



## Scheme Information Document

# Aditya Birla Sun Life Financial Planning FoF

(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes).

This product is suitable for investors who are seeking*:	
<p><b><u>Aggressive Plan:</u></b></p> <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Aggressive) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at Very High risk</p>
<p><b><u>Conservative Plan:</u></b></p> <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at Moderately High risk</p>
<p><b><u>Moderate Plan:</u></b></p> <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes)</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at High risk</p>

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

Continuous Offer for Units at NAV based prices.

### Name of Mutual Fund

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

One World Center, 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 Center, 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 Center, 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.

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](http://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 dated October 31, 2023.

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## HIGHLIGHTS OF THE SCHEME

<b>Name of the Scheme</b>	<b>Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan / Moderate Plan / Aggressive Plan</b>
<b>Type of Scheme</b>	<p><b>Conservative Plan:</b> An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt &amp; Liquid Schemes).</p> <p><b>Moderate Plan:</b> An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes).</p> <p><b>Aggressive Plan:</b> An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).</p>
<b>Inception Date</b>	May 09, 2011
<b>Scheme Code</b>	<p><b>Aggressive Plan:</b> ABSL/O/O/FOD/10/10/0040</p> <p><b>Conservative Plan:</b> ABSL/O/O/FOD/10/10/0041</p> <p><b>Moderate Plan:</b> ABSL/O/O/FOD/10/10/0042</p>
<b>Scheme Category</b>	Fund of Funds
<b>Investment Objective</b>	<p>The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>
<b>No. of Folios &amp; AUM (as on September 30, 2023)</b>	<p><b>No. of Folios:</b> Aggressive Plan – 18,253; Conservative Plan – 4,870; Moderate Plan – 6,070</p> <p><b>AUM in Crs:</b> Aggressive-Rs. 177.36; Conservative Plan - Rs. 17.24; Moderate Plan - Rs. 31.18</p>
<b>Liquidity</b>	The scheme being offered through this Scheme Information Document is an Open ended Scheme. The Scheme will offer for purchase/switch-in and redemption/switch-out of units at NAV based prices on every Business Day on an ongoing basis. The Mutual Fund shall transfer the Redemption proceeds within three working days from the date of Redemption or repurchase.
<b>Flexibility</b>	The Mutual Fund will allow investors the flexibility to switch their investments from any other scheme(s)/plans managed by Mutual Fund, as per the features of the respective scheme, and / or close ended scheme(s) / plans (those close ended scheme(s) / plans launched prior to December 12, 2008) offered by the Mutual Fund on an ongoing basis (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched)
<b>Plans/ Options offered</b>	<p>The Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p><b>Each of 3 plans viz Conservative Plan, Moderate Plan &amp; Aggressive Plan offers (Regular and Direct) Plan under the scheme will have the following Options:</b></p> <p>(1) <b>Growth</b> Option and</p> <p>(2) <b>Income Distribution cum capital withdrawal (“IDCW”) Option (Payout of IDCW / Reinvestment of IDCW)^</b></p> <p><i>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i></p> <p><b>**DIRECT PLAN:</b></p> <p>i. <b>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b></p>

- ii. **Eligible investors:** All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.
- iii. **Modes for applying:** Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors].
- iv. **How to apply:**
- Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.
  - Investors should also indicate "Direct" in the ARN column of the application form.

#### **Payout of IDCW**

Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavor to credit the Payout of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid. In case the IDCW amount payable is less than or equal to Rs 250/- (Rupees Two Hundred and Fifty only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-IDCW date at Applicable NAV The amount of IDCW reinvested will be net of applicable taxes.

#### **Reinvestment of IDCW**

Unitholders opting for IDCW option may choose Reinvestment of IDCW to be received by them in additional units of the scheme. Under this facility the IDCW due and payable to the unitholders will be compulsorily and without any further act by the unitholders, reinvested in the IDCW option (on the next business day after the record date) at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. The amount of Reinvestment of IDCW will be net of tax deducted at source, wherever applicable. Reinvestment of IDCW shall constitute a constructive payment of IDCW to the unitholders and a constructive receipt of the same amount from each unitholder for reinvestment in units. On Reinvestment of IDCW, the number of units to the credit of the unitholders will increase to the extent of the Reinvestment of IDCW divided by the applicable NAV as explained above. There shall, however, be no entry/sales load on the IDCWs so reinvested.

#### **Growth Option**

Under this option, no IDCW will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.

**Default Plan / Option**  
(In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)

**Default Option/Sub-Option:** IDCW Option (Reinvestment of IDCW).  
In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as IDCW Option (Reinvestment of IDCW) and processed accordingly.

#### **Default Plan:**

Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:

	<b>Scenario</b>	<b>Broker Code mentioned by the investor</b>	<b>Plan mentioned by the investor</b>	<b>Default Plan to be captured</b>
	1	Not mentioned	Not mentioned	Direct Plan
	2	Not mentioned	Direct	Direct Plan
	3	Not mentioned	Regular	Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	<p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i></p>			
<b>Benchmark</b>	<p><b>Aggressive Plan:</b> CRISIL Hybrid 35+65 - Aggressive Index</p> <p><b>Conservative Plan:</b> CRISIL Short Term Debt Hybrid 75+25 Index.</p> <p><b>Moderate Plan:</b> CRISIL Hybrid 50+50 - Moderate Index</p>			
<b>Transparency/ NAV Disclosure</b>	<p>The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) by 12.00 noon of the immediately succeeding Business Day.</p> <p>The Scheme invests in units of mutual fund schemes which in turn invest in international markets, thus the Scheme requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. Considering the same, NAV of the Scheme would be declared by 12.00 noon of the immediately succeeding Business Day.</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.</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 (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.</p>			
<b>Load Structure</b>	<p><b>Entry Load:</b> (Including for SIP transactions): Nil</p> <p><b>Exit Load:</b> (Including for SIP transactions): For all application amounts:          For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV          For redemption/switch out of units after 365 days from the date of allotment: Nil</p>			
<b>Minimum Application Amount / Number of Units</b>	<p><b>Purchase (Incl. Switch-in) -</b> Rs. 100/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase (Incl. Switch-in) -</b> Rs. 100/- and in multiples of Re. 1/- thereafter.</p>			

