified duration of the portion of the portfolio invested in debt and money market instrument will in the range of 2-8 years. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view. The Scheme may review the above pattern of investments based on views on the debt and equity markets and asset liability management needs and the portfolio shall be reviewed and rebalanced on a regular basis. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.</p> <p><b>Portfolio Rebalancing</b></p> <p>Rebalancing due to Short Term Defensive Consideration</p>			Instruments	Indicative Allocations (% of total Assets)		Minimum	Maximum	Debt and Money Market securities (including securitized debt upto maximum of 50%)	75%	90%	Equities and equity related instruments	10%	25%	Units issued by REITs & InvITs	0%	10%	Sr. no	Type of Instrument	Percentage of exposure	Circular references	1.	Derivatives	The scheme may invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses	Para 12.25 of SEBI Master Circular dated May 19, 2023.	2.	Overseas Securities	The Scheme may invest in foreign securities upto 15% of the net assets of the Scheme.	Para 12.19 of SEBI Master Circular dated May 19, 2023.
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**Aditya Birla Sun Life Regular Savings Fund**

	<p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><u>Rebalancing due to Passive Breach:</u></p> <p>Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023.</p>
<b>Investment Strategy</b>	<p>The Scheme invests in Debt and Money Market Instruments and would seek to generate regular returns. The scheme also invests a portion of its assets in equity and equity related instruments to seek capital appreciation. The Scheme does not assure any returns.</p> <p>As per the asset allocation pattern indicated above, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in is carried out by the Investment Team of the AMC.</p> <p>The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.</p> <p>In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.</p> <p>A top down and bottom up approach is being used to invest in equity and equity related instruments. Investments are pursued in select sectors based on the Investment Team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips focuses on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.</p> <p>The Scheme may invest in other Scheme(s) managed by the AMC or in the schemes of any other Mutual Fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p> <p><b>Portfolio Turnover</b></p> <p>Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. The Scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Active asset allocation between equity and fixed income securities would impact portfolio turnover. A higher churning of the portfolio could attract high transactions of the nature of brokerage, custody charges etc.</p>

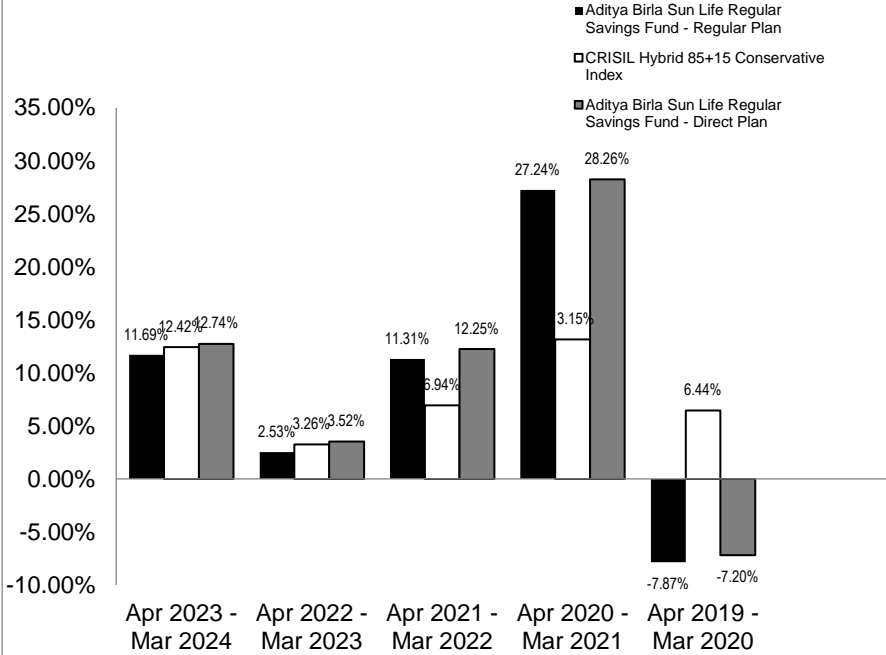
Aditya Birla Sun Life Regular Savings Fund

