



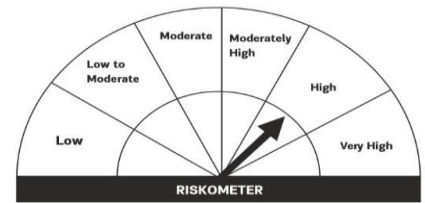
Scheme Information Document

Aditya Birla Sun Life Gold ETF

(An open ended scheme tracking physical price of Gold)

This product is suitable for investors who are seeking:

- Returns that are in line with the performance of gold over long term, subject to tracking errors.
- investments in physical gold of 99.5% purity (fineness)



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.

Name of Mutual Fund

**Aditya Birla Sun Life Mutual Fund
(ABSLMF)**

One World Centre, Tower 1, 17th Floor,
Jupiter Mills, Senapati Bapat Marg,
Elphinstone Road, Mumbai 400 013.
Tel. 43568000, Fax No. 43568110/ 8111
Website:
www.mutualfund.adityabirlacapital.com

Name of the Asset Management Company

**Aditya Birla Sun Life AMC Limited
(ABSLAMC)**

One World Centre, Tower 1, 17th Floor,
Jupiter Mills, Senapati Bapat Marg,
Elphinstone Road, Mumbai 400 013 Tel.
43568000, Fax No. 43568110/ 8111
CIN: L65991MH1994PLC080811

Name of the Trustee Company

**Aditya Birla Sun Life Trustee Private
Limited (ABSLTPL)**

One World Centre, Tower 1, 17th Floor,
Jupiter Mills, Senapati Bapat Marg,
Elphinstone Road, Mumbai 400 013
Tel. 43568000, Fax No. 43568110/ 8111
CIN: U74899MH1994PTC166755

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

Please refer NSE/BSE disclaimer Clause overleaf, as applicable to the schemes.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Aditya Birla Sun Life Mutual Fund, Tax and Legal issues and general information on www.mutualfund.adityabirlacapital.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is date October 31, 2023

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. Large Investors can transact directly with the Fund for an amount greater than INR 25 crores.

DISCLAIMER CLAUSE OF NSE

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/148081-6 dated September 29, 2010 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

DISCLAIMER CLAUSE OF BSE

Bombay Stock Exchange Ltd. ("the Exchange") has given vide its letter dated October 01, 2010 permission to Aditya Birla Sun Life Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which this Mutual Fund's unit are proposed to be listed. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Aditya Birla Sun Life Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this Scheme Information Document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

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HIGHLIGHTS OF THE SCHEME

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| Name of the Scheme | Aditya Birla Sun Life Gold ETF (Gold ETF) |
| Type of Scheme | An open ended scheme tracking physical price of Gold |
| Scheme Code | ABSL/O/O/GET/11/01/0044 |
| Scheme Category | Exchange Traded Fund |
| Inception Date | May 13, 2011 |
| No. of Folios & AUM (as on September 30, 2023) | Folios: 13,317 AUM in Crs: Rs. 610.85 |
| Investment Objective | The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved. |
| Dematerialization | Units of the scheme shall be available and compulsorily be issued/repurchased and traded in dematerialized form. 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. |
| Liquidity/Listing | 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). 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. 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 & in multiples thereof. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores. |
| 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). |
| Creation Unit Size | 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. The Portfolio Deposit and Cash Component are defined as follows: Portfolio Deposit: Portfolio Deposit consists of physical gold which will be of predefined quantity and purity (fineness) as announced by the AMC from time to time. Cash Component: 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. 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. The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof. 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 (www.mutualfund.adityabirlacapital.com) |

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| Plans/Options | None |
| Minimum Application Amount (for Ongoing Offer period) | <ul style="list-style-type: none"> • For Subscription / Redemption of units directly with Mutual Fund: <ul style="list-style-type: none"> - Subscription / Redemption facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors. - Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores - 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 (finesness) and quantity and /or cash, value of which is equivalent to Creation Unit size. - The Creation Unit size in case of Aditya Birla Sun Life Gold ETF shall be 1,00,000 units and in multiples thereof. • For Purchase / Sale of units through Stock Exchange: <ul style="list-style-type: none"> - 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. • No switch-ins/switch-outs shall be allowed under the scheme on an ongoing basis. |
| Units in fractions | <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> |
| Transparency / NAV Disclosure | <p>The NAV of Gold ETFs shall be disclosed on daily basis on the website of the AMC. Further, the indicative NAVs of Gold ETFs shall be disclosed on Stock Exchange platforms, where the units of these ETFs are listed, on continuous basis during the trading hours. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.ncom) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed.</p> <p>Further, the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p> <p>NAV shall also be communicated to stock exchanges where the units of the Scheme will be listed. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE and BSE) and will be updated during the market hours on its website www.mutualfund.adityabirlacapital.com. However, AMC will calculate intra-day indicative NAV (computed based on snapshot prices received from NSE and BSE) and update the Indicative NAV periodically on its website at least once in two hours during market hours. However, disclosure of Indicative NAV will be subject to availability of relevant services like receipt of index value, technological feasibility and other input requirements with respect to uploading of Indicative NAV on AMC's website. Intra-day Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors. Disclosure of indicative Net Asset Value (iNAV) for ETFs on Gold, based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETFs may either be static or dynamic depending upon the availability of the underlying price. In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.</p> |

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| | The portfolio of the Scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (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. |
| Benchmark | Domestic Price of Physical Gold |
| Loads | <p>Entry Load: Nil</p> <p>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.</p> <p>Exit Load (Including fractional units, if any): Nil.</p> <p>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.</p> |
| Transaction Charges | <p>In accordance with para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted-in to receive the transaction charges on basis of type of product) as under:</p> <p>First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ₹ 150/- for subscription of Rs.10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted.</p> <p>Investor other than First Time Mutual Fund Investor:</p> <p>Transaction charge of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted.</p> <p>Transaction charges shall not be deducted/applicable for :</p> <ul 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, etc. ○ Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <p>No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent).</p> <p>For further details please refer to the section 'Transaction Charges'</p> |

Investors in the Scheme are not being offered any guaranteed / assured returns.

Investors are advised to consult their Legal /Tax and other Professional Advisors with regard to tax / legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.

Section I – INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Schemes invest fluctuates, the value of your investment in the schemes may go up or down depending on the various factors and forces affecting capital markets and money markets.

- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Schemes and may not necessarily provide a basis of comparison with other investments.
- Aditya Birla Sun Life Gold ETF is the name of the Scheme and do not, in any manner, indicate either the quality of the Scheme or their future prospects or returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1,00,000 made by it towards setting up the Fund.
- The present scheme are not guaranteed or assured return scheme.

SCHEME SPECIFIC RISK FACTORS FOR ADITYA BIRLA SUN LIFE GOLD ETF:

Some of the scheme specific risk factors are included as below but are not limited to the following:

- **Liquidity Risk:** 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.
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.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Maker/ Market maker to arbitrage resulting into wider premium/ discount to NAV. Any changes in any other regulation relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received.
- **Passive Management of Investments:** Scheme shall follow a passive investment strategy. The scheme's performance may be affected by the general price decline in the gold prices. The scheme shall invest in Gold regardless of their investment merit. The scheme does not aim to take any defensive position in case of falling markets.
- **Active Market:** Although the scheme is proposed to be listed on exchanges, there can be no assurance that an active secondary market will be developed or maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. For an investor in less than creation unit size, exchange quotes may not be always available.
- **Tracking Error and Tracking Difference:** Tracking error may have an impact on the performance of the scheme. However, the AMC will endeavour to keep the tracking error as low as possible. Tracking error may be accounted by the various reasons which includes but not limited to expenses, cash balance to meet redemptions, payout of IDCW, delay in purchase/sell of gold, Illiquidity, delay in realization of sale proceeds, buy/sell transactions at different point in time which may not correspond to the closing price, transaction cost (including taxes, insurance etc), creation of lot size etc.

"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: -

- Any delay experienced in the purchase or sale of Gold due to:
 - Illiquidity of gold,
 - Delay in realization of sale proceeds,
 - Creating a lot size to buy the required amount of gold.
- The charging of expenses to the scheme including investment management fees, custodian fees, taxes, levies, etc.
- The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the index.
- The holding of a cash position prior to distribution and accrued expenses.
- Execution of large buy/sell orders
- 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.
- Disinvestments to meet redemptions, recurring expenses, etc.

It will be the endeavor of the fund manager to keep the tracking error as low as possible.

In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMC, 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.

- **Redemption Risk:** 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.
- The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. And hence the units of the scheme may trade above or below the NAV. However given that the investors can transact with AMC directly beyond the creation unit size of the scheme there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.
- The gold price reflects the prices of gold at a point in time, which is the price at close of business day. The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of gold.
- **Market Risk:** The value of the Units relates directly to the value of the gold held by the Scheme and fluctuations in the price of gold could adversely affect investment value of the Units. The factors that may affect the price of gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, movement/trade of gold that may be imposed by RBI, trade and restrictions on import/export of gold or gold jewellery etc. Hence the investor may also lose money due to fluctuation in the prices of the Gold.
- **Performance/Asset Class Risk:** The performance of the gold will have a direct bearing on the performance of the scheme. The returns from physical gold may underperform returns from any other asset class.
- **Currency Risk:** The formula for deriving the NAV of the units of the scheme is based on the imported (landed) value of the gold, which is computed by multiplying international market price by US Dollar value. Hence the value of NAV or Gold will depend upon the conversion value and attracts all the risk associated with such conversion.
- **Physical Gold:** 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.
- **Counter party Risk:** 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.
- **Operational Risks:** Gold Exchange Traded Funds are relatively new products and their value could decrease if unanticipated operational or trading problems arise. Gold Exchange Traded Fund, an open ended Exchange Traded Fund, is therefore subject to operational risks. In addition, investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power. In the event that the price of gold declines, the value of investment in Units is expected to decline proportionately
- The scheme may not be able to acquire or sell the desired number of units of gold due to conditions prevailing in the market, such as, but not restricted to circuit filters on the gold ETF (if any), liquidity and volatility in gold prices
- The units of the scheme will be compulsorily issued in dematerialised form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control. Further, Investors may note that buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/ broker, payment of brokerage, securities transactions tax and such other costs.
- The NAV of the units of Gold ETF are determined based on the formula as prescribed by the SEBI, whereas the actual price in the market may be different from the value of gold at based on the prescribed formula. This may lead to a condition where the NAV is too different from the domestic market price of gold. In such cases the trustees reserves the right to delay or suspend the buy/sell transactions.
- A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.

- The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/ unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.
- Governments, central banks and related institutions, own a significant portion of the aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world gold prices, the price of Units of the Scheme will be adversely affected.
- Conversion of underlying physical gold into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.
- **Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell gold** 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. Lastly, government regulations including change in taxation or duties levied on gold may affect the demand and supply and may affect the liquidity
- **Risks associated with handling, storing and safekeeping of physical gold:**
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.
- **RISK FACTORS ASSOCIATED WITH INVESTMENTS IN FIXED INCOME SECURITIES:**
 - **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. However, debt securities in this scheme are intended to be held till maturity. For such securities held till maturity, there will not be any interest rate risk at the end of the tenure.
 - **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
 - **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation Yield-To-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
 - **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
 - Different types of securities in which the scheme would invest as given in the Scheme Information Document 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. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.
 - The above are some of the common risks associated with investments in fixed and money market securities. There can be no assurance that a 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.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As per para 6.11.4.2 of para 6.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the provisions with respect to minimum number of investors and maximum holding for single investor are not applicable to an exchange traded fund and accordingly, these provisions shall not be applicable to the Scheme.

C. SPECIAL CONSIDERATIONS

- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his / her own professional tax advisor.