	<p><b>Repurchase</b> - In multiples of Re. 1/- or 0.001 units</p> <p>Note – For investments made by designated employees of Aditya Birla Sun Life AMC Limited in terms of para 6.9 and 6.10 SEBI Master Circular on Mutual Funds dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable.</p>
<b>Transfer of Units</b>	<p>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).</p>
<b>Transaction Charges</b>  <b>(For Lumpsum Purchases and SIP Investments routed through distributor / agent)</b>	<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><b>First Time Mutual Fund Investor:</b> Transaction charge of Rs.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><b>Investor other than First Time Mutual Fund Investor:</b> 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>However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs.10,000/- or more. The transaction charges shall be deducted in 3-4 installments.</p> <p><b>Transaction charges shall not be deducted/applicable for :</b></p> <ul style="list-style-type: none"> <li>○ Purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>○ Transaction other than purchases / subscriptions relating to new inflows such as reinvestment of IDCW/ Switches etc.</li> <li>○ Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</li> </ul> <p><b>No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent).</b></p> <p>For further details on transaction charges refer to the section 'Transaction Charges'</p>
<b>Option to hold Units in Demat Mode</b>	<p>Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode.</p> <p>The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as</p>

mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / IDCW proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic (demat) form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.

Investors in the Scheme(s) 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

- 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 scheme invests fluctuate, the value of your investment in the scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- The names of the Scheme do not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 100,000/- made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

#### SCHEME SPECIFIC RISK FACTORS

- The NAV's of the Scheme(s) may be affected by the changes in the general market conditions, factors and forces affecting the capital markets in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures, currency exchange rates, changes in the government policies, taxation laws, any other policies, political and economic developments etc.
- In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.
- The liquidity of the Scheme(s) investments is inherently restricted by liquidity of Underlying Scheme.
- Unitholders of the Scheme(s) are not being offered any guarantee / assured returns.
- Changes in government policy in general and in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme(s).
- The Scheme is managed via ABSLAMC process of investment management. Under the process, collections in the Scheme(s) are invested in the different underlying Scheme of mutual funds. The ABSLAMC Investment Team monitors and reviews such FoF investments in underlying Scheme on an ongoing basis

- The Scheme(s) returns can be impacted by issues pertaining to the NAV's of underlying Scheme of mutual funds where Multi Manager FoF has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.
- The returns of the Scheme(s) will depend on the choice of underlying scheme of mutual funds and allocation of capital to underlying scheme by the ABSLAMC Investment Team. An inappropriate decision in either or both may have an adverse impact on the returns of the FoF Scheme.
- The NAVs of the underlying scheme(s) where the Scheme have invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.
- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the Trustee has a right in its sole discretion, to limit redemptions under certain circumstances as described under the section titled Right to Limit Redemptions.
- The investors will bear the recurring expenses of the Scheme(s) in addition to the expenses of the Underlying Scheme in which Investments are made by the scheme, wherever applicable.
- If the AMC were to charge an Exit load and the underlying Scheme do not waive/exempt the Exit Load charged on redemptions, the investors will incur load expenses on two occasions. First, on their redemptions/ switch-out in the options under the Scheme and second, on the Scheme's redemption / switch-out in the options under the underlying Scheme.
- The tax benefits available to the FoF Scheme(s) are the same as those available under the current taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India. The investors and the unitholders should be aware that the relevant fiscal rules and their interpretation may change. 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 investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor/unitholder is advised to consult his/her own professional tax advisor.
- There will be no prior intimation or prior indication given to the Unit holders when the composition/ asset allocation pattern under the scheme changes within the broad range defined in this offer document.
- The scheme specific risk factors of each of the underlying Scheme become applicable where a Fund of Funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying Scheme relevant to the Fund of Funds scheme that they invest in.
- As the investors are incurring expenditure at both the Fund of Funds level and the Scheme into which the Fund of Funds invests, wherever applicable, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such Scheme obtain.
- As the Fund of Funds scheme may shift the weightage of investments between Scheme into which it invests, the expenses charged being dependent on the structure of the underlying Scheme (being different) may lead to a non- uniform charging of expenses over a period of time.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the Scheme invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying Scheme.
- The NAV of the scheme to the extent invested in Money market securities, are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- Investment decisions made by the AMC may not always be profitable.
- The cut off times for investment / redemption for the Scheme and the underlying Scheme are the same. So, an investment decision by the fund manager needs to be made before the cut off time of underlying Scheme. In case, a material redemption / investment happens in the Scheme closer to cut off time and the fund manager is not able to take timely decision because of cut off time restrictions, it may impact the returns of the Scheme.
- Each plan has an allocation range within each asset class. The fund manager of the Scheme has the discretion of active allocation to the asset class within the permitted range. This flexibility at times could impact the performance of each plan if the decision to allocate higher or lower percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a rising market, 50% allocation and in falling market, 60% allocation to equities would result in lower returns.



- Investments in underlying equity Scheme will have all the risks associated with the underlying equity Scheme including performance of underlying stocks, derivative investments, off shore investments, security lending etc.