<p><b>Risk Profile of the Scheme</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk, etc., Risk Factors associated with Exchange Traded Funds (ETFs), Risk associated with investments in Gold ETF and Gold related instruments, Risk associated with investments in Silver ETF's,, investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), Risks for writing covered call options for equity shares, Risk Factors associated with investments in Foreign Securities, investments in Repo Transactions in Corporate Bond, investments in Securitised Debt assets which would be in the nature of Mortgage Backed Securities (MBS) and Asset Backed Securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc., risks associated with investment in units of REITs and InvITs, Risks associated with creation of segregated portfolios and Risks for writing covered call options for equity shares, Securities Lending and Borrowing, Structured Obligations/Credit Enhancements, Risk factors associated with instruments having special features. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that the Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of Income Distribution cum capital withdrawal ("IDCW") and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus, IDCW payouts will be entirely at the discretion of the Trustee.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p><b>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</b></p>
<p><b>Plans/Options</b></p>	<ul style="list-style-type: none"> <li>• <b>Plan-</b> The Scheme will have <b>Regular Plan and Direct Plan</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</li> <li>• <b>Options under each Plan(s) :</b> <ol style="list-style-type: none"> <li>1. Monthly Payment</li> <li>2. Monthly IDCW Option<sup>^</sup> (Payout of IDCW &amp; Reinvestment &amp; Sweep Facility)</li> <li>3. Growth Option</li> </ol> </li> </ul> <p><sup>^</sup> <i>Frequency – Last Friday of the month</i>  Note: Immediately following Business Day if that day is not a Business Day or the penultimate business day if that day is March 31 of any Financial Year</p> <ul style="list-style-type: none"> <li>• <b>Default Option/ Sub-Option:</b> Growth Option/ Reinvestment of IDCW.</li> </ul> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
<p><b>Applicable NAV (after the scheme opens for subscriptions and redemptions )</b></p>	<p>In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable.</li> </ul>

