



## Key Information Memorandum

### ADITYA BIRLA SUN LIFE GOLD ETF (An open ended scheme tracking physical price of Gold)

This Product Is Suitable For Investors who Are Seeking*:	
<ul style="list-style-type: none"> <li>Returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>investments in physical gold of 99.5% purity (fineness)</li> </ul>	

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

#### Continuous Offer for Units in Creation Unit size at NAV based prices

<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF MUTUAL FUND</u>
<b>ADITYA BIRLA SUN LIFE AMC LIMITED</b> One World Centre, Tower-1, 17th floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel.: +91-22 43568000 Fax No. +91-22 43568110 / 8111 CIN: L65991MH1994PLC080811	<b>ADITYA BIRLA SUN LIFE MUTUAL FUND (ABSLMF)</b> One World Centre, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel. +91-22 43568000 Fax No. +91-22 43568110 / 8111 Website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>

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.

The units of Aditya Birla Sun Life Gold ETF are listed on the National Stock Exchange of India Limited (NSE) and BSE Ltd (BSE). All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE/ BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Makers and Large Investors can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at intra -day NAV based prices on an ongoing basis.

**DISCLAIMER CLAUSE OF NSE/BSE:** It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) / BSE Ltd. (BSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE/BSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE/BSE'.

This KIM is dated October 31, 2023.



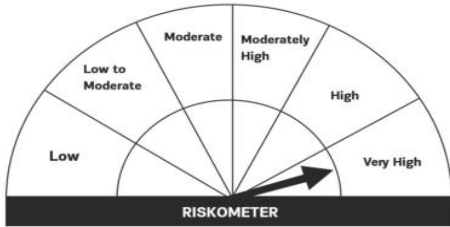
<b>Name of the Scheme</b>	<b>Aditya Birla Sun Life Gold ETF (Gold ETF)</b>																
<b>Type of Scheme</b>	An open ended scheme tracking physical price of Gold																
<b>Scheme Code</b>	ABSL/O/O/GET/11/01/0044																
<b>Scheme Category</b>	Exchange Traded Fund																
<b>Inception Date</b>	May 13, 2011																
<b>No. of Folios &amp; AUM</b> (as on September 30, 2023)	Folios: 13,317 AUM in Crs: Rs. 610.85																
<b>Investment Objective</b>	<p>The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p>																
<b>Dematerialization</b>	<p><b>Units of the scheme shall be available and compulsorily be issued/ repurchased and traded in dematerialized form.</b></p> <p>An Investor intending to invest in Aditya Birla Sun Life Gold ETF is required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP.</p>																
<b>Liquidity / Listing</b>	<p>The Units of the scheme are listed on National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) and/or any other recognised stock exchanges as may be decided by AMC from time to time. The Units of the scheme may be bought or sold on all trading days in round lot of 1 (one) unit at prevailing listed price on such Stock Exchange(s).</p> <p>The AMC will appoint Market Maker(s) to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote (buy and sell quotes) in the market.</p> <p>Alternatively, the Market Makers and Large Investors may subscribe to and/or redeem the units of the scheme with the Mutual Fund on any business day at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size &amp; in multiples thereof. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores.</p>																
<b>Creation Unit Size</b>	<p>Creation Unit is fixed number of units of the Scheme, which is exchanged against a predefined quantity and purity (fineness) of physical gold called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value.</p> <p>The Portfolio Deposit and Cash Component are defined as follows:</p> <p><b>Portfolio Deposit:</b> Portfolio Deposit consists of physical gold which will be of predefined quantity and purity (fineness) as announced by the AMC from time to time.</p> <p><b>Cash Component:</b> Cash component represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio deposit.</p> <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC on its website.</p> <p><b>The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.</b></p> <p>The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>)</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 Asset Allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Physical gold</td> <td>95%</td> <td>100%</td> <td>Medium</td> </tr> <tr> <td>Debt &amp; Money market instruments (including Cash and Cash Equivalent)</td> <td>0%</td> <td>5%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Physical gold	95%	100%	Medium	Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Low to Medium
Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile														
	Minimum	Maximum															
Physical gold	95%	100%	Medium														
Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Low to Medium														