#### **Risk Factors associated with investments in Foreign Securities:**

- Investments in International (overseas) Securities including Exchange Traded Funds involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity and volatile prices. Further, risks associated with introduction of extraordinary exchange control, economic deterioration, and changes in bi-lateral relationships.
- To the extent the assets of the Scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.
- **Currency Risk:** The Scheme may invest in securities denominated in a broad range of currencies and may maintain cash in such currencies. As a consequence, fluctuations in the value of such currencies against the currency denomination of the relevant scheme will have a corresponding impact on the value of the portfolio. Furthermore, investors should be aware that movements in the rate of exchange between the currency of denomination of a fund and their home currency will affect the value of their shareholding when measured in their home currency.
- **Country Risk:** Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

The Scheme may also invest in Foreign Securities as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the Scheme may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as all other restrictions on investments as applicable.

#### **Risk Factors Associated with Exchange Traded Funds (ETFs):**

Some of the Scheme specific risk factors associated with ETFs are included as below but are not limited to the following:

- **Liquidity Risk:** Trading in units of the ETFs 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 ETFs 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 ETFs will continue to be met or will remain unchanged.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorised Participant / Large Investor to arbitrage resulting into wider premium/ discount to NAV.
- **Passive Management of Investments:** ETFs being a passive management tool does not carry risk of active fund management. An actively managed mutual fund manager, on the other hand, can tailor portfolio holdings which are beyond the mandate of an ETFs. ETFs are passively managed and hence the risk associated with the particular ETFs corresponds closely to the risk of the underlying asset subclass the scheme is tracking.
- **Tracking Error:** The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying index due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying index and regulatory policies which may affect the AMC's / schemes ability to achieve close correlation with the underlying index. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, IDCW payout, time to reallocate the portfolio subsequent to changes in the underlying index etc.
- **Concentration Risk:** ETFs may be susceptible to an increased risk of loss, including losses due to adverse occurrences affecting ETFs more than the market as a whole, to the extent that ETFs investments are concentrated

in the securities of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector or asset class.

- **Currency Risk:** Because the NAV of ETFs are determined in U.S. dollars/ other foreign currency, the NAV of ETFs could decline if the currency of Global market in which the ETFs invests depreciates against the U.S. dollar/ other foreign currency.
- **Geographic Risk:** A natural or other disaster could occur in a geographic region in which the ETFs invests, which could affect the economy or particular business operations of companies in the specific geographic region, causing an adverse impact on the ETFs investments in the affected region.
- **Trading Risk:** ETFs face numerous market trading risks, including the potential lack of an active market for ETFs, losses from trading in secondary markets, periods of high volatility and disruption in the creation/redemption process of ETFs.
- **Security Risk:** Some countries and regions in which the ETFs invests have experienced security concerns. Incidents involving a country's or region's security may cause uncertainty in these markets and may adversely affect their economies and the ETFs investments.
- **Structural Risk:** The countries in which the ETFs invest may be subject to considerable degrees of economic, political and social instability.
- 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 Schemes may trade above or below the NAV.

#### 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.
- **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.
- **Risks associated with Stock Lending:**  
 The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lenders of securities i.e. the Scheme and the approved intermediary.  
 Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

#### ADDITIONAL RISK FACTORS

There can be temporary illiquidity of the securities that are lent out and the Fund may not be able to sell such lent-out securities, resulting in an opportunity loss. In case of a default by counterparty, the loss to the fund can be equivalent to the securities lent.

## B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME:

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (Mutual Funds) Regulations 1996, as amended from time to time would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## C. SPECIAL CONSIDERATIONS:

- Neither this Scheme Information Document nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe, any such restrictions and / or legal requirements.
- Investors should study this Scheme Information Document carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, investment or any other matters. 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 investment in the Scheme will endure indefinitely. 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 making 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.
- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.
- 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.
- 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 Scheme, because the timing of such repurchase may impact the ability of other Unit holders to repurchase their units.
- 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' 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.
- 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.
- 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.
- 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.
- There is no guarantee or assurance on the frequency or quantum of IDCW, which shall be subject to availability of distributable surplus.

- 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.
- Growth, appreciation, IDCW, 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.
- 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 investors under the Scheme shall bear the recurring expenses of the scheme in addition to the expenses of underlying scheme in which the scheme makes investment.
- 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.
- 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.
- In the SID, all references to "Dollars" are to United States Dollars, "Euros" to Euros and "Rs." are to Indian Rupees. Investors should ascertain if there have been any further changes to the Scheme from the date hereof from the AMC or any Investor Service Centre or its distributors/broker.

- **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.

**Investors are urged to study the terms of the Offer carefully before investing in the Scheme and to retain this Scheme Information Document for future reference.**

## D. DEFINITIONS

In this Scheme Information Document the following terms will have the meanings indicated there against, unless the context suggests otherwise:

<b>"AMC" or "Asset Management Company or "Investment Manager" or "ABSLAMC"</b>	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.
<b>"Applicable NAV"</b>	The NAV applicable for purchase or redemption or switching, based on the time of the Business Day on which the application is accepted.
<b>"Beneficial owner"</b>	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
<b>"Business Day"</b>	A day other than: <ul style="list-style-type: none"> <li>– Saturday and Sunday or</li> <li>– A day on which the banks in Mumbai and / RBI are closed for business / clearing or</li> <li>– A day on which the Stock Exchange, Mumbai is closed or</li> <li>– A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received or</li> <li>– A day on which Sale and Repurchase of Units is suspended by the AMC or</li> <li>– A day on which valuation on LBMA is not available for the underlying scheme</li> <li>– 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.</li> <li>– A day on which Banks/bullion markets is closed for purchase or sale of gold for the underlying scheme. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.</li> </ul>
<b>"Call Money"/ "Money at Call"</b>	Refers to the money lent by Mutual Funds in the Interbank Call Money Market, subject to necessary regulatory approvals