**Aditya Birla Sun Life Regular Savings Fund**

	<ul style="list-style-type: none"> <li>In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.</li> <li>Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.</li> <li>In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts.</li> </ul> <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic instalment date.</p> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ul style="list-style-type: none"> <li>In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>																									
<b>Minimum Application Amount/ Number of Units</b>	<p><b>Fresh Purchase (Incl. Switch-in):</b> Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter</p> <p><b>Additional Purchase (Incl. Switch-in):</b> Minimum of Rs.500/- and in multiples of Re.1/- thereafter</p> <p><b>Repurchase for all Plans/Options:</b> In Multiples of Re. 1/- or 0.001 units.</p>																									
<b>Despatch of Redemption Request</b>	Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																									
<b>Benchmark Index</b>	CRISIL Hybrid 85+15 Conservative Index.																									
<b>IDCW Policy</b>	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.																									
<b>Name of the Fund Manager</b>	Mr. Dhaval Shah and Mr. Harshil Suvarnkar																									
<b>Name of the Trustee Company</b>	Aditya Birla Sun Life Trustee Private Limited																									
<b>Performance of the scheme :</b>	<p><b>I. PERFORMANCE OF THE SCHEMES AS AT MAY 31, 2024:</b></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>Aditya Birla Sun Life Regular Savings Fund - Direct Plan (Inception - January 01, 2013)</td> <td>11.75</td> <td>9.47</td> <td>9.65</td> <td>10.63</td> </tr> <tr> <td>CRISIL Hybrid 85+15 Conservative Index</td> <td>10.44</td> <td>7.18</td> <td>8.83</td> <td>9.07</td> </tr> <tr> <td>Aditya Birla Sun Life Regular Savings Fund - Regular Plan (Inception – May 22, 2004)</td> <td>10.72</td> <td>8.47</td> <td>8.69</td> <td>9.37</td> </tr> <tr> <td>CRISIL Hybrid 85+15 Conservative Index</td> <td>10.44</td> <td>7.18</td> <td>8.83</td> <td>8.51</td> </tr> </tbody> </table> <p><b>Note:</b> Past performance may or may not be sustained in future. For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any. Returns are in % and absolute returns for period less than 1 year &amp; CAGR for period 1 year or more. Load and taxes not considered.</p> <p><b>II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)</b></p>	Returns	1 Year	3 Years	5 Years	Since Inception	Aditya Birla Sun Life Regular Savings Fund - Direct Plan (Inception - January 01, 2013)	11.75	9.47	9.65	10.63	CRISIL Hybrid 85+15 Conservative Index	10.44	7.18	8.83	9.07	Aditya Birla Sun Life Regular Savings Fund - Regular Plan (Inception – May 22, 2004)	10.72	8.47	8.69	9.37	CRISIL Hybrid 85+15 Conservative Index	10.44	7.18	8.83	8.51
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<p><b>Additional Scheme Related Disclosures</b></p>	<p><b>i. Scheme’s portfolio holdings</b> i.e. Top 10 holdings by issuer and fund allocation towards various sectors Kindly refer for details <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures">https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</a></p> <p><b>ii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly</b> Kindly refer for details <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio">https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio</a></p> <p><b>iii. Portfolio Turnover Rate:</b> 1.15</p> <p><b>iv. Aggregate investment in the Scheme by Concerned scheme’s Fund Manager(s) as at May 31, 2024:</b></p> <table border="1" data-bbox="550 1272 1369 1594"> <thead> <tr> <th rowspan="2">Sr. No.</th> <th rowspan="2">Scheme’s Fund Manager</th> <th rowspan="2">Plans/Options</th> <th colspan="2">Net Value</th> <th rowspan="2">Market Value (in Rs.)</th> </tr> <tr> <th>Units</th> <th>NAV per unit (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Mr. Harshil Suvarnkar</td> <td>Direct Plan Growth</td> <td>-7,162.234</td> <td>66.529</td> <td>4,76,494.83</td> </tr> <tr> <td>2.</td> <td>Mr. Dhaval Shah</td> <td>Direct Plan Growth</td> <td>-8870.112</td> <td>66.529</td> <td>5,90,117.91</td> </tr> <tr> <td>3.</td> <td>Mr. Dhaval Joshi</td> <td>Direct Plan Growth</td> <td>-142.846</td> <td>66.529</td> <td>9,503.37</td> </tr> </tbody> </table> <p>For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.</p> <p><b>v. Investments of AMC in the Scheme :</b> Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme.</p> <p>The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF) Regulations, 1996. As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates or associate may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations &amp; circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.</p>	Sr. No.	Scheme’s Fund Manager	Plans/Options	Net Value		Market Value (in Rs.)	Units	NAV per unit (in Rs.)	1.	Mr. Harshil Suvarnkar	Direct Plan Growth	-7,162.234	66.529	4,76,494.83	2.	Mr. Dhaval Shah	Direct Plan Growth	-8870.112	66.529	5,90,117.91	3.	Mr. Dhaval Joshi	Direct Plan Growth	-142.846	66.529	9,503.37
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	Link to view the same: <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures">https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</a>																					
<b>Load Structure</b>	<p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>- For redemption / switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV.</li> <li>- For redemption / switch-out of units after 90 days from the date of allotment: Nil.</li> </ul> <p>The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Section IV of this Scheme Information Document.</p>																					
<b>Recurring expenses</b>	<p>Actual (unaudited) expenses for the financial year ended March 31, 2024: Regular Plan (1.91%) and Direct Plan (0.99%)</p> <p><b>Maximum estimated permissible expense as a % per annum of daily net assets:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Expense Head</th> <th style="text-align: center;">% p.a. of daily Net Assets*</th> </tr> </thead> <tbody> <tr> <td>Investment Management &amp; Advisory Fee</td> <td rowspan="13" style="text-align: center; vertical-align: middle;">Upto 2.25%</td> </tr> <tr> <td>Audit fees/fees and expenses of trustees</td> </tr> <tr> <td>Custodial Fees</td> </tr> <tr> <td>Registrar &amp; Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td> </tr> <tr> <td>Marketing &amp; Selling Expenses including Agents Commission and statutory advertisement</td> </tr> <tr> <td>Costs related to investor communications</td> </tr> <tr> <td>Costs of fund transfer from location to location</td> </tr> <tr> <td>Cost towards investor education &amp; awareness</td> </tr> <tr> <td>Brokerage &amp; transaction cost pertaining to distribution of units</td> </tr> <tr> <td>Goods &amp; Services Tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Goods &amp; Services Tax on brokerage and transaction cost ^</td> </tr> <tr> <td>Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)</td> </tr> <tr> <td><b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b></td> <td style="text-align: center;"><b>Upto 2.25%</b></td> </tr> <tr> <td>Additional expenses under Regulations 52(6A)(c)**</td> <td style="text-align: center;">Upto 0.05%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities</td> <td style="text-align: center;">Upto 0.30%</td> </tr> </tbody> </table> <p><i>The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i></p> <p><b>**such expenses shall not be charged to the scheme where the exit load is not levied or applicable.</b></p> <p><b>^ over and above 12 bps and 5 bps for cash market transactions and derivatives transactions respectively.</b></p> <p><b>Note:</b></p> <p>(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.</p> <p><b>^</b>In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the Scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p>	Expense Head	% p.a. of daily Net Assets*	Investment Management & Advisory Fee	Upto 2.25%	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including Agents Commission and statutory advertisement	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education & awareness	Brokerage & transaction cost pertaining to distribution of units	Goods & Services Tax on expenses other than investment and advisory fees	Goods & Services Tax on brokerage and transaction cost ^	Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b>	<b>Upto 2.25%</b>	Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%	Additional expenses for gross new inflows from specified cities	Upto 0.30%
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- (b) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC may charge the following Fees and expenses as mentioned below:
- Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
  - Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

