



Key Information Memorandum

ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND (An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index. A relatively high interest rate risk and relatively low credit risk)

This product is suitable for investors who are seeking:	
<ul style="list-style-type: none"> Income over longer term Open ended Target Maturity Index Fund that seeks to track Nifty SDL Plus PSU Bond Sep 2026 60:40 Index 	<p>RISKOMETER Investors understand that their principal will be at Moderate risk</p>

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

Continuous Offer for Units at NAV based prices.

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

<p><u>NAME OF THE ASSET MANAGEMENT COMPANY</u> ADITYA BIRLA SUN LIFE AMC LIMITED One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: L65991MH1994PLC080811</p>	<p><u>NAME OF THE TRUSTEE COMPANY</u> ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: U74899MH1994PTC166755</p>
---	--

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.

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.

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

Name of the Scheme	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund											
Type of the Scheme	An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index. A relatively high interest rate risk and relatively low credit risk.											
Inception Date	September 24, 2021											
Scheme Code	ABSL/O/O/OIN/21/08/0100											
Scheme Category	Index Fund											
Investment Objective	<p>The investment objective of the scheme is to track the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index by investing in PSU Bonds and SDLs, maturing on or before September 2026, 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>											
No. of Folios & AUM (As on September 30, 2023)	<p>Folios: 9,178 AUM (in crores): Rs. 10771.03</p>											
Liquidity	<p>The Scheme will offer for purchase/switch-in and redemption/switch-out of units at NAV based prices on every Business Day on an ongoing basis, commencing not later than 5 (five) business days from the date of allotment. The Mutual Fund shall transfer the Redemption proceeds within three working days from the date of Redemption or repurchase.</p> <p>Further, the Scheme will mature on September 30, 2026 and will distribute all of its maturity proceeds (Net Assets) to the Unitholders within three (3) working days from the date of maturity of the Scheme, in line with current regulatory timelines.</p>											
Tenure of the Scheme	<p>The Scheme will mature on September 30, 2026. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.</p> <p>Details of the Maturity Date of the Scheme will be published in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.</p>											
Asset Allocation and Investment Pattern	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1" data-bbox="407 1157 1484 1409"> <thead> <tr> <th>Instrument</th> <th>Risk Profile</th> <th>Normal Allocation (% of total Assets)</th> </tr> </thead> <tbody> <tr> <td>Bonds issued by PSUs forming part of the bonds portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</td> <td rowspan="2">Moderate</td> <td rowspan="2">95% - 100%</td> </tr> <tr> <td>State Development Loans (SDLs) forming part of the SDL portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</td> </tr> <tr> <td>Cash and Money Market Instruments</td> <td>Low</td> <td>0% - 5%</td> </tr> </tbody> </table> <p>The cumulative gross exposure to bonds issued by PSUs, State Development Loans (SDLs), cash & money market instruments, repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.</p> <p>Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time subject to regulatory approvals, if any.</p> <p>During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of Bonds/SDLs in the Scheme portfolio, the reinvestment will be in line with the index methodology.</p> <p>The Scheme shall replicate the underlying debt index subject to the requirements as specified para 3.5.2.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023.</p> <p>Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Scheme intends to</p>		Instrument	Risk Profile	Normal Allocation (% of total Assets)	Bonds issued by PSUs forming part of the bonds portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	Moderate	95% - 100%	State Development Loans (SDLs) forming part of the SDL portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	Cash and Money Market Instruments	Low	0% - 5%
Instrument	Risk Profile	Normal Allocation (% of total Assets)										
Bonds issued by PSUs forming part of the bonds portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	Moderate	95% - 100%										
State Development Loans (SDLs) forming part of the SDL portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index												
Cash and Money Market Instruments	Low	0% - 5%										

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

invest in repo /reverse repo in corporate debt securities upto 5% of the net assets of the Scheme.

Tenure of the Scheme:

The Scheme will mature on September 30, 2026. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.