<b>“Consolidated Account Statement” or “CAS”</b>	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
<b>“Corporate debt securities”</b>	Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.
<b>“Custodian”</b>	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, which for the time being is Citibank NA.
<b>“Depository”</b>	Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).
<b>“Depository Participants”</b>	Depository Participant (DP) means a person registered as such under sub-section (1A) of section 12 of the SEBI Act, 1992.
<b>“Distributor”</b>	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and empanelled by the AMC to distribute / sell /market the scheme of the Fund.
<b>“Exit Load” or “Repurchase Load” or “Redemption Load”</b>	Load on Redemption / Repurchase / Switch out Units.
<b>“Fixed Income Securities”</b>	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised/permitted which yield a fixed or variable rate by way of interest, premium, discount or a combination of any of them.
<b>“Foreign Portfolio Investor” or “FPI”</b>	<p>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</p> <p>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.</p>
<b>“Foreign Securities”</b>	<p>Foreign Securities shall include securities specified by SEBI/ RBI from time to time as permissible for investments by Mutual Funds.</p> <p>ADRs/ GDRs issued by Indian or foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas, Initial and follow on public offerings for listing at recognized stock exchanges overseas, Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds, Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade, Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Securities</p>

	(REITs) listed in recognised stock exchanges and (c) unlisted overseas securities (not exceeding 10% of their net assets).
<b>Income Distribution cum capital withdrawal (“IDCW”)</b>	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.
<b>“Fund of Funds” or “FOF”</b>	A Mutual fund scheme that invest primarily in other scheme of the same mutual fund or other mutual funds.
<b>“Fund Manager”</b>	Person/s managing the scheme.
<b>“Gilt or Government Securities”</b>	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.
<b>“Investment Management Agreement”</b>	The agreement dated December 16, 1994 entered into between Aditya Birla Sun Life Trustee Private Limited and Aditya Birla Sun Life AMC Limited, as amended from time to time.
<b>“Investor Service Centres” or “ISCs” or “Official Points of acceptance of transactions”</b>	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.
<b>“Load”</b>	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.
<b>“Money Market Instruments”</b>	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/SEBI from time to time subject to regulatory approvals, if any
<b>“Mutual Fund” or “the Fund”</b>	Aditya Birla Sun Life Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
<b>“National Automated Clearing House”</b>	National Automated Clearing House is an electronic payment facility available through National Payments Corporation of India (NPCI) that is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature for Banks, Financial Institutions, Corporates and Government.
<b>“NAV”</b>	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 (MF) Regulations from time to time.
<b>“NRI”</b>	A Non-Resident Indian or a person of Indian origin residing outside India.
<b>“Overseas Citizen of India” or “OCI”</b>	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.
<b>“Person of Indian Origin” or “PIO”</b>	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 grandparents 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).
<b>“RBI”</b>	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.

<b>"RBI Regulations"</b>	Rules, regulations, guidelines or circulars as notified by RBI from time to time.
<b>"Recognised Stock Exchange"</b>	Stock exchanges recognized by SEBI.
<b>"Redemption Price"</b>	Redemption Price to an investor of Units under the Scheme (including Options thereunder) computed in the manner indicated elsewhere in this SID.
<b>"Register of Unitholders"</b>	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.
<b>"Registrar and Transfer Agent"</b>	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.
<b>"Repurchase / Redemption"</b>	Repurchase / Redemption of Units of the Scheme as permitted.
<b>"Repo/ Reverse Repo"</b>	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.
<b>"Sale / Subscription"</b>	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
<b>"Scheme Information Document" or "SID"</b>	This document issued by Aditya Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme for subscription.
<b>"SEBI"</b>	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
<b>"SEBI (MF) Regulations" or "Regulations"</b>	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
<b>"Single Consolidated Account" or "SCAS"</b>	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 dematerialized securities across demat accounts of the investors and holding at the end of the month.
<b>"Statement of Additional Information" or "SAI"</b>	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.
<b>"Stock Exchange Platform for Mutual Funds"</b>	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 as may be issued by the respective stock exchanges and also SEBI (MF) Regulations and circulars/guidelines issued thereunder from time to time.
<b>"Switch"</b>	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 and applicable load structure.
<b>"The Scheme"</b>	Aditya Birla Sun Life Financial Planning FoF (Aggressive Plan/ Conservative Plan/ Moderate Plan)
<b>"Trustee"</b>	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).
<b>"Trust Deed"</b>	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.
<b>"Unit"</b>	The interest of the Unit holder, which consists of, each Unit representing one undivided share in the assets of the Scheme.



<b>“Unit holder”</b>	A person holding Units in the Scheme of the Aditya Birla Sun Life Mutual Fund (ABSLMF) offered under this Scheme Information Document.
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**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 (MF) 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 & 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 with 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.**

**Sd/-**

**Hemanti Wadhwa  
Chief Compliance Officer**

PLACE: Mumbai  
DATE: October 31, 2023

## Section II – INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

Aditya Birla Sun Life Financial Planning FoF is an open ended fund of fund scheme investing in a portfolio of mutual fund schemes.

### B. INVESTMENT OBJECTIVE

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.

There can be no assurance that the investment objective of the Scheme will be realized.