<b>Assets under management Slab (In Rs. crore)</b>	<b>Total expense ratio limits</b>
on the first Rs.500 crores of the daily net assets	2.25%
on the next Rs.250 crores of the daily net assets	2.00%
on the next Rs.1,250 crores of the daily net assets	1.75%
on the next Rs.3,000 crores of the daily net assets	1.60%
on the next Rs.5,000 crores of the daily net assets	1.50%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

- (c) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors<sup>^</sup> from beyond top 30 cities\* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.  
<sup>^</sup>As per para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

*\*Beyond Top 30 (B30) cities shall mean beyond top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.*

In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with para 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

*Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.*

The expense so charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated



**Aditya Birla Sun Life Regular Savings Fund**

	<p>March 02, 2023 has directed AMC's to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.</p> <p>(d) (b) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. In terms of para 10.1.14 of SEBI Master Circular on Mutual Funds dated May 19, 2023, any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>(e) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.</p> <p>(f) <b>Maximum Permissible expense:</b> The maximum total expense ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.</p> <p>Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.</p> <p>The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p>
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) by 10 a.m. of the immediately succeeding Business Day.</p> <p>The Scheme has investment in overseas securities, valuations of which are declared as per their different time zones, day light savings and market hours. The revision in the time limit for disclosure of NAV is to capture same day price of such underlying overseas investment, while computing NAV of the Scheme.</p> <p>The scheme is permitted to take exposure to overseas securities. In such cases where the scheme has taken exposure to overseas securities, the NAV of the scheme would be declared by 10 a.m. of the immediately succeeding Business Day. In case, the scheme ceases to hold exposure to any overseas securities, the NAV of the scheme for that day would continue to be declared on 10.00 am on the immediately succeeding Business Day. Subsequent to that day, NAV of the scheme shall be declared on 11 p.m., on the same business day.</p>
<b>For Grievances Investor contact please</b>	<ul style="list-style-type: none"> <li>• <b>Contact details for general service requests:</b> Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services.</li> <li>• <b>Contact details for complaint resolution:</b></li> </ul>

**Aditya Birla Sun Life Regular Savings Fund**

	<p>Ms. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free) Email: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a></p> <p><b>Registrar &amp; Transfer Agents</b> Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>
<b>Unitholders' Information</b>	<p>All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p> <p><b>Portfolio Disclosures</b> In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio">https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio</a></p>

**Aditya Birla Sun Life Regular Savings Fund**

	<p><b>Half yearly results</b> Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31<sup>st</sup> March and on 30<sup>th</sup> September), host a soft copy of its unaudited financial results on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>). Further, the Mutual Fund / AMC will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p> <p><a href="https://mutualfund.adityabirlacapital.com/financials">https://mutualfund.adityabirlacapital.com/financials</a></p> <p><b>Annual report</b> The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website</p> <p><a href="https://mutualfund.adityabirlacapital.com/financials">https://mutualfund.adityabirlacapital.com/financials</a></p> <p><b>Scheme Summary Document</b> The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme.</p> <p>The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML).</p> <p><a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures">https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</a></p> <p><b>Risk-o-meter</b> Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p> <p><a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter">https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter</a></p>
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Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

Date: June 30, 2024

Place: Mumbai