- The NAV of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors, settlement periods and transfer procedures.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information (SAI) / Scheme Information Document.
- Mutual Funds are vehicles of securities investments that are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors that impact the value of the Scheme's investments include, but are not restricted to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, the Mutual Fund, the AMC, their directors or their employees shall not be liable for any tax consequences that may arise.
- Growth, appreciation, Income Distribution cum capital withdrawal, bonus, income, etc if any, referred to in this Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
- Investors should study this Scheme Information Document carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. 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, before taking a decision to invest/redeem Units. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors associated with the scheme.
- From time to time, funds managed by the associates of the Sponsor may invest either directly or indirectly in the Scheme. The funds managed by these associates may acquire a substantial portion of the Scheme's Units and collectively constitute a major investment in the Scheme. Accordingly, Redemption of Units held by such funds may have an adverse impact on the value of the Units of the Scheme because of the timing of any such Redemption and may affect the ability of other Unit Holders to redeem their respective Units.
- A Unitholder may invest in the scheme and acquire a substantial portion of the scheme units. The repurchase of units by the Unitholder may have an adverse impact on the units of the schemes, because the timing of such repurchase may impact the ability of other Unit holders to repurchase their units.
- Within the regulatory limits, the AMC may choose to invest in listed or to be listed securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio.
- Execution of investment strategies depends upon the ability of the fund manager to identify such opportunities which may not be available at all times and that the decisions made by the fund manager may not always be profitable. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- In respect of transaction in Units of the Scheme through Stock Exchange Platform for Mutual Funds, allotment and redemption of Units on any Business Day will depend upon the modalities of processing viz. collection of application form, the order processing / settlement by respective stock exchanges and their respective clearing corporations, on which the Fund has no control. Moreover, transactions conducted through the Stock Exchange Platform shall be governed by the guidelines and directives issued by respective recognised stock exchange(s).
- The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Riskometer categorizes the scheme of Fund under different levels of risk based on the respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the scheme falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing. Further, pursuant to para 17.4.1. of SEBI Master Circular on Mutual Funds dated May 19, 2023, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on their website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website
- The AMC and its Registrar reserve the right to disclose/share investors' personal information with the following third parties:

1. Registrar, Banks and / or authorised external third parties who are involved in transaction processing, dispatches, etc., of investors' investment in the Scheme;
2. Distributors or Sub-brokers through whom applications of investors are received for the Scheme; or
3. Any other organisations for compliance with any legal or regulatory requirements or to verify the identity of investors for complying with anti-money laundering requirements.

Account statements or financial information pertaining to the investor, if it is to be sent over the internet to the Unitholder, distributors or any other entity as indicated above, will be sent only through a secure means and / or through encrypted electronic mail.

- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- Neither this Document nor the Units have been registered in any jurisdiction. The distribution of this Document in certain jurisdictions may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this Document are required to inform themselves about and to observe any such restrictions and or legal compliance requirements.
- No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this Document. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

- **Other Activities of ABSLAMC**

1. Aditya Birla Sun Life AMC Limited is registered with SEBI vide Registration Certificate no. PM/INP000000597 to act as Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993.
2. Aditya Birla Sun Life AMC Limited is also appointed as an investment manager to the Venture Capital Fund- Aditya Birla Real Estate Fund (bearing Registration No. IN/VCF/09-10/169 dated February 26, 2010) registered with SEBI under the SEBI (Venture Capital Funds) Regulations, 1996.
3. SEBI vide its letters dated August 20, 2009 having reference no. IMD/SM/174044/2009 and August 16, 2010 having reference no. IMD/SM/16522/10 granted its no-objection to Aditya Birla Sun Life AMC Limited (ABSLAMC) to set up wholly owned subsidiaries, namely; Aditya Birla Sun Life Asset Management Company Pte Ltd., incorporated in the Republic of Singapore under the Companies Act, Cap. 50 bearing license no CMSI00176-I; Aditya Birla Asset Management Company Ltd., incorporated in Dubai under the Companies Law, DIFC Law no.2 of 2009 bearing registration no. 0993, for undertaking fund management services, investment advisory services, distribution of financial products or any such permissible activity subject to SEBI (Mutual Funds) Regulations, 1996. Further, its subsidiary company, Aditya Birla Sun Life AMC (Mauritius) Limited (erstwhile Birla Sun Life AMC (Mauritius) Limited), is registered with Financial Service Commission and acts as Investment Manager to India Advantage Fund Limited, a Collective Investment Company set-up in Mauritius having license no. OC96002833 under approval of SEBI vide its letter dated April 18, 1996 having reference no. IIMARP/1108/96.
4. ABSLAMC also acts as an Investment Manager to Aditya Birla Real Estate Debt Fund (Category II) registered with Securities and Exchange Board of India (SEBI) on January 27, 2016 at Mumbai having registration number as IN/AIF2/15-16/0200.
5. Further, the Company has also received SEBI registration for Alternative Investment Fund (AIFs) Category III namely 'Aditya Birla Sun Life AIF Trust – I' under registration code IN/AIF3/17-18/0319 dated April 11, 2017 and AIF Category II namely 'Aditya Birla Sun Life AIF Trust – II' under registration code IN/AIF2/17- 18/0513 dated January 19, 2018.
6. Pursuant to the no-objection from SEBI vide its email dated July 15, 2020, ABSLAMC will offer non-binding Investment Advisory Services (including credit research) to Funds/Schemes managed by Aditya Birla Sun Life Asset Management Company Pte. Limited, a wholly owned subsidiary of ABSLAMC incorporated in Singapore. While undertaking the aforesaid business activity, ABSLAMC will ensure that (i) There is no conflict of interest with the activities of the Fund; (ii) Interest of the Unit holder(s) of the Schemes of the Fund are protected at all times; and (iii) This business activity is in Compliance with the provisions of Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 and relevant circulars issued in this regard from time to time.
7. Pursuant to the no-objection from SEBI vide its letter dated August 02, 2022 and subsequent approval from International Financial Services Centres Authority ("IFSCA") on November 28, 2022, ABSLAMC will act as a "Registered Fund Management Entity (Non-Retail)" and will carry out Alternative Investment Fund ('AIF') and Portfolio Management Services (PMS) activities through a branch office in Gujarat International Finance Tec-City (GIFT City).

These activities are being undertaken in compliance with the provisions of Regulation 24(b) of SEBI (Mutual Funds) Regulations and such other applicable regulations and there is no conflict of interest.

D. DEFINITIONS

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

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| “AMC” or “Asset Management Company or “Investment Manager” | Aditya Birla Sun Life AMC Limited, incorporated under the provisions of Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Aditya Birla Sun Life Mutual Fund. |
| “Applicable NAV” | The NAV applicable for purchase or redemption or switching, based on the time of the Business Day on which the application is accepted |
| "Market Maker" | Member of the National Stock Exchange of India Limited or any other recognised stock exchange or any other person who is appointed by the AMC to act as Market Maker as decided by the AMC. |
| "Beneficial Owner" | Beneficial owner as defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository. |
| “Business Day” | A day other than: <ul style="list-style-type: none"> – Saturday and Sunday or – A day on which the banks in Mumbai and / RBI are closed for business /clearing or – A day on which the Stock Exchange, Mumbai is closed or – A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received or – A day on which Sale and Repurchase of Units is suspended by the AMC or – A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time or – A day on which valuation on LBMA is not available or – A day on which Banks/bullion markets is closed for purchase or sale of gold. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres. |
| "Call Money"/ "Money at Call" | Refers to the money lent by Mutual Funds in the Interbank Call Money Market, subject to necessary regulatory approvals. |
| Single Consolidated Account Statement “SCAS” | Single Consolidated Account Statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. |
| "Creation Date" | The date on which Units of the scheme are created. |
| "Creation Unit" | 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. The Creation Unit size in case of ADITYA BIRLA SUN LIFE GOLD ETF shall be 1,00,000 units and in multiples thereof. The Portfolio Deposit and Cash Component are defined as follows: Portfolio Deposit: Portfolio Deposit consists of physical gold which will be of predefined quantity and purity (fineness) as announced by the AMC from time to time. Cash Component: 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. |
| “Custodian” | A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, and is approved by the Trustees which for the time being is Deutsche Bank AG, Mumbai for Gold ETF. The Trustee reserves the right to change the Custodian for portfolio deposit and/or for securities/ instruments, if required. |
| “Depository” | Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to |

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| | the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL). |
| "Depository Participants" or "DP" | 'Depository Participant' means a person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992. |
| "Equity related instruments" | Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time; |
| "Exchange" | In the context provided shall mean National Stock Exchange of India Limited (NSE) or BSE Limited (BSE) or such other exchange where the units of the Scheme are listed. |
| "Exchange Traded Fund" or "ETF" | Exchange Traded Fund means a mutual fund scheme that invests in securities in the same proportion as an index of securities and the units of exchange traded fund are mandatorily listed and traded on exchange platform. |
| "Exit Load" or "Redemption Load" | Load on Repurchase / Redemption / Switch out Units. |
| "Floating Rate Instruments" | Floating rate instruments are debt / money market instruments issued by Central / State Governments, with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Fund. |
| "Foreign Portfolio Investor" or "FPI" | Means a person who satisfies the eligibility criteria prescribed under regulation 4 of SEBI (Foreign Portfolio Investors) Regulations, 2014 and has been registered under Chapter II of these regulations, which shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992. Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995. |
| "Fund Manager" | Person/s managing the scheme |
| "Gilt or Government Securities" | Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time. |
| Income Distribution cum capital withdrawal ("IDCW") | When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account (investors capital) and this amount can be distributed to investors under this option. |
| "Indicative NAV (iNAV)" | Indicative NAV or iNAV reflects the indicative value of each unit by valuing the previous day portfolio using near close real time prices. |
| "Investor Service Centres" or "ISCs" or "Official Points of acceptance" | Designated branches of Aditya Birla Sun Life AMC Limited or such other enters / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the Scheme Information Document shall be reckoned at these official points. |
| "Large Investors" | Large Investor for the purpose of subscription of Unit would mean Investors other than Market Makers who are eligible to invest in the Scheme by depositing Portfolio Deposit and/ or Cash Component for transactions above a specified threshold. Further Large Investor would also mean those Investors who would be Redeeming Units for transactions above a specified threshold. |
| "LBMA" | London Bullion Market Association. |
| "Load" | In the case of Repurchase / Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Repurchase / Redemption / Switch out and in the case of Sale / Switch-in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch-in of a Unit in addition to the Applicable NAV. |
| "Money Market Instruments" | Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any |
| "Mutual Fund" or | Aditya Birla Sun Life Mutual Fund (ABSLMF), a trust set up under the provisions of the |

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| “the Fund” | Indian Trusts Act, 1882. |
| “NAV” | Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI Regulations from time to time. |
| “NRI” | A Non-Resident Indian or a person of Indian origin residing outside India. |
| “Overseas Citizen of India” or “OCI” | A person registered as an overseas citizen of India by the Central Government under section 7A of ‘The Citizenship Act, 1955’. The Central Government may register as an OCI a foreign national (except a person who is or had been a citizen of Pakistan or Bangladesh or such other person as may be specified by Central Government by notification in the Official Gazette), who was eligible to become a citizen of India on 26.01.1950 or was a citizen of India on or at any time after 26.01.1950 or belonged to a territory that became part of India after 15.08.1947 and his/her children and grandchildren (including Minor children), provided his/her country of citizenship allows dual citizenship in some form or other under the local laws. |
| “Person of Indian Origin” or “PIO” | A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grand-parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b). |
| “Portfolio Deposit” | Portfolio Deposit consists of physical gold which will be of predefined quantity and purity as announced by the AMC from time to time. |
| “RBI” | Reserve Bank of India, established under the Reserve Bank of India Act, 1934. |
| “RBI Regulations” | Rules, regulations, guidelines or circulars as notified by RBI from time to time |
| “Recognised Stock Exchange” | Stock exchanges recognized by SEBI. |
| “Register of Unitholders” | Register of unitholders for the purposes of IDCW declaration shall mean the Statement of Beneficiary Position as may be received from the Depositories on the record date and the records of unitholders maintained by the Registrar and Transfer Agent in case of units not held in electronic (demat) form. |
| “Registrar and Transfer Agent” or “R&T” | Computer Age Management Services Limited (CAMS) is currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time. |
| “Repo / Reverse Repo” | Sale/ Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell at a later date. |
| “Repurchase / Redemption” | Repurchase / Redemption of Units of the Scheme as permitted. |
| “Sale / Subscription” | Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme. |
| “Scheme Information Document” or “SID” | This document issued by Aditya Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme. |
| “SEBI” | Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992. |
| “SEBI Act” | Securities and Exchange Board of India Act, 1992 as amended from time to time |
| “SEBI Regulations” or “Regulations” | Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time. |
| “Statement of Additional Information” or “SAI” | The document issued by Aditya Birla Sun Life Mutual Fund containing details of Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference & is legally a part of the Scheme Information Document. |
| “Stock Exchange Platform for Mutual Funds” | Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. The transactions carried out on the above platform(s) shall be subject to such guidelines and directives as may be issued by the respective stock exchanges and also, SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time |
| “Switch” | Redemption of a unit in any scheme of the Mutual Fund against purchase of a unit in another scheme (including the plans therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched |

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| | and applicable load structure. |
| “The Scheme” | Means ADITYA BIRLA SUN LIFE GOLD ETF |
| “Tri-party Repo” | Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. |
| “Tracking Error” | 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%. |
| “Trust Deed” | The Trust Deed dated December 16, 1994 (read with all amendments and supplemental trust deeds thereto) made by and between the Sponsor and Aditya Birla Sun Life Trustee Private Limited (“Trustee”), thereby establishing an irrevocable trust, called Aditya Birla Sun Life Mutual Fund as amended from time to time. |
| “Trustee” | Aditya Birla Sun Life Trustee Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the scheme of Aditya Birla Sun Life Mutual Fund (ABSLMF). |
| “Underlying Index” or “Underlying Benchmark” | Domestic Price of Physical Gold |
| “Unit” | The interest of the Unitholder, which consists of, each Unit representing one undivided share in the assets of the Scheme. |
| “Unit holder” | A person holding Units in the Scheme of the Aditya Birla Sun Life Mutual Fund (ABSLMF) offered under this Scheme Information Document. |

Interpretation

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires, the terms defined in this Scheme Information Document include the plural as well as the singular. Pronouns having a masculine or feminine gender shall be deemed to include the other. Words and expressions used herein but not defined herein shall have the meanings respectively assigned to them therein under the SEBI Act or the SEBI Regulations.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The Asset Management Company confirms that a Due Diligence Certificate duly signed by the Compliance Officer of Aditya Birla Sun Life AMC Limited, has been submitted on October 31, 2023 to SEBI, which reads as follows:

Due Diligence Certificate

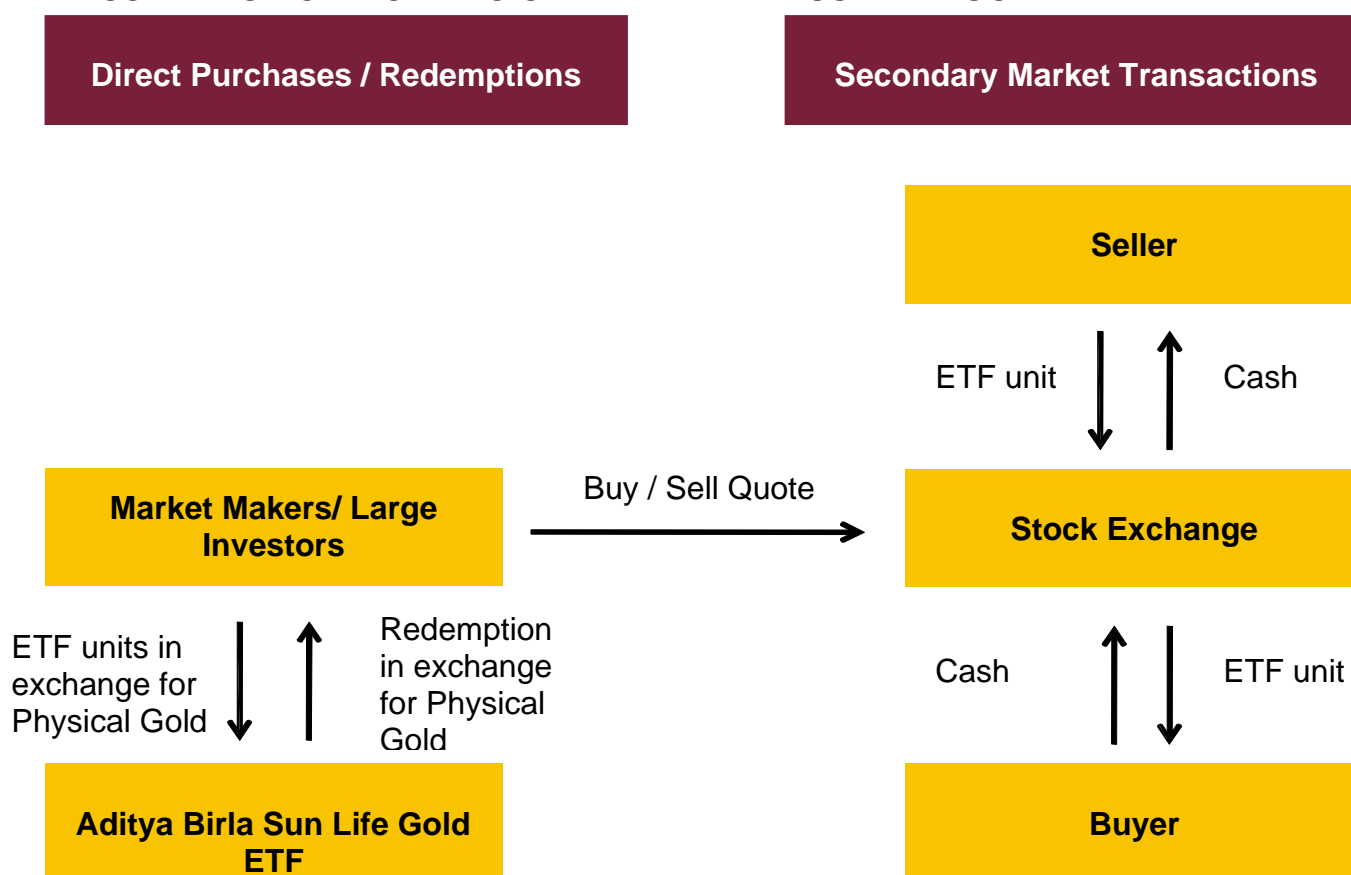
It is confirmed that:

- (i) The revised and updated Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

For Aditya Birla Sun Life AMC Limited

PLACE: Mumbai
 DATE: October 31, 2023

**Sd/-
 Hemanti Wadhwa
 Chief Compliance Officer**

ILLUSTRATION ON WORKING OF ADITYA BIRLA SUN LIFE GOLD ETF

Note: The role of the AMC is of a facilitator to the Market Makers / Large Investors to purchase / sell Gold on their behalf for the purpose of creating/redeeming Units of the scheme in Creation Unit Size.

ISSUE OF UNITS DURING ONGOING OFFER

- As the Units of the scheme have been listed on National Stock Exchange of India Limited (NSE) and BSE Limited (BSE), investors may buy or sell units of scheme on all trading days in round lot of 1 (one) unit at prevailing listed price on such Stock Exchange(s).
- The fractional units allotted to investors shall not be available for trading on stock exchanges.
- Each Unit of Aditya Birla Sun Life Gold ETF will be approximately equal to 0.01 gram of Gold.
- Alternatively, Market Makers and Large Investors can directly buy / sell units from the Fund in creation unit size.

FOR SUBSCRIPTION / REDEMPTION OF UNITS DIRECTLY WITH MUTUAL FUND USING PORTFOLIO DEPOSIT AND CASH COMPONENT:

Portfolio Deposit: will be in predefined quantity (i.e. weighing 1 Kg) & in multiples of 1 Kg & purity (fineness) of 995 parts per 1000 (99.5%) of physical gold. The quantity & purity (fineness) of physical gold will be defined & announced by the AMC from time to time.

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

I) For Subscription of units in Creation Unit size with Portfolio**Deposit and Cash Component:**

- Market Maker/Large Investor may submit an application for purchase of units in Creation Unit Size to the AMC on any Business Day, within the applicable cut-off timing for NAV applicability. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores.
- By submitting the application the Market Maker/Large Investor agree to transfer (deposit) the Portfolio Deposit (i.e. physical gold) and / or the cash component in the scheme's account. The physical deposit of gold & Cash Component is explained below. The day on which the application is submitted is referred to as day 'T'.
- Market Maker/Large Investor are required to transfer (deposit) the Portfolio Deposit (i.e. physical gold) to the Custodian latest by T+1 day basis, while the balance Cash Component, if any has to be paid to the AMC only

by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.

- 4) As per the agreement with Custodian for physical gold, Custodian will accept physical gold only if it is in compliance with the good delivery norms of LBMA.
- 5) On having credited the scheme's account with gold deposits in the physical form, Custodian will confirm to the AMC of vaulting of gold and in turn AMC will instruct the Registrar & Transfer Agent, the total number of units to be created & upon realization of Cash Component, the creation of units will be at the NAV of the scheme on day 'T' (i.e. the day on which the application was made by AP/LI within the applicable cut-off timing.)
- 6) The Registrar & Transfer Agent will then allocate the units to the demat account of the Market Maker/Large Investor .

II) For Redemption of units in Creation Unit size with Portfolio

Deposit and Cash Component:

- 1) The procedure by which an Market Maker/Large Investor can redeem units of the scheme in Creation unit size will mirror the procedure for the subscription of units in creation unit size as above.
- 2) Market Maker/Large Investor may make a redemption request to the AMC for redemption of units in Creation Unit size on any business day in a duly filled redemption form, within the applicable cut-off timing for NAV applicability.
- 3) The request for redemption by Market Maker/Large Investor needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the Market Maker/Large Investor has a depository account stating the number of units transferred to the scheme's DP account on T+0 business days.
- 4) The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV and transaction charges, if any on the date of redemption request, subject to cut-off timing limits.
- 5) The delivery of physical gold to Market Maker/Large Investor will be made at the location of the Custodian within the jurisdiction of Mumbai. The expenses associated with taking physical delivery of gold will have to be borne by the Market Maker/Large Investor.
- 6) Cash Component, if any, of the Redemption proceeds will be despatched to Market Maker/Large Investor within 10 Business days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC.

FOR SUBSCRIPTION / REDEMPTION OF UNITS DIRECTLY WITH MUTUAL FUND USING CASH ONLY:

I) For Subscription of units in Creation Unit size for Cash:

- AMC shall allow cash purchases of units in Creation Unit Size by AP/LI. They shall make creation request to the AMC where upon the AMC will arrange to purchase the underlying physical gold.
- Market Maker/Large Investor may submit an application for the purchase of units in Creation unit size to the AMC on any business day, within the applicable cut-off timing for the NAV applicability, by payment of requisite cash as determined by AMC by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores
- On receipt of confirmation from the Custodian of crediting the Scheme's account with the gold deposits purchased by the AMC on behalf of Market Maker/Large Investor , AMC will instruct the Registrar & Transfer Agent the total number of units to be created & upon realization of the requisite cash, the creation of units will be at the iNAV of the scheme on T day (i.e. the day on which application was made by Market Maker/Large Investor within the applicable cut-off timing).

II) For Redemption of units in Creation Unit size for Cash:

- Also, AMC provides for cash redemption of units in Creation Unit Size by Market Maker/Large Investor . On receipt of such redemption requests, AMC will arrange to sell physical gold on behalf of the Market Maker/Large Investor. Accordingly, the sale proceeds of physical gold after adjusting necessary charges / costs & exit load, if any will be remitted to the AP/LI.
- The redemption price for redemption of units in Creation Unit Size will be based on the applicable iNAV and transaction costs, if any on the date of redemption request, subject to cut-off timing limits.

- Redemption proceeds will be dispatched to Market Maker/Large Investor within 10 Business days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account. The minimum number of units that can be created / redeemed for Cash directly with the Fund will be announced by the Fund from time to time.

The role of AMC is of a facilitator to the Market Makers/Large Investors to purchase /sell Gold on their behalf for the purpose of creating /redeeming units of the scheme in Creation Unit Size.

The Fund may from time to time change the size of the Creation Unit size in order to equate it with marketable lots of underlying instruments.

The scheme shall meet its expenses out of the cash held & in case, the cash is insufficient to meet the expenses, the scheme may be required to sell the Portfolio Deposit to meet the Scheme expenses resulting into Portfolio Deposit being lower than the units allotted under the scheme.

REDEMPTION / REPURCHASE OF FRACTIONAL UNITS OF THE SCHEME:

1. The AMC provides an option to the investors to redeem fractional units allotted during the NFO, on an ongoing basis. Thus, such Fractional units may be redeemed by unitholders on any business day during the ongoing offer period commencing not later than 5 (five) business days from the date of allotment at a price equivalent to applicable NAV. The AMC only provides for repurchase/redemption of fractional units on ongoing basis i.e. only the Fractional Units allotted during NFO may be sold to AMC/Mutual Fund and they shall not be available for trading on stock exchanges.
2. The request for redemption of fractional units needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the Investor has a depository account stating the fractional unit (upto 3 decimals as depicted in transaction statements issued by DP) transferred to the scheme's DP account.
3. The redemption price for redemption of fractional Units will be based on the applicable NAV on the date of redemption request subject to cut-off timing limits.
4. Redemption proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.
5. In case a redemption application is made for greater than 1 unit or different from the fractional allotted to investor during the NFO, the same is liable to be rejected.