Details of the Maturity Date of the Scheme will be published in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

Change in Asset Allocation

The above mentioned investment pattern is indicative and may change for short duration.

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and the intention being at all times to protect the interests of the Unit Holders.

Pursuant to provisions of para 3.5.3.11 of SEBI Master Circular on Mutual Funds dated May 19, 2023, rebalancing the portfolio of the Scheme comprising corporate debt shall be as follows:

- In case of change in constituents of the index due to periodic review, the portfolio of the Scheme will be rebalanced within 7 calendar days.
- In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio will be rebalanced within 30 calendar days.
- In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with para 4.4.4 & 4.4.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 on "Creation of segregated portfolio in mutual fund schemes".

Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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.

About Nifty SDL Plus PSU Bond Sep 2026 60:40 Index: It seeks to measure the performance of portfolio of Nifty SDL Plus PSU Bond Sep 2026 60:40 Index.

The index is computed using the total return methodology including price return and coupon return.

Tracking Error

While the objective of the Scheme is to track the index, the performance may not be commensurate with the performance of the Nifty on any given day or over any given period. Such variations are commonly referred to as the tracking error. Tracking errors may result from a variety of factors including but not limited to:

- Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realisation of sale proceeds and / or the registration of any securities transferred and resulting delays in reinvesting them.
- The Nifty reflect the prices of securities at close of business hours.
- However, the Scheme may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the NSE.
- NSE Indices Limited undertakes the periodical review of the scrips that comprise the Nifty and may either exclude or include new securities. In such an event, the Scheme will reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the Nifty in a short period of time.
- The charging of expenses to the Scheme including investment management fees and custodian

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

	<p>fees.</p> <ul style="list-style-type: none"> • The potential for trades to fail, which may result the Schemes not having acquired shares at a price necessary to track the index. • The holding of a cash position and accrued income prior to distribution and accrued expenses. • Disinvestments to meet redemptions, recurring expenses, payout of IDCW etc. <p>The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation will be calculated based on available data.</p> <p>Tracking Difference: The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p> <p>The annualized tracking difference averaged over one year period will not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.</p>
<p>Investment Strategy</p>	<p>The Scheme will replicate income over the target maturity period of its underlying index i.e. Nifty SDL Plus PSU Bond Sep 2026 60:40 Index, subject to tracking errors. Accordingly, the Scheme will invest in securities in line with the benchmark index of the Scheme.</p> <p>The Scheme shall replicate the underlying debt index subject to following:</p> <p>i. For portion of portfolio comprising of corporate debt securities, following will be followed:</p> <ul style="list-style-type: none"> • Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of NAV of the Scheme. • At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the Scheme. • The investment in various securities shall be aggregated at issuer level for the purpose of exposure limits. • The Macaulay Duration (hereinafter referred as “duration”) of the portfolio of the Scheme shall replicate the duration of the underlying index within a maximum permissible deviation of +/- 10%. • The following norms for permissible deviation in duration shall apply: <ul style="list-style-type: none"> - For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher. - For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher. - However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme. • The rating wise weightage of debt securities in the portfolio of the Scheme shall replicate the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities. • The exposure limit to a single issuer by the Scheme shall be as under: <ul style="list-style-type: none"> - For AAA rated securities, exposure to a single issuer shall not have more than 10% weight in the portfolio. However, for AAA rated securities of PSU and AAA rated securities of PFI issuers the said limit shall be 15%. - The scheme shall not invest in corporate securities rated below AAA. • For rebalancing the portfolio of the Scheme, the following norms shall apply: <ol style="list-style-type: none"> a) In case of change in constituents of the index due to periodic review, the portfolio will be rebalanced within 7 calendar days. b) In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio will be rebalanced within 30 calendar days. c) In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018 on “Creation of segregated portfolio in mutual fund schemes”. <p>ii. For portion of portfolio comprising of SDLs, following provisions shall apply:</p> <ul style="list-style-type: none"> • The duration of the portfolio of the Scheme replicates the duration of the underlying index within a