### C. ASSET ALLOCATION AND INVESTMENT PATTERN

#### Indicative Asset Allocation

Under normal circumstances, the asset allocation is as follows:

#### Aggressive Plan:

Instruments	Indicative allocation ( % of total assets)		Risk Profile
	Minimum	Maximum	
Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	55	85	High
Debt & Liquid Schemes	15	45	Medium to Low
Money Market Securities	0	5	Low
Gold Exchange Traded Funds	0	10	Low

#### Conservative Plan:

Instruments	Indicative allocation ( % of total assets)		Risk Profile
	Minimum	Maximum	
Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	15	45	High
Debt & Liquid Schemes	55	85	Medium to Low
Money Market Instruments	0	5	Low
Gold Exchange Traded Funds	0	10	Low

#### Moderate Plan:

Instruments	Indicative allocation ( % of total assets)		Risk Profile
	Minimum	Maximum	
Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	35	65	High
Debt & Liquid Schemes	35	65	Medium to Low
Money Market Securities	0	5	Low
Gold Exchange Traded Funds	0	10	Low

Minimum Investment in the underlying funds will be 95% of total assets.

The Plans under the Scheme will invest in international ETFs, third party mutual fund schemes and / or Schemes of Aditya Birla Sun Life Mutual Fund.

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

Under normal circumstances, the Scheme will invest upto 50% of the total portfolio in foreign securities.

The Scheme will not invest in derivatives, securitized debt and short selling.

The gross investments in securities under the Scheme (which include equity schemes, debt schemes and ETF, debt Instruments & money market instruments of India) shall not exceed 100% of the net assets of the Scheme.

### Change in Asset Allocation

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

In the event of deviations from asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Fund Manager will carry out rebalancing within 30 business days in terms of para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of scheme is not rebalanced within the extended timelines, AMCs shall not be permitted to launch any new scheme and exit load shall not be levied to the investors exiting the Scheme, till the time the portfolio is rebalanced.

Further, in terms of para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced. Additionally, the AMC shall disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

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 subregulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

**All 3 Plans under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.**

## D. INVESTMENT BY SCHEME

Subject to the Regulations and other prevailing laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Units of Equity Mutual Fund Scheme;
  2. Units of Debt Mutual Fund Scheme;
  3. Units of Exchange Traded Funds;
  4. Units of Liquid and Money Market Mutual Fund Scheme;
  5. Units of Money Market Mutual Fund Scheme;
  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/SEBI from time to time subject to regulatory approvals, if any.
- **Certificate of Deposit (CD) of scheduled commercial banks and development financial institutions:**

Certificate of Deposit (CD) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is one year to 3 years from the date of issue.

- **Commercial Paper (CP):**

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity.

- **Treasury Bill (T-Bill):**

Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days, 182 days and 364 days.

Bill (bills of exchange/promissory notes of public sector and private sector corporate entities) Rediscounting.

- **Repos or Reverse Repo:**

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, G-Secs, State Government securities and T-Bills are eligible for Repo/Reverse Repo.

- **Securities created and issued by the Central and State Governments:**

having unexpired maturity upto one year as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

7. Any other instruments as may be permitted by SEBI from time to time:

The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. These percentages are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes.

Subject to the SEBI Regulations, the asset allocation pattern indicated may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the asset allocation will be for short term and defensive considerations. 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 Regulations.

- **Investment in Short Term Deposits:**

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.

- **Change in Investment Pattern**

The Trustees may from time to time modify the investment composition provided such modification is in accordance with the Scheme(s) objective and Regulations and as amended from time to time including by way of Circulars, Press Releases, Notification issued by SEBI or the Government of India to regulate the activities and growth of mutual funds, the intent being to protect the NAV of the Scheme and unitholders' interest.

- **Asset Allocation**

The Fund does not set absolute targets for buying / selling individual equity / debt / money-market funds. However, the portfolios of the each plan will be critically reviewed on a periodic basis to assess the rise / fall in the funds and a decision to book profits / cut losses is taken based on prevalent market conditions and changing business environment.

- **Investment Process and Recording of Investment Decisions**

The AMC through its various policies and procedures defines prudential and concentration limits to de-risk the portfolio. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The responsibility for the investment decisions is with the portfolio managers and the CEO of the AMC does not have any role in the day to day decision making process. All the decisions will be recorded alongwith their justifications. The AMC and Trustee will review the performance of the scheme in their Board meetings. The performance would be compared with the performance of the benchmark index and with peer group in the industry.

- **Investment in other Scheme**

The Scheme may, in line with its investment objectives, invest in another Scheme under the management of ABSLAMC or of any other Asset Management Company. The aggregate Interscheme investment by Aditya Birla Sun Life Mutual Fund under all its Scheme, other than fund of fund Scheme, taken together, in another Scheme managed by ABSLAMC or in any other Scheme of any other Mutual Fund, shall not be more than 5% of the net asset value of the Fund. No fee shall be charged by the AMC on any investment in another Scheme under the management of ABSLAMC or of any other Asset Management Company.

- **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

The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF) Regulations. 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 Scheme can invest the funds of the Scheme in short term deposits of scheduled commercial banks as per the guidelines given in as per 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.

- **Borrowing by the Mutual Fund**

Under the SEBI (MF) 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 or IDCW to the Unit holders. Further, as per the SEBI (MF) 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 Fund of Fund Schemes 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)
	Instrument	Risk Profile	Indicative Allocation (% of total Assets)					
			Minimum	Maximum				
Aditya Birla Sun Life Gold Fund	Units of Aditya Birla Sun Life Gold ETF	Medium to high	95%	100%	The investment objective of the scheme is to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (ABSL Gold ETF). The Scheme does not guarantee/indicate any returns. There can be no assurance that the Scheme' objectives will be achieved.	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF	267.60	27,207
	Debt and Money Market Instruments* (Including Cash Equivalent)	Low to medium	0%	5%				