For example: If 3.752 units are allotted to an investor during the NFO, the investor can redeem only 0.752 units directly with the AMC. Thus, any redemption application made for greater than or less than 0.752 units shall be liable to be rejected. The remaining 3 whole units will be tradable on the exchange.

Exit opportunity for investors other than Market Makers and Large Investors

Investors, other than Market Makers, can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund without any exit load in the following cases if:

- a. Traded price (closing price) of the ETF units is at a discount of more than 1% to the end day NAV for 7 continuous trading days; or
- b. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days; or
- c. Total bid size on the exchange(s) is less than half of the Creation Unit Size daily, averaged over a period of 7 consecutive trading days.

In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. The mutual fund will track the aforesaid liquidity criteria on a continuous basis and in case if any of the above mentioned scenario arises, the same shall be displayed on website www.mutualfund.adityabirlacapital.com.

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Aditya Birla Sun Life Gold ETF is an open ended scheme tracking physical price of Gold.

B. INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors.

The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.

C. ASSET ALLOCATION AND INVESTMENT PATTERN

Under normal circumstances, the asset allocation of the Scheme will be as follows:

| 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 |

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.

The scheme does not intend to invest in Securitised debt instruments and/or Foreign securities.

Change in Asset Allocation

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.

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.

D. INVESTMENT STRATEGY

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.

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.

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.

Effect of Movements in the price of gold on the NAV of Aditya Birla Sun Life Gold ETF: 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.

Risk Control

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 as per the SID and in compliance with SEBI (MF) Regulations.

The Mutual Fund will strive to achieve the investment objective by way of a judicious portfolio mix comprising of Gold bullion, 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.

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.

TRACKING ERROR

“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: -

- a) Any delay experienced in the purchase or sale of Gold due to:
 - Illiquidity of gold,
 - Delay in realization of sale proceeds,
 - Creating a lot size to buy the required amount of gold.
- b) The charging of expenses to the scheme including investment management fees, custodian fees, taxes, levies, etc.
- c) The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the index.
- d) The holding of a cash position prior to distribution and accrued expenses.
- e) Execution of large buy/sell orders
- f) 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.
- g) Disinvestments to meet redemptions, recurring expenses, etc.

It will be the endeavor of the fund manager to keep the tracking error as low as possible.

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.

Portfolio Turnover

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio (gold in this scheme) during a given time period. The Scheme is an open-ended Exchange Traded Fund. It is therefore expected that there would be a number of subscriptions and redemptions on a daily basis through Stock Exchange(s) or with Aditya Birla Sun Life Mutual Fund directly by Market Makers and Large Investors that may require purchase or sale of gold. In view of the nature of the Scheme, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Portfolio Turnover is defined as the aggregate of purchases and sales as a percentage of the corpus during the specified period of time.

E. INVESTMENT BY SCHEME

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. The significant portion of corpus of the Scheme will be invested in physical gold of 99.5% fineness i.e. 995 parts per 1000 parts or higher.
2. Securities created and issued by Governments of India and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
4. Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
5. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc.
6. 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 bill and any other like instruments as specified by the Reserve Bank of India from time to time subject to regulatory approvals, if any.
7. Certificate of Deposits (CDs).
8. Commercial Paper (CPs).
9. The non-convertible part of convertible securities.

10. Any other domestic fixed income securities.
11. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The securities mentioned above could be listed or to be listed, secured or unsecured, rated or un-rated and of varying maturity, as enabled under SEBI Regulations/ circulars/ RBI. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement or negotiated deals.

The Scheme may also enter into repurchase and reverses repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

Investment Process and Recording of Investment Decisions

The Scheme will endeavor to track the performance of physical gold. The investment decisions will be as per the investment objective and the AMC will review the investments made by the scheme from time to time. Recording of investment decisions would be in accordance with SEBI regulation. However, since the scheme shall be passively managed funds, the subscriptions are deployed and redeemed without timing such investment.

Investments in the Scheme by the AMC, Sponsor, or their Associate in the Scheme

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme. However, the mandatory contribution already made by the AMCs in compliance with the applicable MF Regulations shall not be withdrawn.

The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.

Investment of Subscription Money

Pending deployment of the funds of the Scheme in terms of the investment objective, the Fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks as per the guidelines given in para 12.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as amended from time to time or money market instruments.

Borrowing by the Mutual Fund

Under the SEBI Regulations, the Mutual Fund is allowed to borrow to meet the temporary liquidity requirements of its Scheme for the purpose of Redemption of Units or the payment of interest to the Unit holders. Further, as per the SEBI Regulations, the Mutual Fund shall not borrow more than 20% of the Net Assets of the scheme and the duration of such borrowing shall not exceed a period of six months. The Mutual Fund may raise such borrowings after approval by the Trustee from Sponsor or any of its Associate / Group Companies or Banks in India or any other entity at market related rates prevailing at the time and applicable to similar borrowings. The security for such borrowings, if required, will be as determined by the Trustee.

Differentiation with Existing Exchange Traded Funds of Aditya Birla Sun Life Mutual Fund:

| Name of Existing Scheme | Asset Allocation Pattern | | | | Primary Investment Pattern | Differentiation | AUM in Crs. (as on September 30, 2023) | No. Of Folios (as on September 30, 2023) | | | | | | | | | | | | | | | | |
|---|--|----------------|---|--------------|--|-----------------|--|---|----------|---|-----|------|--------|---|---|--------|---------------|--|--|--|--|--|----------|----------|
| ADITYA BIRLA SUN LIFE NIFTY 50 ETF | <table border="1"> <thead> <tr> <th data-bbox="261 405 384 613">Instruments</th> <th colspan="2" data-bbox="400 405 560 613">Indicative Asset Allocation (% of total assets)</th> <th data-bbox="560 405 667 613">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="400 533 464 613">Minimum</th> <th data-bbox="464 533 560 613">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="261 613 384 763">Securities comprising of underlying benchmark Index</td> <td data-bbox="400 613 464 763">95%</td> <td data-bbox="464 613 560 763">100%</td> <td data-bbox="560 613 667 763">Medium</td> </tr> <tr> <td data-bbox="261 763 384 898">Debt & Money market instruments*</td> <td data-bbox="400 763 464 898">0%</td> <td data-bbox="464 763 560 898">5%</td> <td data-bbox="560 763 667 898">Low to Medium</td> </tr> </tbody> </table> | Instruments | Indicative Asset Allocation (% of total assets) | | Risk Profile | | Minimum | Maximum | | Securities comprising of underlying benchmark Index | 95% | 100% | Medium | Debt & Money market instruments* | 0% | 5% | Low to Medium | | | | <p>The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 50 TRI, subject to tracking errors.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.</p> | An open ended scheme replicating NIFTY 50 TR Index | 1,714.30 | 1,45,382 |
| Instruments | Indicative Asset Allocation (% of total assets) | | Risk Profile | | | | | | | | | | | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | | | | | | | | | | | | | |
| Securities comprising of underlying benchmark Index | 95% | 100% | Medium | | | | | | | | | | | | | | | | | | | | | |
| Debt & Money market instruments* | 0% | 5% | Low to Medium | | | | | | | | | | | | | | | | | | | | | |
| Aditya Birla Sun Life S&P BSE SENSEX ETF | <table border="1"> <thead> <tr> <th data-bbox="261 904 384 1032">Instrument</th> <th data-bbox="400 904 496 1032">Normal Allocation (% of total asset)</th> <th data-bbox="496 904 687 1032">Risk Profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="261 1032 384 1167">Securities comprising of underlying benchmark Index</td> <td data-bbox="400 1032 496 1167">95 to 100%</td> <td data-bbox="496 1032 687 1167">Medium to high</td> </tr> <tr> <td data-bbox="261 1167 384 1346">Money Market Instruments including Tri-Party Repo (with maturity not exceeding 91 days)</td> <td data-bbox="400 1167 496 1346">0 to 5%</td> <td data-bbox="496 1167 687 1346">Low</td> </tr> </tbody> </table> | Instrument | Normal Allocation (% of total asset) | Risk Profile | Securities comprising of underlying benchmark Index | 95 to 100% | Medium to high | Money Market Instruments including Tri-Party Repo (with maturity not exceeding 91 days) | 0 to 5% | Low | | | | <p>The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of securities as represented by S&P BSE SENSEX TRI, 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> | An open ended scheme replicating BSE SENSEX index | 416.91 | 3,202 | | | | | | | |
| Instrument | Normal Allocation (% of total asset) | Risk Profile | | | | | | | | | | | | | | | | | | | | | | |
| Securities comprising of underlying benchmark Index | 95 to 100% | Medium to high | | | | | | | | | | | | | | | | | | | | | | |
| Money Market Instruments including Tri-Party Repo (with maturity not exceeding 91 days) | 0 to 5% | Low | | | | | | | | | | | | | | | | | | | | | | |
| Aditya Birla Sun Life Nifty Next 50 ETF | <table border="1"> <thead> <tr> <th data-bbox="261 1458 384 1585">Instrument</th> <th data-bbox="400 1458 496 1585">Normal Allocation (% of total Assets)</th> <th data-bbox="496 1458 687 1585">Risk Profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="261 1585 384 1720">Equities and Equity Linked instruments covered by the underlying Index</td> <td data-bbox="400 1585 496 1720">95% to 100%</td> <td data-bbox="496 1585 687 1720">Medium to High</td> </tr> <tr> <td data-bbox="261 1720 384 1854">Cash/Money Market Instruments* and Units of Liquid Mutual Fund</td> <td data-bbox="400 1720 496 1854">0% to 5%</td> <td data-bbox="496 1720 687 1854">Low</td> </tr> </tbody> </table> | Instrument | Normal Allocation (% of total Assets) | Risk Profile | Equities and Equity Linked instruments covered by the underlying Index | 95% to 100% | Medium to High | Cash/Money Market Instruments* and Units of Liquid Mutual Fund | 0% to 5% | Low | | | | <p>The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Next 50, 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> | An Open ended Scheme tracking Nifty Next 50 Index | 66.87 | 46,76 | | | | | | | |
| Instrument | Normal Allocation (% of total Assets) | Risk Profile | | | | | | | | | | | | | | | | | | | | | | |
| Equities and Equity Linked instruments covered by the underlying Index | 95% to 100% | Medium to High | | | | | | | | | | | | | | | | | | | | | | |
| Cash/Money Market Instruments* and Units of Liquid Mutual Fund | 0% to 5% | Low | | | | | | | | | | | | | | | | | | | | | | |

| <p>Aditya Birla Sun Life Nifty Bank ETF</p> | <table border="1"> <thead> <tr> <th>Instrument</th> <th>Normal Allocation (% of total Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Stocks comprising Nifty Bank Index</td> <td>95 to 100%</td> <td>Medium to High</td> </tr> <tr> <td>Debt/money market instruments*</td> <td>0 to 5%</td> <td>Low</td> </tr> </tbody> </table> | Instrument | Normal Allocation (% of total Assets) | Risk Profile | Stocks comprising Nifty Bank Index | 95 to 100% | Medium to High | Debt/money market instruments* | 0 to 5% | Low | <p>The investment objective of the Scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty Bank Index. However, the performance of Scheme may differ from that of the underlying index due to tracking error.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p> | <p>An Open ended exchange traded fund tracking Nifty Bank Index</p> | <p>2,931.83</p> | <p>9,064</p> | | | | | |
|---|--|----------------|---|--------------|------------------------------------|------------|----------------|---|---------|------|---|--|-----------------|--------------|---------------|--|---|---------------|-----------------|
| Instrument | Normal Allocation (% of total Assets) | Risk Profile | | | | | | | | | | | | | | | | | |
| Stocks comprising Nifty Bank Index | 95 to 100% | Medium to High | | | | | | | | | | | | | | | | | |
| Debt/money market instruments* | 0 to 5% | Low | | | | | | | | | | | | | | | | | |
| <p>Aditya Birla Sun Life Gold ETF</p> | <table border="1"> <thead> <tr> <th rowspan="2">Instrument</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 & Money market instruments (including Cash and Cash Equivalent)</td> <td>0%</td> <td>5%</td> <td>Low to Medium</td> </tr> </tbody> </table> | Instrument | 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 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> | <p>An open ended scheme tracking physical price of Gold</p> | <p>610.85</p> | <p>13,317</p> |
| Instrument | 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>Aditya Birla Sun Life Nifty Healthcare ETF</p> | <table border="1"> <thead> <tr> <th rowspan="2">Instrument</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>Equity & Equity related instruments constituting Nifty Healthcare TRI</td> <td>95%</td> <td>100%</td> <td>Medium</td> </tr> <tr> <td>Cash, Money Market & Debt instruments</td> <td>0%</td> <td>5%</td> <td>Low to Medium</td> </tr> </tbody> </table> | Instrument | Indicative Asset Allocation (% of total assets) | | Risk Profile | Minimum | Maximum | Equity & Equity related instruments constituting Nifty Healthcare TRI | 95% | 100% | Medium | Cash, Money Market & Debt instruments | 0% | 5% | Low to Medium | <p>The investment objective of the scheme is to provide returns that before expenses, closely correspond to the total returns of securities as represented by Nifty Healthcare TRI, subject to tracking errors. However, the performance of scheme may differ from that of the underlying index due to tracking error.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p> | <p>Aditya Birla Sun Life Nifty Healthcare ETF is an open ended exchange traded fund tracking Nifty Healthcare TRI</p> | <p>33.87</p> | <p>1,02,802</p> |
| Instrument | Indicative Asset Allocation (% of total assets) | | Risk Profile | | | | | | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | | | | | | | | |
| Equity & Equity related instruments constituting Nifty Healthcare TRI | 95% | 100% | Medium | | | | | | | | | | | | | | | | |
| Cash, Money Market & Debt instruments | 0% | 5% | Low to Medium | | | | | | | | | | | | | | | | |