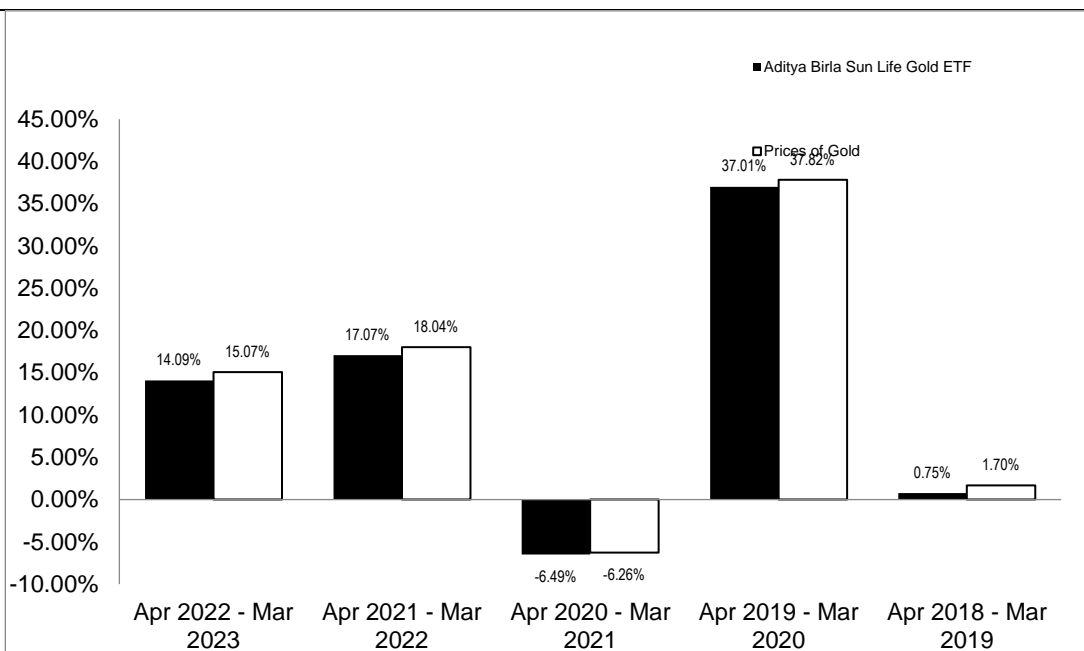
	<p>The Scheme will invest in physical gold of the prescribed quality and standard. A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Tri-party Repo on Government securities or treasury bills or repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme. From time to time, the Scheme may also hold cash.</p> <p>The scheme does not intend to invest in Securitised debt instruments and/or Foreign securities.</p> <p><b>Change in Asset Allocation</b></p> <p>The Scheme shall primarily invest in Physical Gold and invest a small portion of its net assets in debt and money market securities, to meet the liquidity requirements (for honouring expenses / repurchase / redemptions / etc). In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.</p>
<b>Investment Strategy</b>	<p>Aditya Birla Sun Life Gold ETF is a passively managed fund tracking the price of Gold and reflects the performance of the Gold price. The Fund would invest in physical gold of prescribed quantity and quality (fineness) and endeavor to track the spot price of gold. The scheme invests in gold regardless of investment merit. The Fund would invest upto 100% in physical Gold and/or upto 5% in debt and money market instruments to meet the liquidity requirements, subject to tracking error. The scheme may buy or sell gold at different points of time during the trading session at the then prevailing prices which may or may not correspond to its closing price, due to disinvestments to meet redemptions, transactions cost and recurring expenses, execution of large buy/sell orders etc.</p> <p>The Fund Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum subject to compliance with para 3.6.3.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023.</p> <p>However, this may vary due to the volatility in the markets and any other reasons beyond the control of the Fund Manager. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark Index.</p> <p><b>Effect of Movements in the price of gold on the NAV of Aditya Birla Sun Life Gold ETF:</b> As movements in the price of gold are expected to directly affect the NAV of the scheme investors should understand the impact of fluctuations in the price of gold on the NAV of the scheme. Investors, however, should also be aware that past movements in the gold price are not indicators of future movements.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors include but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• <b>Liquidity Risk:</b> Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI “circuit filter” rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.</li> </ul> <p>The Mutual Fund scheme has to sell gold only to bullion bankers/traders who are authorized to buy gold. Though, there are adequate number of players (commercial or bullion bankers) to whom the Fund can sell gold. However, the Fund may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.</p> <ul style="list-style-type: none"> <li>• <b>Counter party Risk:</b> There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement.</li> <li>• <b>Redemption Risk:</b> Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Market Maker(s) to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote in the market. Further the price received upon redemption of units may be less than the value of the gold represented by them.</li> <li>• <b>Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell gold</b></li> </ul>