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

	<p>maximum permissible deviation of +/- 10%.</p> <ul style="list-style-type: none"> The Scheme replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index. In case of Target Maturity Scheme, the following norms for permissible deviation in duration shall apply: <ul style="list-style-type: none"> a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher. b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher. c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme. <p>The Scheme will also invest in money market instruments in line with the asset allocation defined.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk, etc., tracking error risk, investments in Repo Transactions in Corporate Bond, risk associated with Creation of Segregated Portfolio. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that the Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of IDCW and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</p>
<p>Plans/Options</p>	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <ol style="list-style-type: none"> Income Distribution cum Capital Withdrawal Option ("IDCW") (Payout of IDCW)[^] Growth Option <p>[^]<i>the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</i></p> <p>**DIRECT PLAN:</p> <ol style="list-style-type: none"> Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors]. How to apply: <ol style="list-style-type: none"> Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.

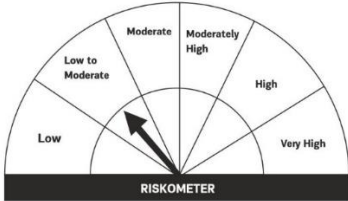
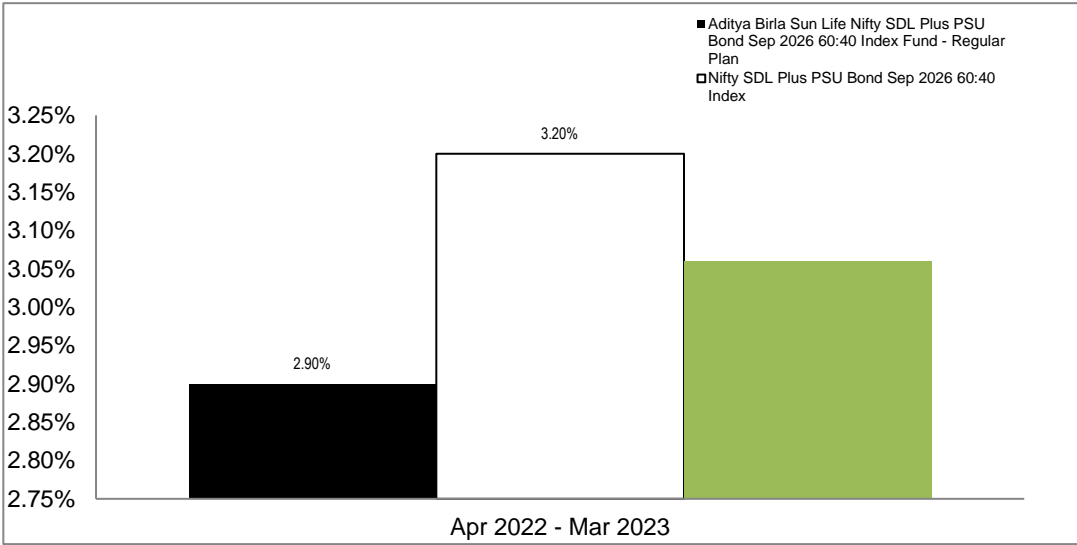
Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

	<p>(b) Investors should also indicate “Direct” in the ARN column of the application form.</p> <p>Payout of IDCW Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavor to credit the payouts of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NACH). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid. In case the IDCW amount payable is less than or equal to Rs. 100/- (Rupees One Hundred Only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-IDCW date at Applicable NAV The amount of IDCW reinvested will be net of applicable taxes.</p> <p>Growth Option Under this option, no IDCW will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.</p>																																				
<p>Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)</p>	<p>Default Option/ Sub-Option: Growth Option In case of valid application received without indicating choice between Growth and IDCW option, the same shall be considered as Growth Option and processed accordingly.</p> <p>Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:</p> <table border="1" data-bbox="391 1108 1500 1440"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i></p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
<p>Applicable NAV (after the scheme opens for repurchase and sale)</p>	<p>In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:</p> <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable. In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. 																																				