| | | | | | | | | |
|---|--|--|----------------|---------------------|---|--|--------|--------|
| Aditya Birla Sun Life Nifty IT ETF | Instrument | Indicative Asset Allocation (% of total assets) | | Risk Profile | The investment objective of the scheme is to provide returns that before expenses, closely correspond to the total returns of securities as represented by Nifty Information Technology TRI, subject to tracking errors. However, the performance of scheme may differ from that of the underlying index due to tracking error. | Aditya Birla Sun Life Nifty IT ETF is an open ended exchange traded fund tracking Nifty IT TRI | 141.61 | 5,882 |
| | | Minimum | Maximum | | | | | |
| | Equity & Equity related instruments constituting Nifty IT TRI | 95% | 100% | Medium | | | | |
| | Cash, Money Market & Debt instruments | 0% | 5% | Low to Medium | The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved | | | |
| Aditya Birla Sun Life Silver ETF | Instrument | Indicative Asset Allocation (% of total assets) | | Risk Profile | The investment objective of the scheme is to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. | An open ended exchange traded fund tracking physical price of Silver | 266.40 | 12,851 |
| | | Minimum | Maximum | | | | | |
| | Silver and Silver related Instruments | 95% | 100% | Medium | | | | |
| | Debt & Money market instruments (including Cash and Cash Equivalent) | 0% | 5% | Low to Medium | The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved. | | | |
| Aditya Birla Sun Life Nifty 200 Momentum 30 ETF | Instrument | Indicative Asset Allocation (% of total assets) | | Risk Profile | The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty 200 Momentum 30 Index, subject to tracking errors. | An open ended exchange traded fund tracking Nifty 200 Momentum 30 TRI | 14.56 | 2,336 |
| | | Minimum | Maximum | | | | | |
| | Equity & Equity related instruments constituting Nifty 200 Momentum 30 TRI | 95% | 100% | Very High | | | | |
| | Cash, Money Market & Debt instruments | 0% | 5% | Low to Medium | The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved. | | | |

| | | | | | | | | |
|---|--|---|--------------|---------------|---|---|-------|-------|
| Aditya Birla Sun Life Nifty 200 Quality 30 ETF | Instrument | Indicative Asset Allocation (% of total assets) | | Risk Profile | The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty 200 Quality 30 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved. | An open ended exchange traded fund tracking Nifty 200 Quality 30 TRI | 12.35 | 7,215 |
| | | Mini mu m | Maxim um | | | | | |
| | Equity & Equity related instruments constituting Nifty 200 Quality 30 TRI | 95% | 100% | Very High | | | | |
| | Cash, Money Market & Debt instruments | 0% | 5% | Low to Medium | | | | |
| Aditya Birla Sun Life CRISIL Liquid Overnight ETF | Under normal circumstances, the asset allocation of the Scheme will be as follows: | | | | The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL Liquid Overnight Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved. | An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk. | 55.81 | 109 |
| Instrument | Allocation (% of total Assets) | | Risk Profile | | | | | |
| | Mini mu m | Maxim um | | | | | | |
| | Instruments comprising CRISIL Liquid Overnight Index | 95 % | 100 % | Low | | | | |
| | Cash and Money Market instruments | 0 % | 5% | Low | | | | |

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Triparty repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

F. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI Regulations.

- **Type of Scheme:** An open ended scheme tracking physical price of Gold.
- **Investment objective:** The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors.
The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.
- **Asset Allocation Pattern:** Please refer to 'Section II-C. Asset Allocation and Investment Pattern' of this SID for details.
- **Terms of Issue:** Listing/Redemption/Repurchase of Units: As mentioned in Section III B of this SID.
- **Aggregate Fees and Expenses:** Please refer to 'Section IV. Fees and Expenses' of this SID.
- **Any Safety Net or Guarantee provided:** The Scheme do not provide any guaranteed or assured return to their Investors

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and subject to SEBI approval, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unitholders and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The unitholders are given an option to exit at the prevailing Net Asset Value without any exit load for a period of atleast 30 days.

In addition to the conditions specified under Regulation 18 (15A) for bringing change in the fundamental attributes of the Scheme, the Trustees shall take comments of the Board before bringing such change(s).

G. BENCHMARK FOR THE SCHEME

Since there is no suitable index catering to gold or instruments linked to gold, the performance of the scheme will be benchmarked against the **Domestic price of physical gold**. For the convenience of unit holders, the price of gold will be displayed on the website of the Mutual Fund, (www.mutualfund.adityabirlacapital.com). The performance of this scheme will be compared with Gold ETFs in the Industry. The performance will be placed before the Investment Committee as well as the Board of Directors of the AMC and the Trustee Company in each of their meetings.

H. FUND MANAGER FOR THE SCHEME

Mr. Sachin Wankhede shall be the designated Fund Manager of the Scheme.

| Name | Age | Educational Qualifications | Experience | Managing Scheme Since | Tenure |
|---------------------|----------|--|--|-----------------------|-----------|
| Mr. Sachin Wankhede | 45 years | B. Com and PGDBM (Sydenham Institute of Management Studies, Research and Entrepreneurship) | Mr. Sachin Wankhede has over 21 years of experience in credit analysis, evaluation, risk assessment and due diligence. He joined Aditya Birla Sun Life AMC Limited in 2016 and is responsible for Credit analysis of companies in Commodities, Road, Telecom, Real Estate and Retail sector, etc He was previously associated with Aditya Birla Financial Services Group, L&T Infrastructure Finance Company, Credit Analysis and Research and Gammon Infrastructure Projects Ltd. | February 23, 2022 | 1.7 years |

Names of other schemes under the management of Mr. Sachin Wankhede:

| Name of the scheme | Fund responsibilities jointly with |
|---|--|
| Aditya Birla Sun Life Gold ETF | - |
| Aditya Birla Sun Life Silver ETF | - |
| Aditya Birla Sun Life Multi Asset Allocation Fund | Mr. Dhaval Shah, Mr. Bhupesh Bameta and Mr. Dhaval Joshi |

I. INVESTMENT RESTRICTIONS FOR THE SCHEME

All investments by the Scheme and the Mutual Fund will always be within the investment restrictions as specified in the SEBI Regulations. Pursuant to the Regulations, the following investment and other restrictions are presently applicable to the schemes:

- All investments by the Scheme shall be made only in listed or to be listed equity shares and equity related instruments.
- The corpus of the scheme shall be invested only in Physical gold in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in this Scheme Information Document.
- Pending deployment of the corpus of the Scheme in securities in terms of investment objective, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI. Accordingly, as presently prescribed, the requirements of para 12.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and such other guidelines as may be specified by SEBI from time to time:

- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
- ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
- iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- v. The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has short-term deposit with such bank.

The AMC will not charge any investment management and advisory fees for funds under the Scheme parked in short term deposits of scheduled commercial banks.

The above norms do not apply to term deposits placed as margins for trading in cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, percentage of NAV should be disclosed.

- In accordance with para 12.8.3 of SEBI Master Circular on Mutual funds dated May 19, 2023 as amended from time to time, the scheme shall not invest more than:
 - a. 10% of its NAV in debt and money market securities rated AAA; or
 - b. 8% of its NAV in debt and money market securities rated AA; or
 - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

Provided that, such limit shall not be applicable for investments in government securities, treasury bills, triparty repo on Government securities or treasury bills. Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

The scheme existing as on the date of aforesaid circular shall be grandfathered from these guidelines till the maturity of the underlying debt and money market securities.

Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV.

- Investment in unrated debt and money market instruments (other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.) by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

- All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
- The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights.

Provided, for investments in asset management company or trustee company of other mutual fund, collective investment of sponsor of a mutual fund, its associate and/or its group company, and its AMC through Schemes should be considered for calculating 10% voting rights.

- The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:
 - i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and

- ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade
 The above limits shall not be applicable on investments in securitized debt instruments.
- Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMC's will initiate necessary steps to ensure protection of the interest of the investors.
 - Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
 - Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with para 12.30 of SEBI Master Circular on Mutual Funds dated May 19, 2023.
 - The Mutual fund may buy and sell physical gold/securities on the basis of deliveries and shall in all cases of purchases take delivery of gold/securities and in all cases of sale, deliver the gold/securities. Further the Mutual Fund shall enter into derivative transactions on a recognised stock exchange for the purpose of trading, hedging and portfolio balancing in accordance with the guidelines issued by SEBI
 - The scheme shall not make any investment in:
 - Any unlisted security of an associate or group company of the Sponsor; or
 - Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets.
 - The Mutual Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unitholders in accordance with the provisions of SEBI Regulations as applicable from time to time.
 - Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.
 - Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
 - The Scheme may invest in another Scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-Scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.
 - The Scheme shall not invest in Foreign Securities.
 - The Scheme shall not invest in a fund of funds scheme.
 - The Scheme shall not invest in Securitised Debt.
 - The Scheme shall not engage in short selling of securities.
 - The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

The Trustees may alter the above restrictions from time to time to the extent that changes in the SEBI (MF) Regulations may allow and as deemed fit in the general interest of the unit holders.

All investment restrictions shall be applicable at the time of making investment.

These investment restrictions shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective.

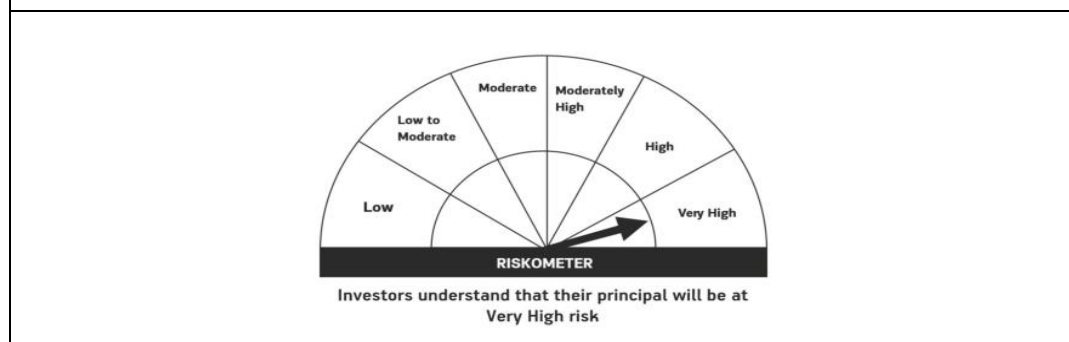
As such investments by the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.