	<p>Commodities tend to be more volatile than other instruments. This may have an impact on liquidity. Liquidity considerations may have a price basis risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of gold. The lack of liquidity in the physical market may also arise due to seasonality of demand and supply or volatility of prices.</p> <p>Lastly, government regulations including change in taxation or duties levied on gold may affect the demand and supply and may affect the liquidity</p> <ul style="list-style-type: none"> <li>• <b>Risks associated with handling, storing and safekeeping of physical gold:</b></li> </ul> <p>There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.</p> <p>The above are few of the risks involved with investments in the scheme. Further, the scheme shall be subject to, but not limited to, risks associated with investments in physical gold, currency risk, operational risks, market risks, regulatory risk etc. The scheme may invest in debt and money market instruments to meet the liquidity requirements. Accordingly scheme shall be subject to risks associated with investments in Fixed Income securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc. <b>(Please refer to Section on Risk Factors in Scheme Information Document for detailed scheme specific risk factors.)</b></p>
<b>Risk Control Strategies</b>	<p>The Mutual Fund has built adequate internal risk management controls and safeguards including on-going oversight to ensure that the Scheme, which is passively managed, is in line with the defined investment objectives and in compliance with SEBI (MF) Regulations.</p> <p>The Mutual Fund will strive to achieve the investment objective by way of a judicious portfolio mix comprising of Gold bullion and Debt Securities and Money Market Instruments. Investments in gold bullion would be primarily assessed with regard to its fineness. Every investment opportunity in Debt Securities and Money Market Instruments would be assessed with regard to credit risk, interest rate risk and liquidity risk.</p> <p>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>TRACKING ERROR</b></p> <p>"Tracking Error" i.e. the annualised standard deviation of the difference in daily returns between physical gold and the NAV of gold ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on monthly basis on the website of the AMC. Tracking Error may arise including but not limited to the following reasons: -</p> <ol style="list-style-type: none"> <li>Any delay experienced in the purchase or sale of Gold due to:       <ul style="list-style-type: none"> <li>• Illiquidity of gold,</li> <li>• Delay in realization of sale proceeds,</li> <li>• Creating a lot size to buy the required amount of gold.</li> </ul> </li> <li>The charging of expenses to the scheme including investment management fees, custodian fees, taxes, levies, etc.</li> <li>The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the index.</li> <li>The holding of a cash position prior to distribution and accrued expenses.</li> <li>Execution of large buy/sell orders</li> <li>The Scheme may buy or sell gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.</li> <li>Disinvestments to meet redemptions, recurring expenses, etc.</li> </ol> <p>It will be the endeavor of the fund manager to keep the tracking error as low as possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark.</p> <p>In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, for which approval of Board of AMC and Trustees shall be taken and the same shall prominently be disclosed on the website of the AMC. Along with the disclosure of tracking error, gold ETF schemes shall also disclose the tracking difference i.e. the difference of returns between physical gold and the gold ETF, on the website of the AMC on monthly basis for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p>



<b>Plans/Options</b>	None
<b>Applicable NAV</b> (For repurchase and sale in Creation Unit size directly with Mutual Fund)	<p>In accordance with para 3.6.2.3 and para 8.4, 8.7 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 of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>For Subscriptions/Purchases/Redemptions/Sales of units directly with Mutual Fund</b></p> <p>On an ongoing basis, the Scheme would be open for subscriptions/redemptions only for Market Makers and Large Investors in 'Creation Unit Size'(with Minimum application amount of Rs. 25 Crores and in multiples of Creation Unit Size) on all Business Days.</p> <p>The creation/redemption of units would be based on Portfolio deposit and the applicable cash component for the respective business day on which such creation/ redemption of units are made and the deposit and cash are credited to the Scheme's account. The Fund may also allow Cash (through RTGS / Transfer / Cheque) subscription /redemption in creation unit size by Market Makers and for large investors having execution value greater than Rs. 25 Cr.</p> <p>For transactions by Market Makers / large investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.</p> <p>Further, pursuant to SEBI letter dated October 26, 2023, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till April 30, 2024:</p> <ol style="list-style-type: none"> <li>Schemes managed by Employee Provident Fund Organisation, India</li> <li>Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961</li> </ol> <p>The NAV shall be declared in accordance with the provisions as mentioned in this SID.</p> <p>For all direct transactions in units of ETFs by MMs or other eligible investors (only for large investors) with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio.</p> <p><b>For transactions done on the stock exchange</b></p> <p>An investor can buy/sell Units on a continuous basis on the NSE and BSE on which the Units are listed during the trading hours on all trading days. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.</p>
<b>Minimum Application Amount / Number of Units</b>	<ul style="list-style-type: none"> <li>• <b>For Subscription / Redemption of units directly with Mutual Fund:</b> <ul style="list-style-type: none"> <li>- Subscription / Redemption facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors.</li> <li>- Units of scheme may be subscribed to / redeemed only in Creation Unit size &amp; in multiples thereof. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores</li> <li>- Market Makers and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction cost, if any, by depositing/receiving physical gold of defined purity (fineness) and quantity and /or cash, value of which is equivalent to Creation Unit size.</li> <li>- The Creation Unit size in case of Aditya Birla Sun Life Gold ETF shall be 1,00,000 units and in multiples thereof.</li> </ul> </li> <li>• <b>For Purchase / Sale of units through Stock Exchange:</b> <ul style="list-style-type: none"> <li>- All categories of Investors may purchase the units of the Scheme through the Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price.</li> </ul> </li> <li>• <b>No switch-ins/switch-outs shall be allowed under the scheme on an ongoing basis.</b></li> </ul>
<b>Units in Fractions</b>	<p>Fractional units, if any, allotted to investors in the Scheme during NFO period, may be redeemed by unitholders on any business day at a price equivalent to applicable NAV. The AMC only provides for repurchase / redemption of fractional units on ongoing basis i.e. these Fractional Units can only be sold to AMC/Mutual Fund and shall not be available for trading on stock exchanges.</p>