Aditya Birla Sun Life Asset Allocator FoF	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity schemes, ETFs and debt schemes accessed through the diversified investment styles. There can be no assurance that the investment objective of the Scheme will be realized	An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes.	171.50	9,670
	Equity schemes, Debt schemes & Exchange Traded Funds	95	100	High				
	Money Market Instruments & units of Liquid Scheme	0	5	Low				
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	<b>Instruments</b>	<b>Risk Profile</b>	<b>Indicative allocation (% of total assets)</b>		The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of Julius Baer Global Excellence Equity Fund.  The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.	An open-ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund.	153.68	4,759
			<b>Minimum</b>	<b>Maximum</b>				
	Units of Julius Baer Global Excellence Equity Fund	High	95%	100%				
Money Market Instruments/ Liquid Funds/ Money Market Mutual Funds	Low to Medium	0%	5%					
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying scheme selected in accordance with the ABSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized	An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds.	9.98	1,852
		<b>Maximum</b>	<b>Minimum</b>					
	Debt Funds & Liquid Funds	100	95	Low to Medium				
Money market Securities	5	0	Low					
Aditya Birla Sun Life Global Emerging Opportunities Fund	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of Julius Baer Equity Next Generation Fund.	An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund	237.77	3,227
		<b>Minimum</b>	<b>Maximum</b>					
	Units of Julius Baer Equity Next Generation Fund	95	100	High				
Money Market Instruments	0	5	Low					

		<p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved</p>			
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Aditya Birla Sun Life Financial Planning FoF	<b>Aggressive Plan:</b>			<p>The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>	<p>Conservative Plan: An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt &amp; Liquid Schemes).</p> <p>Moderate Plan: An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes).</p> <p>Aggressive Plan: An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).</p>	<p>Aggressive-Rs. 177.36;</p> <p>Conservative Plan -Rs. 17.24;</p> <p>Moderate Plan- Rs. 31.18</p>	<p>Aggressive Plan – 18,253;</p> <p>Conservative Plan – 4,870;</p> <p>Moderate Plan- 6,070</p>																					
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<p><b>Aditya Birla Sun Life NASDAQ 100 FOF</b></p>	<table border="1"> <thead> <tr> <th>Investments</th> <th>Risk Profile</th> <th>Indicative Allocation</th> </tr> </thead> <tbody> <tr> <td>Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index</td> <td>High</td> <td>95% - 100%</td> </tr> <tr> <td>Debt schemes, Debt &amp; Money Market Instruments, including Tri Party Repo<sup>^</sup>, G-Secs, Cash and Cash at call</td> <td>Low to Medium</td> <td>0% - 5%</td> </tr> </tbody> </table> <p><sup>^</sup> or similar instruments as may be permitted by RBI/SEBI</p>	Investments	Risk Profile	Indicative Allocation	Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index	High	95% - 100%	Debt schemes, Debt & Money Market Instruments, including Tri Party Repo <sup>^</sup> , G-Secs, Cash and Cash at call	Low to Medium	0% - 5%	<p>The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETFs and/or Index Fund based on NASDAQ-100 Index.</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 fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ-100 Index.</p>	<p>279.83</p>	<p>23,118</p>																					
Investments	Risk Profile	Indicative Allocation																																	
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Investments	Risk Profile	Indicative Allocation (% of total Assets)																																	
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<p><b>Aditya Birla Sun Life Multi - Index Fund of Funds</b></p>	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Investments</th> <th rowspan="2">Risk Profile</th> <th colspan="2">Allocation</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units of ETFs and Index Funds as stated below</td> <td>Very High</td> <td>95%</td> <td>100%</td> </tr> <tr> <td>- Equity ETFs &amp; Index Funds</td> <td>Very High</td> <td>20%</td> <td>80%</td> </tr> <tr> <td>- Overseas equity ETFs</td> <td>Very High</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>- Debt ETFs &amp; Index Funds</td> <td>Moderately High</td> <td>10%</td> <td>60%</td> </tr> <tr> <td>- Gold/ Silver ETFs</td> <td>Very High</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Debt &amp; Money Market Instruments, including Tri Party Repo<sup>^</sup>, G-Secs, Cash and Cash equivalent</td> <td>Low to Moderate</td> <td>0%</td> <td>5%</td> </tr> </tbody> </table> <p><sup>^</sup> or similar instruments as may be permitted by RBI/SEBI.</p>	Investments	Risk Profile	Allocation		Minimum	Maximum	Units of ETFs and Index Funds as stated below	Very High	95%	100%	- Equity ETFs & Index Funds	Very High	20%	80%	- Overseas equity ETFs	Very High	0%	20%	- Debt ETFs & Index Funds	Moderately High	10%	60%	- Gold/ Silver ETFs	Very High	0%	20%	Debt & Money Market Instruments, including Tri Party Repo <sup>^</sup> , G-Secs, Cash and Cash equivalent	Low to Moderate	0%	5%	<p>The primary objective of the Scheme is to generate capital appreciation by investing in passively managed instruments such as ETFs and Index Funds of equity and equity related instruments (domestic index funds &amp; ETFs as well as overseas ETFs), fixed income securities, Gold / Silver.</p> <p>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.</p>	<p>An open-ended fund of funds scheme investing in Exchange Traded Funds and Index Funds.</p>	<p>9.13</p>	<p>1,787</p>
Investments	Risk Profile			Allocation																															
		Minimum	Maximum																																
Units of ETFs and Index Funds as stated below	Very High	95%	100%																																
- Equity ETFs & Index Funds	Very High	20%	80%																																
- Overseas equity ETFs	Very High	0%	20%																																
- Debt ETFs & Index Funds	Moderately High	10%	60%																																
- Gold/ Silver ETFs	Very High	0%	20%																																
Debt & Money Market Instruments, including Tri Party Repo <sup>^</sup> , G-Secs, Cash and Cash equivalent	Low to Moderate	0%	5%																																

## E. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time:

### Type of Scheme:

#### **Conservative Plan:**

An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).

#### **Moderate Plan:**

An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).

#### **Aggressive Plan:**

An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).