J. SCHEME PERFORMANCE

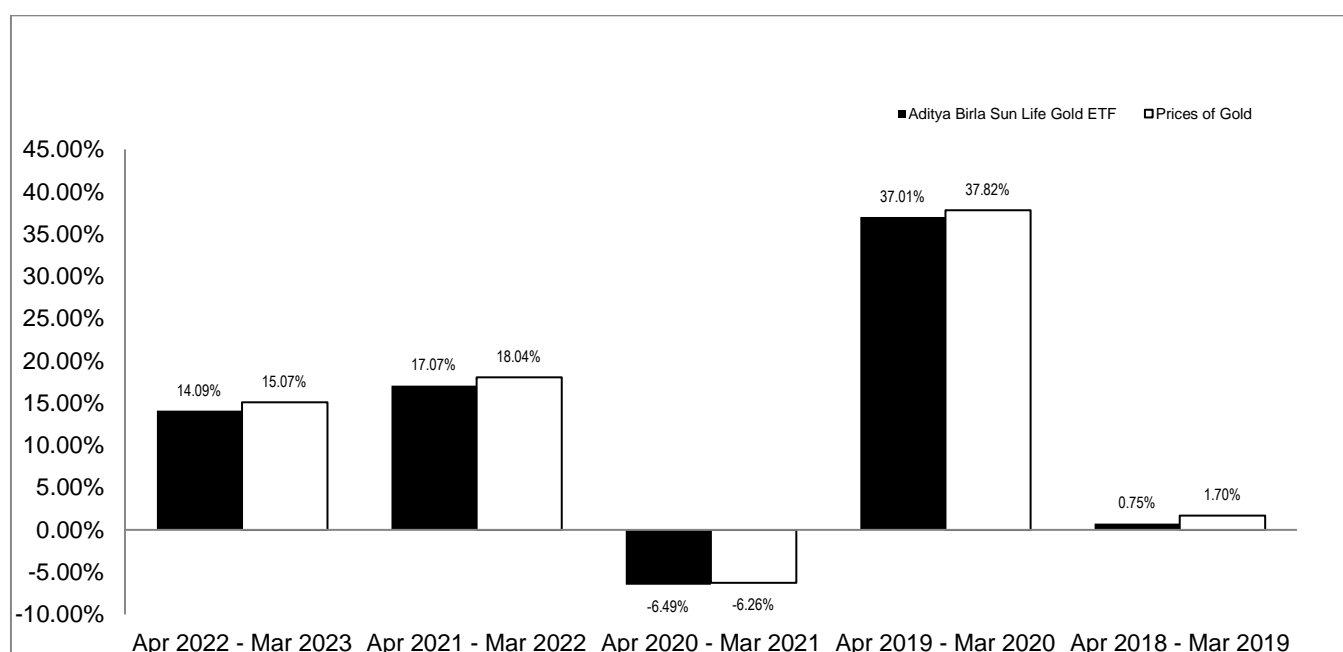
I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023

| 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 |
| <i>Scheme Inception date: May 13, 2011</i> | | | | |

Risk-o-meter of the Benchmark of the Scheme – Domestic Prices of Physical Gold



II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)



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.

Section III - UNITS AND OFFER

This section provides details an investor needs to know for investing in the Scheme.

A. NEW FUND OFFER (NFO)

This section of 'NEW FUND OFFER' is not relevant except for the details as provided under, as the ongoing offer of the Scheme has already commenced after the NFO and the Units are available for continuous subscription and redemption in Creation Unit size at NAV based prices.

The date of inception for Aditya Birla Sun Life Gold ETF is May 13, 2011.

| | |
|---|---|
| Plans / Options offered | None |
| IDCW Policy | There is no IDCW Policy as the Scheme currently does not offer any IDCW Option |
| Allotment | The Units under the Scheme have been allotted and accordingly, the Allotment Advice has been issued to the applicants reflecting their investments at the time of NFO. |
| Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile. | <p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF) 3. Minors through parent / legal guardian; 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 9. Non-Resident Indians / Persons of Indian origin residing abroad (NRIs)/OCIs on repatriation basis or on non-repatriation basis; 10. Foreign Portfolio Investors (FPIs) registered with SEBI 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 14. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI (MF) Regulations; 15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations. <p>Notes:</p> <ul style="list-style-type: none"> • Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / FPIs have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • Subject to provisions of SEBI (MF) Regulations, FEMA and other applicable regulations read with guidelines and notifications issued from time to time by SEBI and RBI, investments in the Scheme can be made by various categories of persons as listed above including NRIs, FPIs, etc. <p>FATCA is a United States (US) Federal Law, aimed at prevention of tax evasion by US Citizens and Residents (US Persons) through use of offshore accounts. FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature.</p> |

SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Aditya Birla Sun Life AMC Limited (the AMC)/the Fund is likely to be classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC/the Fund would be required, from time to time:

(i) To undertake necessary due diligence process by collecting information/ documentary evidence about US/Non US status of the investors/unit holders and identify US reportable accounts;

(ii) To the extent legally permitted, disclose/report information (through itself or its service provider) about the holdings, investments returns pertaining to US reportable accounts to the specified US agencies and/or such Indian authorities as may be specified under FATCA guidelines or under any other guidelines issued by Indian Authorities such as SEBI, Income Tax etc. (collectively referred to as 'the Guidelines'); and ;

(iii) Carry out any other related activities, as may be mandated under the Guidelines, as amended from time to time.

FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time.

FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously.

The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified.

The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date.

Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Aditya Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns.

- In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions.
- Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor.
- In case of application in the name of minor, the minor has to be the first and the sole

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| | <p>holder. No joint holder will be allowed with the Minor as the first or sole holder. The Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 12, 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</p> <ul style="list-style-type: none"> • The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him to operate the account in his own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'. (b) Updated Bank details where account changed from 'minor' to 'major'. (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC / Mutual Fund • The list given above is indicative and the applicable law, if any, shall supersede the list. • The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of the Scheme • Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. |
| <p>Transactions through MF Utility</p> | <p>MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Aditya Birla Sun Life AMC Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a “Category II - Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme during the Specified Transaction Period(s) and non-financial transactions.</p> <p>Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the ABSLAMC.</p> <p>The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force.</p> <p>MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN</p> |

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| | <p>by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services Private Limited (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.mutualfund.adityabirlacapital.com to download the relevant forms.</p> <p>For facilitating transactions through MFU, Aditya Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/ details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time. For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com</p> |
| How to Apply | <p>Application form and Key Information Memorandum may be obtained from the designated offices / ISCs of AMC or Investor Service Centres (ISCs) of the Registrar or distributors or downloaded from www.mutualfund.adityabirlacapital.com.</p> <p>Please refer to the SAI and Application form for the instructions.</p> |
| Listing | <p>The Units of the Scheme are listed on NSE and BSE.</p> <p>The units offered under the Scheme may be listed on one or more recognized stock exchanges as may be decided by AMC from time to time at a later date.</p> <p>As the units will be listed on stock exchanges, investors/ unitholders can buy / sell units on a continuous basis on the stock exchanges during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. All investors may buy/sell Units on the Stock Exchange/s on all the trading days as per the settlement cycle of the Stock Exchange/s. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores.</p> <p>AMC has proposed to engage Market Maker for creating liquidity for units of the scheme on the stock exchange/s so that retail investors (investors other than Market Maker and Large Investors) may be able to buy or redeem units on the stock exchange/s. 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> |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | <p>The units under the scheme shall be listed and hence this clause is not applicable.</p> |
| Restrictions, if any, on the right to freely retain or dispose of units being offered. | <p>SUSPENSION OF SALE OF UNITS</p> <p>The Mutual Fund at its sole discretion reserves the right to suspend sale of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale of Units either temporarily or indefinitely will be with the approval of the Trustee:</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets (including bullion markets, forex markets which provide for valuation), are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. |

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| | <p>4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.</p> <p>5. In case of natural calamities, strikes, riots and bandhs etc.</p> <p>6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.</p> <p>7. If so directed by SEBI.</p> <p>The AMC reserves the right in its sole discretion to withdraw the facility of Sale of Units of the Scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.</p> <p>Further, Trading on stock exchanges may be halted (temporarily or indefinitely) 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.</p> |
| Right To Limit Redemptions | <p>Subject to the approval of the Board of Directors of Aditya Birla Sun Life AMC Limited ("ABSLAMC") and the Aditya Birla Sun Life Trustee Private Limited ("Trustee") and also subject to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted under the following circumstances that leads to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets:</p> <p>a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>b) Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p>c) Operational issues - When exceptional circumstances are caused by <i>force majeure</i>, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>Under the aforesaid circumstances, ABSLAMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>For redemption requests placed during the restriction period the following provisions will be applicable:</p> <p>(i) For redemption requests upto Rs. 2 lakh the above-mentioned restriction will not be applicable and</p> <p>(ii) Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.</p> <p>ABSLAMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.</p> |

B. ONGOING OFFER DETAILS

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|---|---|
| Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period | This is not applicable since this Document has been prepared for existing schemes already open for ongoing subscription / redemption. |
|---|---|

| <p>Ongoing Price for subscription (purchase) by investors</p> <p>This is the price you need to pay for purchase.</p> <p>Sale Price = Applicable NAV + Transaction costs and other charges, if any</p> | <ul style="list-style-type: none"> • For Subscription of units directly with Mutual Fund: <ul style="list-style-type: none"> - Subscription facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors. - Units of Schemes may be subscribed in Creation Unit size & in multiples thereof. - Market Makers and Large Investors may subscribe to the units of the Schemes on any business day directly with the Mutual Fund at Applicable NAV and transaction costs, if any, by depositing physical gold of defined purity (fineness) and quantity comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size. The minimum subscription amount for Large Investors is Rs. 25 Crores and the application must be in multiples of Creation Unit Size. - The Creation Unit size in case of Aditya Birla Sun Life Gold ETF shall be 1,00,000 units and in multiples thereof. • For Purchase of units through Stock Exchange All categories of Investors may purchase the units of the Schemes through Stock exchange on which the units of the Schemes are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price. <p>Example for calculation of Sale Price for ADITYA BIRLA SUN LIFE GOLD ETF:</p> <table border="1" data-bbox="470 784 1173 1041"> <thead> <tr> <th>Particulars</th> <th>₹</th> </tr> </thead> <tbody> <tr> <td>NAV Per Unit</td> <td>48.04</td> </tr> <tr> <td>Value of 1 creation unit (a)</td> <td>4804240</td> </tr> <tr> <td>Transaction costs and other charges (b)</td> <td>4000</td> </tr> <tr> <td>Sale Price (a+b)</td> <td>4808240</td> </tr> <tr> <td>Sale Price per Unit</td> <td>48.08</td> </tr> </tbody> </table> | Particulars | ₹ | NAV Per Unit | 48.04 | Value of 1 creation unit (a) | 4804240 | Transaction costs and other charges (b) | 4000 | Sale Price (a+b) | 4808240 | Sale Price per Unit | 48.08 |
|--|--|-------------|---|--------------|-------|------------------------------|---------|---|------|------------------|---------|---------------------|-------|
| Particulars | ₹ | | | | | | | | | | | | |
| NAV Per Unit | 48.04 | | | | | | | | | | | | |
| Value of 1 creation unit (a) | 4804240 | | | | | | | | | | | | |
| Transaction costs and other charges (b) | 4000 | | | | | | | | | | | | |
| Sale Price (a+b) | 4808240 | | | | | | | | | | | | |
| Sale Price per Unit | 48.08 | | | | | | | | | | | | |
| <p>Transaction costs</p> | <p>Transaction costs include brokerage, depository participant charges, uploading charges and such other charges that the AMC/Mutual Fund may have to incur in the course of accepting/providing the portfolio deposit as consideration for a subscription/redemption request. Such transaction handling costs shall be recoverable from the transacting Market Maker/Large Investor.</p> | | | | | | | | | | | | |
| <p>Ongoing Price for redemption (sale) by investors.</p> <p>This is the price you will receive for redemptions</p> <p>Redemption Price = Applicable NAV (1-Exit Load, if any) - Transaction costs and other charges, if any</p> | <ul style="list-style-type: none"> • For Redemption of units directly with Mutual Fund: <ul style="list-style-type: none"> - Redemption facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors. - Units of scheme may be redeemed only in Creation Unit size & in multiples thereof. - Market Makers and Large Investors may redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction costs, if any, by receiving physical gold of defined purity (fineness) and quantity and/or cash, value of which is equivalent to Creation Unit size. The minimum subscription amount for Large Investors is Rs. 25 Crores and the application must be in multiples of Creation Unit Size. - The Creation Unit size in case of Aditya Birla Sun Life Gold ETF shall be 1,00,000 units and in multiples thereof. • For Sale of units through Stock Exchange All categories of Investors may sell the units of the scheme through Stock exchange on which the units of the Schemes are listed on any trading day in round lot of 1(one) Unit at the prevailing listed price. Market Makers and Large Investors may sell the units of the Scheme at applicable NAV, and transaction costs by transferring the requisite number of units of the respective Scheme equaling the Creation Unit size to the Fund's DP account and the Cash Component, if any, to the AMC/Custodian. On confirmation of the same by the AMC, the AMC will transfer the Portfolio Deposit to the investor's DP account and pay the Cash Component, if applicable. <p>Example for calculation of Redemption Price (assuming nil exit load) for ADITYA BIRLA SUN LIFE GOLD ETF:</p> <table border="1" data-bbox="470 2072 1173 2112"> <thead> <tr> <th>Particulars</th> <th>₹</th> </tr> </thead> <tbody> </tbody> </table> | Particulars | ₹ | | | | | | | | | | |
| Particulars | ₹ | | | | | | | | | | | | |