<b>Transfer of Proceeds of Repurchase (Redemption) Request</b>	Within three working days of the receipt of the redemption request by Aditya Birla Sun Life Mutual Fund, subject to confirmation with the depository records of the Scheme's DP account.																	
<b>Benchmark Index</b>	Domestic price of physical gold.																	
<b>IDCW Policy</b>	The Trustees may declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations.																	
<b>Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme</b>	<b>Fund Manager</b>	<b>Managing Since</b>	<b>Tenure</b>															
	Mr. Sachin Wankhede	February 23, 2022	1.7 years															
<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 SEPTEMBER 30, 2023</b></p> <table border="1"> <thead> <tr> <th>Scheme Name / Benchmark Index</th> <th>Last 1 year</th> <th>Last 3 year</th> <th>Last 5 year</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Aditya Birla Sun Life Gold ETF</td> <td>13.50</td> <td>3.91</td> <td>12.80</td> <td>7.08</td> </tr> <tr> <td>Domestic Price of Physical Gold</td> <td>14.45</td> <td>4.57</td> <td>13.54</td> <td>8.10</td> </tr> </tbody> </table> <p><i>Scheme Inception date: May 13, 2011</i></p> <p style="text-align: center;"><b>Risk-o-meter of the Benchmark of the Scheme – Domestic Prices of Physical Gold</b></p> <div style="text-align: center;">  <p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Very High risk</p> </div> <p><b>II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)</b></p>			Scheme Name / Benchmark Index	Last 1 year	Last 3 year	Last 5 year	Since Inception	Aditya Birla Sun Life Gold ETF	13.50	3.91	12.80	7.08	Domestic Price of Physical Gold	14.45	4.57	13.54	8.10
Scheme Name / Benchmark Index	Last 1 year	Last 3 year	Last 5 year	Since Inception														
Aditya Birla Sun Life Gold ETF	13.50	3.91	12.80	7.08														
Domestic Price of Physical Gold	14.45	4.57	13.54	8.10														



**Past performance may or may not be sustained in future.** Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

**Expenses Of The Scheme**

**(i) Load Structure**

**Entry Load:** Nil

In terms of para 10.4.1.a of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

**Exit Load (Including fractional units, if any):** Nil.

The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.

**(ii) Recurring expenses (Maximum, as a % of daily net assets)**

Actual (unaudited) expenses for the financial year ended March 31, 2023: 0.54%  
**Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:**

A. Expense Head / Nature of expense	% of daily net assets
Investment Management and Advisory Fees (AMC fees)	Upto 1.00%
Trustee fee	
Registrar & Transfer Agent (RTA) Fees	
Audit fees	
Custodian fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants	
Costs of Statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.	