**Investment Objectives & Asset Allocation Pattern** – For details on the Investment objective & Asset Allocation pattern please refer to Section II. Information about the Scheme.

### **Terms of Issue: Listing/Redemption of Units:**

As mentioned in Section III of this SID

- **Aggregate Fees and Expenses**

Please refer to 'Section IV. Fees and Expenses' of this SID.

- **Any Safety Net or Guarantee provided:**

No Scheme offered under this SID provides any guaranteed or assured return to its 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:

- 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 for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

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).

## F. BENCHMARK

The Scheme(s) / Plan(s) performance will be compared with their respective benchmark(s) as per the table below:

Scheme/Plan	Benchmark
Aditya Birla Sun Life Financial Planning Fund of Fund – (Aggressive Plan / Conservative Plan / Moderate Plan)	<b>Aggressive Plan:</b> CRISIL Hybrid 35+65 - Aggressive Index <b>Conservative Plan:</b> CRISIL Short Term Debt Hybrid 75+25 Index. <b>Moderate Plan:</b> CRISIL Hybrid 50+50 - Moderate Index

However, the Scheme's performance may not be strictly comparable with the performance of the Indices due to the inherent differences in the construction of the portfolios. The Boards may review the benchmark selection process from time to time and make suitable changes as to use of the benchmark, or related to composition of the benchmark, whenever it deems necessary.

### **Justification**

The Scheme(s)/Plan(s) are being benchmarked against the respective Indices mentioned above, since the composition of the Indices is in line with the investment objective of the respective Scheme(s)/Plan(s) and is most suited for comparing performance of the Scheme(s)/ Plan(s). It will also enable the investors to arrive at a more informed judgement on scheme(s) performances

## G. FUND MANAGER

Mr. Vinod Bhat and Mr. Dhaval Joshi would be the designated Fund Managers of the Scheme

Name	Age	Educational Qualifications	Experience	Managing Scheme Since	Tenure
Mr. Vinod Bhat	49 years	CFA (USA), MBA Finance – Wharton University of Pennsylvania (USA), M.S. Industrial Engineering - Pennsylvania State University (USA), B.Tech & Mechanical Engineering - IIT Bombay	Mr. Bhat has experience of over 23 years with over 12 years in the financial markets and investment banking space. He has been associated with ABSLAMC since July 2018 as Head of Investor Communications (Investments - Equity).  Prior to joining ABSLAMC, he was the Vice President - Corporate Strategy and Business Development with Aditya Birla Management Corporation Pvt. Ltd. He had also worked with Ocean Park Advisors (USA) as a Senior Associate-Investment Banking. He was also an Associate - Investment Banking with Credit Suisse (USA).	August 16, 2019	4.2 Years

Names of other schemes under his management:

Name of the scheme	Fund responsibilities jointly with
Aditya Birla Sun Life Asset Allocator FoF	Mr. Dhaval Joshi
Aditya Birla Sun Life Multi - Index Fund of Funds	Mr. Dhaval Joshi

Name	Age	Educational Qualifications	Experience	Managing Scheme Since	Tenure
Mr. Dhaval Joshi	38 years	MBA (Finance), M.Com, B.Com	He has an experience of over 16 years in equity research and investments. Prior to joining Aditya Birla Sun Life AMC Limited, he was associated with Sundaram Mutual Fund (India) Ltd. for around 5 years. He has also worked as a research analyst with Emkay Global Financial Services and Asit C Mehta Investment Intermediates Ltd.	November 21, 2022	0.9 years

Names of other schemes under his management:

Name of the scheme	Fund Management responsibility jointly with
Aditya Birla Sun Life Multi - Index Fund of Funds	Mr. Vinod Bhat
Aditya Birla Sun Life Asset Allocator FoF	Mr. Vinod Bhat
Aditya Birla Sun Life Bal Bhavishya Yojna	Mr. Atul Penkar and Mr. Harshil Suvarnkar
Aditya Birla Sun Life Banking and Financial Services Fund	Mr. Dhaval Gala
Aditya Birla Sun Life Business Cycle Fund	Mr. Anil Shah and Mr. Dhaval Joshi
Aditya Birla Sun Life Corporate Bond Fund	Mr. Kaustubh Gupta
Aditya Birla Sun Life Credit Risk Fund	Ms. Sunaina Da Cunha, Mr. Mohit Sharma