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|---|---|--------------|----|------------------------------|---------|---|------|------------------------|---------|---------------------------|-------|
| | <table border="1"> <tr> <td>NAV Per Unit</td> <td>52</td> </tr> <tr> <td>Value of 1 Creation unit (a)</td> <td>5200000</td> </tr> <tr> <td>Transaction costs and other charges (b)</td> <td>4000</td> </tr> <tr> <td>Redemption Price (a-b)</td> <td>5196000</td> </tr> <tr> <td>Redemption Price per Unit</td> <td>51.96</td> </tr> </table> | NAV Per Unit | 52 | Value of 1 Creation unit (a) | 5200000 | Transaction costs and other charges (b) | 4000 | Redemption Price (a-b) | 5196000 | Redemption Price per Unit | 51.96 |
| NAV Per Unit | 52 | | | | | | | | | | |
| Value of 1 Creation unit (a) | 5200000 | | | | | | | | | | |
| Transaction costs and other charges (b) | 4000 | | | | | | | | | | |
| Redemption Price (a-b) | 5196000 | | | | | | | | | | |
| Redemption Price per Unit | 51.96 | | | | | | | | | | |
| <p>Cut off timing for subscriptions / redemptions / switches.</p> <p>This is the time before which your application (complete in all respects) should reach the Mutual Fund.</p> | <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>For Subscriptions/Purchases/Redemptions/Sales of units directly with Mutual Fund</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"> Schemes managed by Employee Provident Fund Organisation, India Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961 <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>For transactions done on the stock exchange</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> | | | | | | | | | | |
| <p>Where can the applications for purchase / redemption be submitted</p> <p><i>(For Subscription / Redemption of units in Creation Unit size directly with Mutual Fund and Redemption of Fractional units allotted during NFO)</i></p> | <p>Registrar & Transfer Agents – Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details:1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address:www.camsonline.com</p> <p>The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID.</p> | | | | | | | | | | |
| <p>Minimum amount for Purchase / Redemptions</p> | <ul style="list-style-type: none"> • For Subscription / Redemption of units directly with Mutual Fund: <ul style="list-style-type: none"> – Subscription / Redemption facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors. - Units of schemes may be subscribed to / redeemed only in Creation Unit size & | | | | | | | | | | |

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| | <p>in multiples thereof. Large investors can subscribe to/ redeem Units of the Scheme for an amount greater than 25 crores on all Business Days on an ongoing basis.</p> <ul style="list-style-type: none"> - 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 costs, if any, by depositing / receiving gold of defined purity (fineness) and quantity and/or cash, value of which is equivalent to Creation Unit size. - The Creation Unit size in case of Aditya Birla Sun Life Gold ETF shall be 1,00,000 units and in multiples thereof. <ul style="list-style-type: none"> • For Purchase / Sale of units through Stock Exchange <p>All categories of Investors may purchase/sell the units of the scheme through 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.</p> |
| Minimum balance to be maintained and consequences of non-maintenance. | Not applicable |
| Special Products Available | <p>TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS:</p> <p>ABSLAMC, shall enter into arrangements with NSE and BSE to facilitate purchase / subscription and redemption / repurchase of units of the scheme on an ongoing basis at any time after the scheme reopens for purchase and sale.</p> <p>The transactions carried out on the above platform shall be subject to such guidelines as may be issued by NSE/BSE and also SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time. For further details please refer SAI.</p> <p>Accordingly, following guidelines shall be applicable for transactions executed in open ended Schemes of Aditya Birla Sun Life Mutual Fund ("Fund") through Mutual Fund Distributors through the Stock Exchange Infrastructure:</p> <ol style="list-style-type: none"> 1. Mutual Fund Distributors registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use "NMF II Online Mutual fund Platform" of National Stock Exchange of India Ltd. ('NSE') platform and / or "BSE StAR MF" platform of BSE Limited ('BSE') to purchase (including switches) and redeem units of schemes of the Fund in physical (non-demat) mode and/or demat (electronic) mode. 2. Mutual Fund Distributors will not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors. 3. In case of payment of redemption proceeds to the Clearing Corporation by the Fund/ its Registrar, it shall be treated as valid discharge for the Fund/ Aditya Birla Sun Life AMC Limited ("ABSLAMC") of its obligation of payment of redemption proceeds to investor. Similarly, in case of purchase of units, crediting units into Clearing Corporation's Pool account shall discharge the Fund/ ABSLAMC of its obligation/ to allot units to investor. 4. The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to operating guidelines, terms and conditions as may be prescribed by the recognised Stock Exchanges from time to time. <p>No switch-ins/switch-outs of units shall be allowed under the scheme on an ongoing basis.</p> |
| Accounts Statements | APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON- |

DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :**For normal transactions during ongoing sales and repurchase:**

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent 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) 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.

***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.*

- 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.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- 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).
- 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.
- **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**

APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent 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.
- 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
- i. 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.
- ii. 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.
- iii. 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.
- iv. 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/ demats accounts across mutual funds / demats accounts across depository participants.
- v. In case of multiple accounts across two depositories, the depository with whom

| | <p>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.</p> <p>vi. 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.</p> <p>vii. For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.</p> <p>viii. 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.</p> <p>ix. 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.</p> <p>x. 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> <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> ▪ 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. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement. ▪ 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. <p>COMMUNICATION BY EMAIL</p> <p>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.</p> <p>For ease of communication, first applicant's own email ID and mobile number should be provided.</p> | | | | | | | | | |
|-------------------|---|---|------------------------------|-------------------------------------|---------------|---|---|-------|----------------------|----------------------|
| IDCW | Not Applicable. The Scheme currently does not offer any IDCW Option. | | | | | | | | | |
| Redemption | <p>All investors including Market Makers, Large Investors and other investors can sell their units in the stock exchange(s) on which units of the Schemes are listed on all the trading days of the stock exchange.</p> <p>Mutual Fund will repurchase units from Market Makers and Large Investors on any business day provided the units offered for repurchase is not less than 1,00,000 units and in multiples thereof in case of Gold ETF.</p> <p>Mutual Fund will repurchase units from Large Investors on any business day provided the execution value is greater than Rs. 25 Cr.</p> <table border="1" data-bbox="472 1966 1453 2139"> <thead> <tr> <th>Type of investor</th> <th>Sale of units by Mutual Fund</th> <th>Redemption of units by unit holders</th> </tr> </thead> <tbody> <tr> <td>Market Makers</td> <td>Any business day in Creation Unit size directly through Mutual Fund</td> <td>Any business day in Creation Unit size directly through Mutual Fund</td> </tr> <tr> <td>Large</td> <td>Any business day for</td> <td>Any business day for</td> </tr> </tbody> </table> | Type of investor | Sale of units by Mutual Fund | Redemption of units by unit holders | Market Makers | Any business day in Creation Unit size directly through Mutual Fund | Any business day in Creation Unit size directly through Mutual Fund | Large | Any business day for | Any business day for |
| Type of investor | Sale of units by Mutual Fund | Redemption of units by unit holders | | | | | | | | |
| Market Makers | Any business day in Creation Unit size directly through Mutual Fund | Any business day in Creation Unit size directly through Mutual Fund | | | | | | | | |
| Large | Any business day for | Any business day for | | | | | | | | |

| | | | |
|--|---|--|--|
| | Investors | execution value greater than Rs. 25 Cr. directly through Mutual Fund | execution value greater than Rs. 25 Cr. directly through Mutual Fund |
| | Other investors | Only through stock exchange | Only through stock exchange |
| | <p>Redemption or repurchase proceeds shall be transferred to the unitholders within three working days from the date of redemption or repurchase.</p> <p>However, in case of exceptional circumstances mentioned in para 14.1.3 of SEBI Master Circular dated May 19, 2023, redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. For further details, investors are requested to refer to Statement of Additional Information (SAI).</p> <p>AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c Linked with demat a/c of the unitholders of the scheme through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit/NACH). AMC reserves the right to use any of the above modes of payment as deemed appropriate where the required information is available.</p> <p>In case of unavailability of sufficient details with the Mutual Fund, the redemption proceeds will be made in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.</p> <p>Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.</p> | | |
| Delay in payment of redemption / repurchase proceeds or despatch of IDCW warrants | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum) | | |
| Transfer Facility | <p>Units of the scheme shall be available and compulsorily be issued/repurchased and traded in dematerialized form.</p> <p>On listing, the Units of the scheme held in dematerialised form would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialised mode.</p> <p>If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence. No request for rematerialization of units of the scheme shall be accepted by Mutual Fund/AMC.</p> | | |

C. PERIODIC DISCLOSURES

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| Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance. | The NAV of Gold ETFs shall be disclosed on daily basis on the website of the AMC. Further, the indicative NAVs of Gold ETFs shall be disclosed on Stock Exchange platforms, where the units of these ETFs are listed, on continuous basis during the trading hours. NAVs of the scheme will be calculated upto four decimal places. 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. |
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| | <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed.</p> <p>NAV shall also be communicated to stock exchanges where the units of the Scheme will be listed. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE and BSE) and will be updated during the market hours on its website www.mutualfund.adityabirlacapital.com. However, AMC will calculate intra-day indicative NAV (computed based on snapshot prices received from NSE) and update the Indicative NAV periodically on its website atleast once in two hours during market hours. However, disclosure of Indicative NAV will be subject to availability of relevant services like receipt of index value, technological feasibility and other input requirements with respect to uploading of Indicative NAV on AMC's website. Intra-day Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors. Disclosure of indicative Net Asset Value (iNAV) for ETFs on Gold, based on the latest available data for Gold. Accordingly, iNAV disclosed for Gold ETFs may either be static or dynamic depending upon the availability of the underlying price.</p> <p>Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p> <p>In terms of SEBI Regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.</p> <p>The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (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.</p> | | | | | | | | | | |
|--|--|--------|-----------------|------|--------|-----------------------|-----------------|------|--------|-----------------------|-------|
| <p>Monthly Disclosures</p> <p>Portfolio</p> | <p>a) Top 10 holdings (as on September 30, 2023)</p> <table border="1" data-bbox="472 1384 1161 1451"> <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) Sector-wise Allocation (as on September 30, 2023)</p> <table border="1" data-bbox="472 1532 1161 1621"> <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 & Current Assets</td> <td>2.32%</td> </tr> </tbody> </table> <p>** includes Cash / Tri-Party Repos / net receivables / payables.</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% | | | | | | | | | | |
| <p>Portfolio Disclosures</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> | <p>In terms of SEBI Regulations, 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</p> | | | | | | | | | | |

| | statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. | | | | | | | | | | | | | | | | | | |
|--|--|--------------|--------------------|-------------|--------------|---|--------------|-----------------|--|--|-----------|--|-----|------------|---|-----|---|--|--|
| 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. | | | | | | | | | | | | | | | | | | |
| Annual Report | <p>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.</p> <p>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> | | | | | | | | | | | | | | | | | | |
| Associate Transactions | Please refer to Statement of Additional Information (SAI). | | | | | | | | | | | | | | | | | | |
| Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. | <table border="1"> <thead> <tr> <th>Tax</th> <th>Resident Investors</th> <th>Mutual Fund</th> </tr> </thead> <tbody> <tr> <td>Tax on IDCW*</td> <td>10%[@]/20%^{@@} (Note 1)</td> <td>Nil (Note 1)</td> </tr> <tr> <td>Capital Gains*:</td> <td></td> <td></td> </tr> <tr> <td>Long Term</td> <td>10% without indexation + applicable Surcharge[^] + 4% Cess</td> <td>Nil</td> </tr> <tr> <td>Short Term</td> <td>15% + applicable Surcharge[^]+ 4% Cess</td> <td>Nil</td> </tr> <tr> <td colspan="3">*plus applicable surcharge and education cess</td> </tr> </tbody> </table> <p>Note:</p> <ol style="list-style-type: none"> IDCW distribution tax is abolished w.e.f. 1st April 2020. Accordingly, IDCW will be taxed in the hands of investor. Section 194K is introduced in order to deduct tax on IDCW. [@]Tax is not deductible if cumulative IDCW income in respect of units of a mutual fund is below Rs. 5000/- in a financial year ^{@@} If PAN is not provided/ invalid, the base tax is further increased by surcharge at the following rates: <ol style="list-style-type: none"> 15% where total income exceeds Rs. 1 Cr but does not exceed Rs. 2 Crs 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 Crs Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. WHT on IDCW paid to non-resident non-corporate investors (namely individual, HUF, AOP, BOI, artificial judicial person etc.) Equity Oriented Funds will also attract Securities Transaction Tax (STT) at applicable rates. <p>[^]Surcharge rates are as under:</p> <p>- In case of Corporate Assesses:</p> <ol style="list-style-type: none"> Where the taxable income exceeds Rs. 1 crore but less than Rs. 10 Crores- At the rate of 7% (Marginal Relief in Surcharge, if applicable) | Tax | Resident Investors | Mutual Fund | Tax on IDCW* | 10% [@] /20% ^{@@} (Note 1) | Nil (Note 1) | Capital Gains*: | | | Long Term | 10% without indexation + applicable Surcharge [^] + 4% Cess | Nil | Short Term | 15% + applicable Surcharge [^] + 4% Cess | Nil | *plus applicable surcharge and education cess | | |
| Tax | Resident Investors | Mutual Fund | | | | | | | | | | | | | | | | | |
| Tax on IDCW* | 10% [@] /20% ^{@@} (Note 1) | Nil (Note 1) | | | | | | | | | | | | | | | | | |
| Capital Gains*: | | | | | | | | | | | | | | | | | | | |
| Long Term | 10% without indexation + applicable Surcharge [^] + 4% Cess | Nil | | | | | | | | | | | | | | | | | |
| Short Term | 15% + applicable Surcharge [^] + 4% Cess | Nil | | | | | | | | | | | | | | | | | |
| *plus applicable surcharge and education cess | | | | | | | | | | | | | | | | | | | |

| | |
|--|--|
| | <p>ii. Where the taxable income exceeds Rs. 10 crore - At the rate of 12% (Marginal Relief in Surcharge, if applicable)</p> <p>iii. For domestic company whose income is chargeable to tax under section 115BAA or section 115BAB, surcharge rate shall be 10%.</p> <p>- In case of Non- Corporate Assesses:</p> <p>i. <u>New Regime</u> for individuals, HUF, association of persons, body of individuals and artificial juridical person, surcharge at 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and surcharge at 15% where total income exceeds Rs. 1 crore</p> <p><u>Old regime</u> for individuals, HUF, association of persons, body of individuals and artificial juridical person, surcharge at 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and surcharge at 15% where total income exceeds Rs. 1</p> <p>ii. for firm, co-operative society and local authority, surcharge at 12% is applicable where income exceeds Rs. 1 crore. For co-operative society whose income is chargeable to tax under section 115BAD or section 115BAE, surcharge rate shall be 10%.</p> <p>\$The Health and Education Cess to be applicable at 4% on aggregate of base tax and surcharge.</p> |
| Investor services | <p>Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. Ms. Keerti Gupta, can be contacted at the office of the AMC at One World Centre, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Contact Nos.: 1800-22-7000 / 1800-270-7000(Toll free) Email: care.mutualfunds@adityabirlacapital.com</p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> |
| Disclosure related to Risk-o-meter | <p>The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Riskometer categorizes the scheme of Fund under different levels of risk based on the respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the scheme falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing. Further, pursuant to para 17.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p> |
| Disclosure pertaining to Tracking error and tracking difference | <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.</p> <p>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</p> |

| | |
|--|---|
| | 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. |
|--|---|

ADDITIONAL DISCLOSURES –**Aggregate investment in the Scheme:**

| Sr. no. | Particulars | Total amount invested as on September 30, 2023 (Rs.in crores) |
|---------|------------------------------------|---|
| 1 | AMC's Board of Directors | - |
| 2 | Concerned Scheme's Fund Manager(s) | - |
| 3 | Other key personnel | - |

D. COMPUTATION OF NET ASSET VALUE

The Net Asset Value (NAV) per Unit of the scheme will be computed by dividing the net assets of the scheme by the number of Units outstanding under the scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI Regulations, or such norms as may be specified by SEBI from time to time.

NAV of Units under the scheme shall be calculated as shown below:

$$\begin{aligned} & \text{Market or Fair Value of the scheme's Investments} \\ & + \text{Current Assets (including accrued income)} \\ & - \text{Current Liabilities and Provisions (including accrued expenses)} \end{aligned}$$

$$\text{NAV (₹) per Unit} = \frac{\text{Market or Fair Value of the scheme's Investments} + \text{Current Assets (including accrued income)} - \text{Current Liabilities and Provisions (including accrued expenses)}}{\text{No. of Units outstanding under Scheme on the Valuation Date}}$$

The NAV of the scheme will be calculated up to four decimal places on every business day.

VALUATION OF GOLD

Since physical gold are denominated in gold tonnage, it will be valued based on the market price of gold in the domestic market and will be marked to market on a daily basis. The market price of gold in the domestic market on any Business Day would be arrived at as under:

- (1) the gold held by the scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:
 - (a) adjustment for conversion to metric measure as per standard conversion rates;
 - (b) adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate; and
 - (c) Addition of-
 - (i) transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the mutual fund; and
 - (ii) notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from the London to the place where it is actually stored on behalf of the mutual fund;

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the mutual fund;

Provided further that where the gold held by a scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

- (2) If the gold acquired by the Scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of subparagraph (1).

The market price of gold in the domestic market on any business day would be arrived at as under:

Domestic price of physical gold = (London Bullion Market Association AM fixing in US\$/ounce X Conversion factor for converting ounce into kg for 0.995 fineness X rate for US\$ into INR) + Custom duty for import of gold + Sales Tax/octroi and other levies applicable.

The Trustees reserve the right to change the source (LBMA centre) for determining the exchange rate. The AMC shall record in writing the reason for change in the source for determining the exchange rate.

Section IV – FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme and also about the transaction charges, if any, to be borne by the investors. The information provided under this Section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Scheme

A. NEW FUND OFFER EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. All the initial issue (NFO) expenses of the Scheme were borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table related to maximum permissible expense below.

Within the limits specified under the SEBI (MF) Regulations, the AMC has estimated that the following will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. Further, any change in the expense ratio will be updated on our website and the same will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change.

As per Regulation 52(6)(b) of SEBI (MF) Regulations, the total expense ratio of the scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

In addition to total expense permissible within limits of Regulation 52(6)(b) of SEBI (MF) Regulations as above, the AMC may charge the following to the scheme in terms of Regulation 52(6A) of SEBI (MF) Regulations:

- (a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors[^] from beyond top 30 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

[^]As per para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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

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

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

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

- (b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Thus, in terms of para 10.1.14 of SEBI Master Circular on Mutual Funds dated May 19, 2023, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated in good faith as per the information available to the AMC based on past experience and are subject to change inter se. **The purpose of the below table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.**

| 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. | |
| Goods and Service Tax (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)(b) | Upto 1.00% |
| B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme. | Upto 0.30% |

\$ Listing expenses are part of other expenses.

Note:

- (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.
- (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.
- (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:
 - 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.
 - 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 SEBI (MF) Regulations.
- (d) **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.

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.

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.

Illustration of impact of expense ratio on schemes returns:

Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the Regulations by the average net assets.

To further illustrate the above, for the Scheme under reference, suppose an Investor invested Rs. 10,000/- the impact of expenses charged will be as under:

| | Regular Plan | | | Direct Plan | | |
|---|--------------|---------|-----------|--------------|---------|-----------|
| | Amount (Rs.) | Units | NAV (Rs.) | Amount (Rs.) | Units | NAV (Rs.) |
| Invested on March 31, 2022 (A) | 10,000.00 | 950.299 | 10.523 | 10,000.00 | 931.619 | 10.734 |
| Value of above investment as on March 31, 2023 (post all applicable expenses) (B) | 10,902.89 | 950.299 | 11.473 | 10,977.89 | 931.619 | 11.473 |
| Expenses charged during the year (C) | 150.00 | | | 150.00 | | |
| Distribution Expenses/Commission charged during the year (D) | 75.00 | | | 0.00 | | |
| Value of above investment as on March 31, 2023 (after adding back all expenses charged) (D) [D=B+C] | 11,052.89 | 950.299 | 11.710 | 11,127.89 | 931.619 | 11.945 |
| Returns (%) (post all applicable expenses) (E) [E= (B-A)/A] | | | 9.03% | | | 9.78% |
| Returns (%) (without considering any expenses) (F) [F= (D-A)/A] | | | 11.28% | | | 11.28% |

Note(s):

- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- The expenses of the Direct Option under the Scheme will be lower to the extent of the above mentioned distribution expenses/ commission. The NAVs of Direct Plan and Regular Plan will be different.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor.

C. TRANSACTION CHARGES

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 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, 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.

1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:

| Investor Type | Transaction charges [^] |
|---|---|
| First Time Mutual Fund Investor (across Mutual Funds) | ₹ 150/- for subscription application of ₹ 10,000/- and above. |
| Investor other than First Time Mutual Fund Investor | ₹ 100/- for subscription application of ₹ 10,000/- and above. |

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.

3. Transaction charges shall not be deducted/applicable for:

- (a) purchases / subscriptions for an amount less than ₹ 10,000/-;
- (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
- (c) **Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**
- (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.

D. LOAD STRUCTURE

Load is an amount that is paid by the investor to redeem the units from the scheme.. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.mutualfund.adityabirlacapital.com) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

| Type of Load | Load Chargeable (as %age of NAV) |
|---|---|
| Entry Load* | Nil |
| Exit Load (Including for fractional units in case of Gold ETF) | 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 or brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market. |

*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 investor is requested to check the prevailing load structure of the scheme before investing.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only and will be calculated on First in First Out (FIFO) basis. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the Load Structure following measures would be taken to avoid complaints from investors about investment in the schemes without knowing the loads:

- I. The addendum detailing the changes would be attached to Scheme Information Document and Key Information Document. The addendum will be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Documents already in stock.
- II. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centres and distributors / brokers office.
- III. The introduction of the Exit Load alongwith the details would be stamped in the acknowledgement slip issued to the investors on submission of the application form and would also be disclosed in the statement of accounts issued after the introduction of such load.
- IV. Any other measure which the AMC/Mutual Fund may feel necessary.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

Section VI - PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

NIL

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

NIL

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

NIL.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

There are cases pending before the Consumer Redressal Commissions, Civil Courts and High Courts. The contingent liability aggregates to Rs. 82.22 lakhs approximately.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

NIL.

Asides the above, there is no other disclosure.

Note:

- (a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
- (b) This Scheme Information Document is an updated version and in line with the current laws / regulations.
- (c) **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

For and on behalf of the Board of Directors of
Aditya Birla Sun Life AMC Limited

Sd/-

PLACE: MUMBAI
DATE: October 31, 2023

Hemanti Wadhwa
Chief Compliance Officer

THE REGISTRAR

AMC has appointed Computer Age Management Services Limited (CAMS) located at Rayala Towers, 158, Anna Salai, Chennai – 600002 to act as Registrar and Transfer Agents (“The Registrar”) to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.

For further details on our Fund, please contact our customer service centres at details given below:

BRANCH OFFICES OF ADITYA BIRLA SUN LIFE MUTUAL FUND

| State | Address |
|--------------------|---|
| Maharashtra | One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. |
| | Industry House, 1 st Floor, Churchgate Reclamation, Mumbai - 400 020 |
| | 1 st Floor, Signature Complex, Opposite Golwilkar Metropolis Health Service, Bhandarkar road, Pune – 411 004 |
| Karnataka | # 9/3, Ground Floor, Nitesh Broadway, M.G. Road, Bangalore - 560 001 |
| Delhi | 406 - 415, 4 th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. |
| West Bengal | Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 |
| Gujarat | 1 st Floor, Ratnaraj Spring Complex, Near post office, Opposite HDFC Bank house, Navrangpura, Ahmedabad – 380 009 |
| Telangana | RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad – 500 082 |
| Tamil Nadu | Arcade Centre, No. 110/1, 3 rd Floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034. |

Pursuant to para 16.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023, Aditya Birla Sun Life Mutual Fund has designated MFCentral - a digital platform for Mutual Fund investors as its Official Point of Acceptance (“DISC” – Designated Investor Service Centre). Any registered user of MFCentral, requiring submission of physical document, as per the requirements of MFCentral, may do so at any of the DISC or collection centres of KFin Technologies Private Limited (“KFintech”) or CAMS. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

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