	Goods and Service Tax (GST) on expenses other than investment management and advisory fees GST on brokerage and transaction cost Other expenses \$ <b>Maximum total expense ratio (TER) permissible under Regulation 52(6)(b)</b> <b>B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</b>	     <b>Upto 1.00%</b>  <b>Upto 0.30%</b>
	<p>§ Listing expenses are part of other expenses.</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) ^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 1 basis points (i.e. 0.01%) 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> <p>(c) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC may charge GST on following Fees and expenses as below:</p> <p>(i) <b>Investment Management and Advisory Fees:</b> 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.</p> <p>(ii) <b>Other than Investment Management and Advisory Fees:</b> 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.</p> <p>(d) <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>Waiver of Load for Direct Applications</b>	Not Applicable	
<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>	The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated upto four decimals. 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 11.00 pm on the day of declaration of the NAV.	
<b>For Investor Grievances please contact</b>	<b>Aditya Birla Sun Life AMC Limited</b> One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a> CIN: L65991MH1994PLC080811	<b>Registrar &amp; Transfer Agents:</b> <b>Computer Age Management Services Limited (CAMS)</b> Rayala Towers, 158, Anna Salai, Chennai - 600002. 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>



<b>Unitholders' Information</b>	<p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :</b></p> <p><b>For normal transactions during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application.</li> <li>▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before fifteenth day of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <i>**The word 'transaction' shall include purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></li> <li>▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</li> <li>▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.</li> <li>▪ The transactions viz. purchase, redemption, switch, payout of IDCW, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</li> <li>▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.</li> <li>▪ <b>No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions</b></li> </ul> <p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of application.</li> <li>▪ The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder</li> <li>▪ Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.</li> <li>▪ SCAS shall be sent by Depositories every half yearly (September/ March), on or before twenty first day of the succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.</li> <li>• In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</li> <li>• Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/ order of investors in various folios/ demat accounts across mutual funds / demat accounts across depository participants.</li> <li>• In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.</li> </ul>
---------------------------------	--

- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form
- **Half Yearly Consolidated Account Statement:**
  - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of the succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
  - The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions.

For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

#### **COMMUNICATION BY EMAIL**

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

#### **Annual Report:**

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 on its website ([www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder.

Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

#### **Portfolio Disclosures:**

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 [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) 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

	<p>www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). 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.</p> <p><b>Half Yearly Results:</b></p> <p>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 (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p>										
<b>Monthly Portfolio Disclosures</b>	<p>a) <b>Top 10 holdings (as on September 30, 2023)</b></p> <table border="1"> <thead> <tr> <th>Issuer</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>Gold</td> <td>97.68%</td> </tr> </tbody> </table> <p>b) <b>Sector-wise Allocation (as on September 30, 2023)</b></p> <table border="1"> <thead> <tr> <th>Sector Classification</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>GOLD</td> <td>97.68%</td> </tr> <tr> <td>Cash &amp; Current Assets</td> <td>2.32%</td> </tr> </tbody> </table> <p><i>** includes Cash / Tri-Party Repos / net receivables / payables.</i></p> <p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) on or before tenth day of the succeeding month.</p>	Issuer	% to net assets	Gold	97.68%	Sector Classification	% to net assets	GOLD	97.68%	Cash & Current Assets	2.32%
Issuer	% to net assets										
Gold	97.68%										
Sector Classification	% to net assets										
GOLD	97.68%										
Cash & Current Assets	2.32%										
<b>Transaction Charges</b> <b>(For Lumpsum Purchases routed through distributor/ agent)</b>	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of ₹10,000/- and above.</p> <p>In accordance with the said para, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges basis the type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table border="1"> <thead> <tr> <th>Investor Type</th> <th>Transaction charges<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td><b>First Time Mutual Fund Investor (across Mutual Funds)</b></td> <td>₹ 150/- for subscription application of ₹ 10,000/- and above.</td> </tr> <tr> <td><b>Investor other than First Time Mutual Fund Investor</b></td> <td>₹ 100/- for subscription application of ₹ 10,000/- and above.</td> </tr> </tbody> </table> <p>2. <sup>^</sup>The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>3. <b>Transaction charges shall not be deducted/applicable for:</b></p> <p>(a) purchases / subscriptions for an amount less than ₹ 10,000/-;</p> <p>(b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.</p> <p>(c) <b>Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).</b></p> <p>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p>	Investor Type	Transaction charges <sup>^</sup>	<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	₹ 150/- for subscription application of ₹ 10,000/- and above.	<b>Investor other than First Time Mutual Fund Investor</b>	₹ 100/- for subscription application of ₹ 10,000/- and above.				
Investor Type	Transaction charges <sup>^</sup>										
<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	₹ 150/- for subscription application of ₹ 10,000/- and above.										
<b>Investor other than First Time Mutual Fund Investor</b>	₹ 100/- for subscription application of ₹ 10,000/- and above.										