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

	<p>available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.</p> <ul style="list-style-type: none"> Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable. In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date.</p> <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>						
Minimum Application Amount / Number of Units	<p>Fresh Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter.</p> <p>Additional Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter.</p> <p>Repurchase for all Plans/Options: In Multiples of Rs. 100.</p>						
Transfer of Proceeds of Repurchase (Redemption) Request	<p>Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.</p>						
Benchmark Index	<p>Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</p>						
IDCW Policy	<p>IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.</p>						
Name of the Fund Manager	<table border="1"> <thead> <tr> <th data-bbox="391 1232 760 1274">Fund Manager</th> <th data-bbox="760 1232 1125 1274">Managing Since</th> <th data-bbox="1125 1232 1495 1274">Tenure</th> </tr> </thead> <tbody> <tr> <td data-bbox="391 1274 760 1316">Mr. Mohit Sharma</td> <td data-bbox="760 1274 1125 1316">September 24, 2021</td> <td data-bbox="1125 1274 1495 1316">2.1 years</td> </tr> </tbody> </table>	Fund Manager	Managing Since	Tenure	Mr. Mohit Sharma	September 24, 2021	2.1 years
Fund Manager	Managing Since	Tenure					
Mr. Mohit Sharma	September 24, 2021	2.1 years					
Name of the Trustee Company	<p>Aditya Birla Sun Life Trustee Private Limited</p>						

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

Performance of the Scheme	I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023:										
	Particulars	1 Year	3 Years	5 Years	Since Inception						
	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund - Direct Plan <i>Inception - September 24,2021</i>	7.19	-	-	4.08						
	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	7.44	-	-	4.28						
	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund - Regular Plan <i>Inception - September 24,2021</i>	7.02	-	-	3.91						
	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	7.44	-	-	4.28						
<p>Past performance may or may not be sustained in future. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns.</p> <p>Benchmark Risk-o-meter as on March 31, 2023</p>  <p>Investors understand that their principal will be at Low to Moderate risk</p>											
II. ABSOLUTE RETURNS FOR THE PERIOD (APR-MAR)											
 <table border="1"> <thead> <tr> <th>Scheme</th> <th>Absolute Return (Apr 2022 - Mar 2023)</th> </tr> </thead> <tbody> <tr> <td>Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund - Regular Plan</td> <td>2.90%</td> </tr> <tr> <td>Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</td> <td>3.20%</td> </tr> </tbody> </table>						Scheme	Absolute Return (Apr 2022 - Mar 2023)	Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund - Regular Plan	2.90%	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	3.20%
Scheme	Absolute Return (Apr 2022 - Mar 2023)										
Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund - Regular Plan	2.90%										
Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	3.20%										