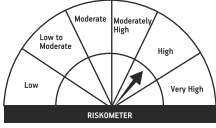
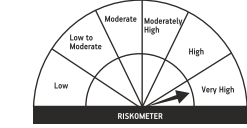
Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

Date: October 31, 2023

Place: Mumbai



## Aditya Birla Sun Life Gold ETF (An open ended scheme tracking physical price of Gold)

<b>This Product is suitable for investors who are seeking*:</b>	<b>Scheme Riskometer</b>	<b>Benchmark Riskometer Domestic Prices of Physical Gold</b>
<ul style="list-style-type: none"> <li>Returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>Investments in physical gold of 99.5% purity (fineness)</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>	 <p>Investors understand that their principal will be at Very High risk</p>

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

(Please read the instructions before filling up the form. All sections to be completed in english in black / blue coloured ink and in block letters.)

<b>Distributor Name &amp; ARN/ RIA No.</b>	<b>Sub Broker Name &amp; ARN/ RIA No.</b>	<b>Sub Broker Code</b>	<b>Employee Unique ID. No. (EUN)</b> E	<b>Application No.</b>
<b>Distributor Mobile No.</b>		<b>Distributor Email Id</b>		

Applicable only for Regular Schemes. Please note the Distributor Mobile & Email Id will not be updated in the Broker Master and will be restricted to this transaction only.

EUN is mandatory for Advisory transactions. Ref. Instruction No. 9

I/we hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
--	------------------	-----------------

### Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

### Existing Unitholder please fill in your Folio No., Name & Email ID and then proceed to Section 5 (Applicable details and Mode of holding will be as per the existing Folio No.)

Existing Folio No.	GSTIN
--------------------	-------

### 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 8) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Name of First/Sole Applicant (as per PAN Card)#	Mr. Ms. M/s.														
PAN / PEKRN (Mandatory)	Date of Birth** D D M M Y Y Y Y ** Mandatory in case the First /Sole Applicant is Minor														
CKYC Number	(Prefix if any)	14 digit CKYC Number										#The application is liable to get rejected if it does not match with PAN card			
Name of the Second Applicant (as per PAN Card)#	Mr. Ms. M/s.														
PAN / PEKRN (Mandatory)	Date of Birth** D D M M Y Y Y Y ** Mandatory in case the First /Sole Applicant is Minor														
CKYC Number	(Prefix if any)	14 digit CKYC Number										#The application is liable to get rejected if it does not match with PAN card			
Name of the Third Applicant (as per PAN Card)#	Mr. Ms. M/s.														
PAN / PEKRN (Mandatory)	Date of Birth** D D M M Y Y Y Y ** Mandatory in case the First /Sole Applicant is Minor														
CKYC Number	(Prefix if any)	14 digit CKYC Number										#The application is liable to get rejected if it does not match with PAN card			
Name of the Guardian (as per PAN Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)	Mr. Ms. M/s.														
PAN / PEKRN (Mandatory)	Date of Birth** D D M M Y Y Y Y ** Mandatory in case the First /Sole Applicant is Minor														
CKYC Number	(Prefix if any)	14 digit CKYC Number										#The application is liable to get rejected if it does not match with PAN card			

### Acknowledgement Slip (To be filled in by the Investor)

Application No.	<b>Aditya Birla Sun Life Gold ETF</b>
Received from Mr. / Ms. _____ Date : ____/____/____	Collection Centre / ABSLAMC Stamp & Signature
[Please Tick (✓)] Enclosed <input type="checkbox"/> PAN/PEKRN Proof <input type="checkbox"/> KYC Complied	

**1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Contd...)**

Relationship of Guardian (Refer Instruction No. 2(ii))																					
ISD CODE					TEL: OFF.	S T D															
					TEL: RESI	S T D															

#The application is liable to get rejected if does not match with PAN card

Proof of the Relationship with Minor\*\*  \*\* Mandatory in case the First / Sole Applicant is Minor

**Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)**

Resident Individual  
  FPIs  
  NRI - NRO  
  HUF  
  Club / Society  
  PIO  
  Body Corporate  
  Minor  
  Government Body  
 Trust  
  NRI - NRE  
  Bank and FI  
  Sole Proprietor  
  Partnership Firm  
  Provident Fund  
  Others \_\_\_\_\_ (Please Specify)

**MODE OF HOLDING [Please tick (✓)] (Please Refer Instruction No. 2(v))**  Joint    Single    Anyone or Survivor (Default option is Anyone or survivor)

**MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)**

CITY															STATE					PINCODE				

**OVERSEAS ADDRESS (Mandatory for NRI/FPI Applicant.)**

CITY										COUNTRY					ZIP CODE				

**2. GO GREEN [Please tick (✓)] (Refer Instruction No. 10)**

SMS Transact  
  Online Access  
 Mobile No. +91  / We would like to register for my/our SMS Transact and/ or Online Access

**This mobile number pertains to (Mandatory):**  
  Self  
  Spouse  
  Dependent Children  
  Dependent Parents  
  Dependent Siblings  
 Guardian  
  POA  
  PMS  
  Custodian (For FPI'S only)

**Email ID**

**This email id pertains to (Mandatory):**  
  Self  
  Spouse  
  Dependent Children  
  Dependent Parents  
  Dependent Siblings  
 Guardian  
  POA  
  PMS  
  Custodian (For FPI'S only)

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)]  Account Statement  Annual Report  Other Statutory Information

**3. BANK ACCOUNT DETAILS (In case of Minor investment, bank details should be of the minor, parent or legal guardian of the minor, or joint account of the minor with parent or legal guardian) Refer Instruction No. 3(A)**

Name of the Bank																				
Branch Address																				
Pin Code															City					
Account No.																				
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (Please Specify)																			
11 Digit IFSC Code											9 Digit MICR Code									

**4. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)**

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only". Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque/ DD Favouring/ Auto Debit Mandate Scheme Name* (refer Instruction 5)	Plan/Option <sup>§</sup>	Cheque Mandate Date	Amount Invested (₹)	DD Charges <sup>^</sup>	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	<b>Aditya Birla Sun Life Gold ETF</b>						
Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____							

# (Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) \*All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)  
 § The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains

S. No.	Scheme Name	Plan / Option <sup>§</sup>	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	<b>Aditya Birla Sun Life Gold ETF</b>				

§ The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains

**KYC DETAILS (Mandatory)**

**OCCUPATION [Please tick (✓)]**

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others ..... (please specify)					

**GROSS ANNUAL INCOME [Please tick (✓)]**

<b>FIRST APPLICANT</b>	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 25 Lacs - 1 Crore	<input type="checkbox"/> > 1 Crore								
	Net worth (Mandatory for Non - Individuals) Rs. _____ as on					<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> [Not older than 1 year]	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y							
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____													
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____													

For Individuals				For Non-Individual Investors (Companies, Trust, Partnership etc.)	
	<input type="checkbox"/> I am Politically Exposed Person	<input type="checkbox"/> I am Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, please attach mandatory UBO Declaration)	
<b>Sole/First Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Second Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Third Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No	

**5. DEMAT ACCOUNT DETAILS (OPTIONAL)** (If Demat details are provided, units will be compulsorily given in Demat form only) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

NSDL: Depository Participant Name: \_\_\_\_\_ DPID No.: 

I	N						
---	---	--	--	--	--	--	--

 Beneficiary A/c No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

CDSL: Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Enclosed:  Client Master  Transaction/ Statement Copy/ DIS Copy

**6. NOMINATION DETAILS (Mandatory)** (Refer Instruction No. 7)

Nomination Details Mandatory section for Individuals (Single or Joint)  I/We wish to nominate  I/We do not wish to nominate\$\$

Nominee Name	PAN	Relationship with Investor	Date of Birth	Guardian Name and Relationship (In case of Minor)	Allocation %						
Nominee 1			<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y		
D	D	M	M	Y	Y						
Nominee 2			<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y		
D	D	M	M	Y	Y						
Nominee 3			<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y		
D	D	M	M	Y	Y						

\$\$I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by court or other such competent authority, based on the value of assets held in my/our folio.

Signature of the 1 <sup>st</sup> unitholder	Signature of the 2 <sup>nd</sup> unitholder	Signature of the 3 <sup>rd</sup> unitholder
---	---	---



**7. FATCA & CRS INFORMATION [Please tick (✓)] For Individual Investors including Sole Proprietor (Non Individual Investors should mandatorily fill separate FATCA detail form)**

The below information is required for all applicant(s)/ guardian

Address Type:  Residential or Business  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Name of Applicant			
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

**8. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)**

To,

The Trustee,

Aditya Birla Sun Life Trustee Private Limited.

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

**For Non-Individual Investors:** I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Limited and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.

**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6)

I/We confirm that details provided by me/us are true and correct.\*\*

\*\* I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Limited (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlasunlifemf.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

"I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

**FATCA & CRS Declaration:** I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst.No.13)

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
---	-------------------------------	------------------------------

# Instructions for filling the Application Form

## 1. GENERAL INSTRUCTIONS

- i) Please read the terms of the **Key Information Memorandum, the Statement of Additional Information/Scheme Information Document** and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- ii) Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever applicable.
- iii) The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H.U.F.
- iv) The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- v) No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- vi) All cheques and bank drafts must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application / each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- vii) Investors already holding a folio in Aditya Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.