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

<p>Expenses of the Scheme</p> <p>(i) Load Structure</p>	<p>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 01, 2009.</p> <p>Exit Load: Nil</p> <p>The Load Structure is subject to change from time to time and shall be implemented prospectively. For further details on Load Structure, please refer Section IV of the Scheme Information Document.</p>																										
<p>(ii) Recurring expenses (As a % of daily net assets)</p>	<p>Actual (unaudited) expenses for the financial year ended March 31, 2022: 0.35% (Reg); 0.19% (Dir)</p> <p>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</p> <table border="1" data-bbox="407 688 1484 1377"> <thead> <tr> <th colspan="2">Maximum estimated permissible expense as a % per annum of daily net assets</th> </tr> <tr> <th>A. Expense Head / Nature of expense</th> <th>% of daily net assets</th> </tr> </thead> <tbody> <tr><td>Investment Management and Advisory Fees (AMC fees)</td><td rowspan="15">Upto 1.00%</td></tr> <tr><td>Trustee fee</td></tr> <tr><td>Registrar & Transfer Agent (RTA) Fees</td></tr> <tr><td>Audit fees</td></tr> <tr><td>Custodian fees</td></tr> <tr><td>Marketing & Selling expense including agent commission</td></tr> <tr><td>Cost related to investor communications</td></tr> <tr><td>Cost of fund transfer from location to location</td></tr> <tr><td>Cost of providing account statements/allotment advice and IDCW/redemption cheques and warrants</td></tr> <tr><td>Costs of Statutory advertisements</td></tr> <tr><td>Cost towards investor education & awareness (at least 1 bps)^</td></tr> <tr><td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.</td></tr> <tr><td>GST on expenses other than investment management and advisory fees</td></tr> <tr><td>GST on brokerage and transaction cost</td></tr> <tr><td>Other expenses</td></tr> <tr><td>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</td><td>Upto 1.00%</td></tr> <tr><td>B. Additional expenses under Regulation 52 (6A) (c)</td><td>Upto 0.05%</td></tr> <tr><td>A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</td><td>Upto 0.30%</td></tr> </tbody> </table> <p><i>The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i></p> <p>Note:</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 the following Fees and expenses as mentioned below:</p> <p>a. Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>b. Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the</p>	Maximum estimated permissible expense 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 1 bps)^	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.	GST on expenses other than investment management and advisory fees	GST on brokerage and transaction cost	Other expenses	Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 1.00%	B. Additional expenses under Regulation 52 (6A) (c)	Upto 0.05%	A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%
Maximum estimated permissible expense 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 1 bps)^																											
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively.																											
GST on expenses other than investment management and advisory fees																											
GST on brokerage and transaction cost																											
Other expenses																											
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 1.00%																										
B. Additional expenses under Regulation 52 (6A) (c)	Upto 0.05%																										
A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%																										

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

	<p>SEBI (MF) Regulations.</p> <p>(d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.</p> <p>(e) Maximum Permissible expense: 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. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC.</p>	
Waiver of Load for Direct Applications	Not Applicable	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	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 (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV.	
For Investor Grievances please contact	<p>Aditya Birla Sun Life AMC Limited One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: care.mutualfunds@adityabirlacapital.com</p>	<p>Registrar & Transfer Agents: Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail:www.mutualfund.adityabirlacapital.com Website Address: www.camsonline.com</p>
Unitholders' Information	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> 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. Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW payout, etc. have taken place during that month, on or before fifteenth day of the succeeding month 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. <p><i>**The word 'transaction' shall include purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> 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&T. Half Yearly Consolidated Account Statement: <ul style="list-style-type: none"> A CAS detailing holding across all schemes of all mutual funds at the end of every six 	

	<p>months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> ○ 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. <ul style="list-style-type: none"> • 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. <p>For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</p> <ul style="list-style-type: none"> ▪ 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. ▪ 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 <ul style="list-style-type: none"> • Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 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. • SCAS shall be sent by Depositories every half yearly (September/ March), on or before fifteenth 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. • 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. • 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. • 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. • 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.
--	--

	<p>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) and on the website of AMFI (www.amfiindia.com).</p> <p>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 and on the website of AMFI (www.amfiindia.com).</p> <p>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 and on the website of AMFI (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 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>Half Yearly Results: Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th 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> <p>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.</p>																		
<p>Monthly Portfolio Disclosures</p>	<p>i. <u>Top 10 holdings (as on September 30, 2023)</u></p> <table border="1" data-bbox="407 1440 1187 1923"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>State Government bond</td> <td>51.70%</td> </tr> <tr> <td>National Bank For Agriculture and Rural Development</td> <td>11.64%</td> </tr> <tr> <td>Power Finance Corporation Limited</td> <td>11.41%</td> </tr> <tr> <td>Government Bond</td> <td>6.42%</td> </tr> <tr> <td>REC Limited</td> <td>6.29%</td> </tr> <tr> <td>Small Industries Development Bank of India</td> <td>5.85%</td> </tr> <tr> <td>Export Import Bank of India</td> <td>2.84%</td> </tr> <tr> <td>Government of India</td> <td>0.96%</td> </tr> </tbody> </table>	Issuer	% to Net Assets	State Government bond	51.70%	National Bank For Agriculture and Rural Development	11.64%	Power Finance Corporation Limited	11.41%	Government Bond	6.42%	REC Limited	6.29%	Small Industries Development Bank of India	5.85%	Export Import Bank of India	2.84%	Government of India	0.96%
Issuer	% to Net Assets																		
State Government bond	51.70%																		
National Bank For Agriculture and Rural Development	11.64%																		
Power Finance Corporation Limited	11.41%																		
Government Bond	6.42%																		
REC Limited	6.29%																		
Small Industries Development Bank of India	5.85%																		
Export Import Bank of India	2.84%																		
Government of India	0.96%																		