### viii) TRANSACTION CHARGES

**SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said para, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Limited shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.**

Please note that Transaction Charges shall not be deducted in the following cases:

- a. Purchases / subscriptions for an amount less than ₹ 10,000/-;
- b. Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Income Distribution cum capital withdrawal option - Sweep facility etc.
- c. **Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan (SIP):**  
Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

## 2. INVESTOR PARTICULARS

- i) Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- ii) **"On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian or such other category of investor who may be notified by SEBI from time to time and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.**
- iii) In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 13, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent / legal guardian after completing all KYC formalities
- iv) In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- v) Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/ Committee Resolution/ Authority Letter	✓	✓	✓	✓	✓	✓
Trust Deed		✓				
Partnership Deed				✓		
Bye-laws			✓			
List of authorised Signatories with name, designation & Specimen Signature	✓	✓	✓	✓	✓	✓
Overseas Auditor's certificate					✓	
Power of Attorney						✓

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only unverified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on unverified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

- vi) Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- vii) Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.
- viii) The Minimum Basket Size for the Scheme is 1,00,000.

## 3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

**Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

**In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.**

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions in SIP Application Form.

## (B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the Beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. **If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / Income Distribution cum capital withdrawal option proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

### Transfer of Units

Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).

## 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com), [www.amfindia.com](http://www.amfindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.

**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**

To further clarify, the above category of investors shall include:

- i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- ii. each of the applicants, in case of investments in joint names; and
- iii. Guardian in case of investments on behalf of minor.



Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status / Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com).
  - The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA), Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
  - Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
  - It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:
- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
  - IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digiocker or any other source which could be verified online.
- As per SEBI Circular dated April 24, 2020, the eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
  - Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

For further details with respect to KYC process, please read Statement of Additional Information.

## 5. MODE OF PAYMENT

- Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Limited (ABSLAMC) Offices / Authorised Collection Centres.
- Payment shall be accepted through RTGS/NEFT, DDs as well as MICR Cheques.
- Payment through Stock invest, outstation cheques and third party payments will not be accepted.
- For all mode of payments, details of source account, source bank name and source branch name should be mentioned

### v) Restriction on acceptance of Third Party Payment:

- Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), **Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments**, except in the cases as enumerated below in para (c).

- "**Third Party Payment**" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

- ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

- Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
  - Custodian on behalf of an FPI or a client
- In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
    - Mandatory KYC for all Investors (guardian in case of minor). In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
    - A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com) for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

- Investors are requested to note that, in case of:

**i. Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/Income Distribution cum capital withdrawal option proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

# Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

\* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

## ii. Payment by Prefunded Instrument:

- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

- A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

**iii. Payment by RTGS, NEFT, ECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

v. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

## 6. NRI INVESTORS

### Repatriation basis:

Payments by NRIs/FPIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee dras purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the dra confirming the debit should also be enclosed.

### Non Repatriation basis:

NRIs investing on a non repatriable basis may do so by issuing cheques/ demand drafts drawn on Non-Resident of India (NRO) account payable at the cities where the Investor Service Centres are located.

## 7. NOMINATION

- As per para 17.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of:

- Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds) Regulations, 1996 (or)
- Opting out of nomination through a signed Declaration form.

- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).

- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.

- Who can Nominate:

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.

Nomination is not allowed for :

- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder.

Nomination is not allowed in a folio of a Minor unitholder. Also, Guardian of Minor unitholder cannot nominate.

- Who can be a Nominee :

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.

A minor may be nominated. In that event, the date of birth proof of Minor, Name and address of the Guardian of the minor nominee needs to be provided.

- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.

- Every new nomination for a folio/account shall overwrite the existing nomination, if any.

- Nomination shall stand rescinded upon the transfer of units.

- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.

- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).

- The nomination will be registered only when this form is valid and complete in all respects.

- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

## 8. ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION

ABSLAMC will endeavor to credit the redemptions/Payout of Income Distribution cum capital withdrawal option directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.

## 9. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (EUIIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

## 10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

## 11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

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

with any order of Court or of any competent/ statutory authority or as is required under applicable law.

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

## 12. RTGS/ NEFT

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ NEFT.

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as ABSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. ABSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message.

If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day.

ABSLMF shall not be liable for delay in payments to the Investor if:

a. Incorrect and insufficient details are provided.

b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Network or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

## 13. DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

14. In case 3 (three) consecutive instalments are not honoured/ failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP, SWP and STP registrations.

## 15. Cut off timing for subscriptions/ redemptions/ switches

Pursuant to para 8.7 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, transactions by Market Makers/ large investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.

**APPLICATION NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.**

**THIS PAGE IS INTENTIONALLY LEFT BLANK**