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

	<table border="1"> <tr> <td>Mangalore Refinery and Petrochemicals Limited</td> <td>0.68%</td> </tr> <tr> <td>NLC India Limited</td> <td>0.22%</td> </tr> </table>	Mangalore Refinery and Petrochemicals Limited	0.68%	NLC India Limited	0.22%								
Mangalore Refinery and Petrochemicals Limited	0.68%												
NLC India Limited	0.22%												
	<p>ii. Sector-wise Allocation (as on September 30, 2023)</p> <table border="1"> <thead> <tr> <th>Sectors</th> <th>% exposure</th> </tr> </thead> <tbody> <tr> <td>State Government bond</td> <td>51.70%</td> </tr> <tr> <td>Fixed rates bonds - Corporate</td> <td>39.07%</td> </tr> <tr> <td>Government Bond</td> <td>6.42%</td> </tr> <tr> <td>Cash Management Bills</td> <td>0.96%</td> </tr> <tr> <td>Cash & Current Assets</td> <td>1.84%</td> </tr> </tbody> </table> <p><i>*includes Cash/Tri-Party Repo/Interest Rate Swap/Bills Rediscounting/Fixed Deposit/REPO/Margin Fixed Deposit/net receivables/payables/Warrants</i></p> <p>The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) on or before tenth day of the succeeding month.</p>	Sectors	% exposure	State Government bond	51.70%	Fixed rates bonds - Corporate	39.07%	Government Bond	6.42%	Cash Management Bills	0.96%	Cash & Current Assets	1.84%
Sectors	% exposure												
State Government bond	51.70%												
Fixed rates bonds - Corporate	39.07%												
Government Bond	6.42%												
Cash Management Bills	0.96%												
Cash & Current Assets	1.84%												
<p>Transaction Charges</p> <p>(For Lumpsum Purchases and SIP Investments routed through distributor / agent)</p>	<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 AMC's vide para 10.5 of the SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of Rs. 10,000/- and above.</p> <p>In accordance with the said circular, 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 on basis of 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[^]</th> </tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td> <td>Rs. 150 for subscription application of Rs. 10,000 and above.</td> </tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td> <td>Rs. 100 for subscription application of Rs. 10,000 and above.</td> </tr> </tbody> </table> <p>2. [^]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. However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.</p> <p>3. Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> purchases / subscriptions for an amount less than Rs. 10,000/-; Transaction other than purchases / subscriptions relating to new inflows such as Switches, STPs, Reinvestment of IDCW, etc. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). Transactions carried out through the Stock Exchange Platforms for Mutual Funds. 	Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	Rs. 150 for subscription application of Rs. 10,000 and above.	Investor other than First Time Mutual Fund Investor	Rs. 100 for subscription application of Rs. 10,000 and above.						
Investor Type	Transaction charges [^]												
First Time Mutual Fund Investor (across Mutual Funds)	Rs. 150 for subscription application of Rs. 10,000 and above.												
Investor other than First Time Mutual Fund Investor	Rs. 100 for subscription application of Rs. 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