Aditya Birla Sun Life Digital India Fund	Mr. Kunal Sangoi
Aditya Birla Sun Life Dividend Yield Fund	Mr. Dhaval Gala
Aditya Birla Sun Life Dynamic Bond Fund	Mr. Mohit Sharma, Mr. Bhupesh Bameta
Aditya Birla Sun Life Equity Advantage Fund	Mr. Atul Penkar
Aditya Birla Sun Life Equity Hybrid '95 Fund	Mr. Mahesh Patil, Mr. Chanchal Khandelwal, Mr. Harshil Suvarnkar
Aditya Birla Sun Life ESG Fund	Mr. Dhaval Gala
Aditya Birla Sun Life NASDAQ 100 FOF	-
Aditya Birla Sun Life Flexi Cap Fund	Mr. Anil Shah
Aditya Birla Sun Life Floating Rate Fund	Mr. Kaustubh Gupta, Mr. Harshil Suvarnkar
Aditya Birla Sun Life Focused Fund	Mr. Kunal Sangoi
Aditya Birla Sun Life Frontline Equity Fund	Mr. Mahesh Patil
Aditya Birla Sun Life Global Emerging Opportunities Fund	-
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	-
Aditya Birla Sun Life Government Securities Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life Income Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life India GenNext Fund	Mr. Chanchal Khandelwal
Aditya Birla Sun Life Infrastructure Fund	Mr. Mahesh Patil and Mr. Jonas Bhutta
Aditya Birla Sun Life International Equity Fund	-
Aditya Birla Sun Life Liquid Fund	Mr. Kaustubh Gupta, Ms. Sunaina da Cunha and Mr. Sanjay Pawar
Aditya Birla Sun Life Long Duration Fund	Mr. Harshil Suvarnkar and Mr. Bhupesh Bameta
Aditya Birla Sun Life Low Duration Fund	Mr. Kaustubh Gupta and Mr. Mohit Sharma
Aditya Birla Sun Life Medium Term Plan	Ms. Sunaina Da Cunha and Mr. Mohit Sharma
Aditya Birla Sun Life Midcap Fund	Mr. Anil Shah
Aditya Birla Sun Life MNC Fund	Mr. Chanchal Khandelwal
Aditya Birla Sun Life Money Manager Fund	Mr. Mohit Sharma, Mr. Kaustubh Gupta and Mr. Anuj Jain
Aditya Birla Sun Life Multi-Cap Fund	Mr. Dhaval Shah, Mr. Harshil Suvarnkar
Aditya Birla Sun Life NASDAQ 100 FOF	-
Aditya Birla Sun Life Pharma & Healthcare Fund	Mr. Dhaval Shah
Aditya Birla Sun Life PSU Equity Fund	Mr. Dhaval Gala
Aditya Birla Sun Life Pure Value Fund	Mr. Kunal Sangoi
Aditya Birla Sun Life Regular Savings Fund	Mr. Dhaval Shah and Mr. Harshil Suvarnkar
Aditya Birla Sun Life Retirement Fund	Mr. Dhaval Shah and Mr. Harshil Suvarnkar
Aditya Birla Sun Life Savings Fund	Mr. Kaustubh Gupta / Ms. Sunaina da Cunha/ Ms. Monika Gandhi
Aditya Birla Sun Life Short Term Fund	Mr. Kaustubh Gupta and Mr. Mohit Sharma
Aditya Birla Sun Life Small Cap Fund	Mr. Vishal Gajwani
Aditya Birla Sun Life Special Opportunities Fund	Mr. Chanchal Khandelwal
Aditya Birla Sun Life ELSS Tax Relief' 96	Mr. Atul Penkar and Mr. Dhaval Gala
Aditya Birla Sun Life Multi Asset Allocation Fund	Mr. Dhaval Shah, Mr. Bhupesh Bameta and Mr. Sachin Wankhede
Aditya Birla Sun Life Asset Allocator FoF	Mr. Vinod Bhat

## H. 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 (MF) Regulations. Pursuant to the Regulations, the following investment and other restrictions are presently applicable to the scheme.

- In accordance with the para 12.8 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.

- All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
- The Scheme does not intend to invest in unrated debt instruments. For this purpose, unrated securities shall exclude instruments such as Triparty repo on Government securities or treasury bills, Reverse Repo, short term deposits to which rating is not applicable.
- 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.
- Pending deployment of funds of the Scheme in terms of its investment objectives, the Scheme may invest its funds in short term deposits of scheduled commercial banks, subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks laid down by 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:
  - "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.
  - 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.
  - 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.
  - 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.
  - 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.

- The Scheme 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.

Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

- Subject to guidelines laid down by para 12.19 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the Scheme may invest upto 20% of the average Asset Under Management ('AUM') of the previous three calendar months in overseas securities subject to maximum limit of USD 1 billion at a Fund house level. SEBI Master Circular on Mutual Funds dated May 19, 2023 has clarified that the aforesaid 20% limit for ongoing investment in overseas securities will be soft limit for purpose of reporting only on a monthly basis to SEBI.
- For overseas ETFs, Mutual Funds can make investment subject to a maximum of US \$ 300 million per Mutual Fund.
- Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall be subject to the following investment restrictions:
  - a) It shall not invest in any other Fund of Funds scheme;
  - b) It shall not invest its assets other than in scheme of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the Scheme Information Document of Fund of Funds scheme.

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.

## I. SCHEME PERFORMANCE

### ➤ Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)

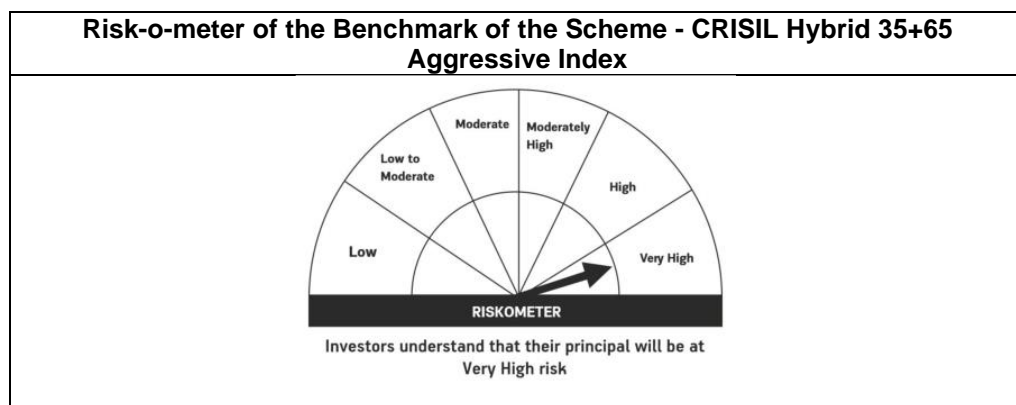
#### I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023

Return	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan (Inception - May 09,2011)	18.08	18.58	13.02	11.80
CRISIL Hybrid 35+65 Aggressive Index	13.21	16.77	12.80	11.50
Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan (Inception - January 01,2013)	19.05	19.66	14.01	13.06
CRISIL Hybrid 35+65 Aggressive Index	13.21	16.77	12.80	12.11

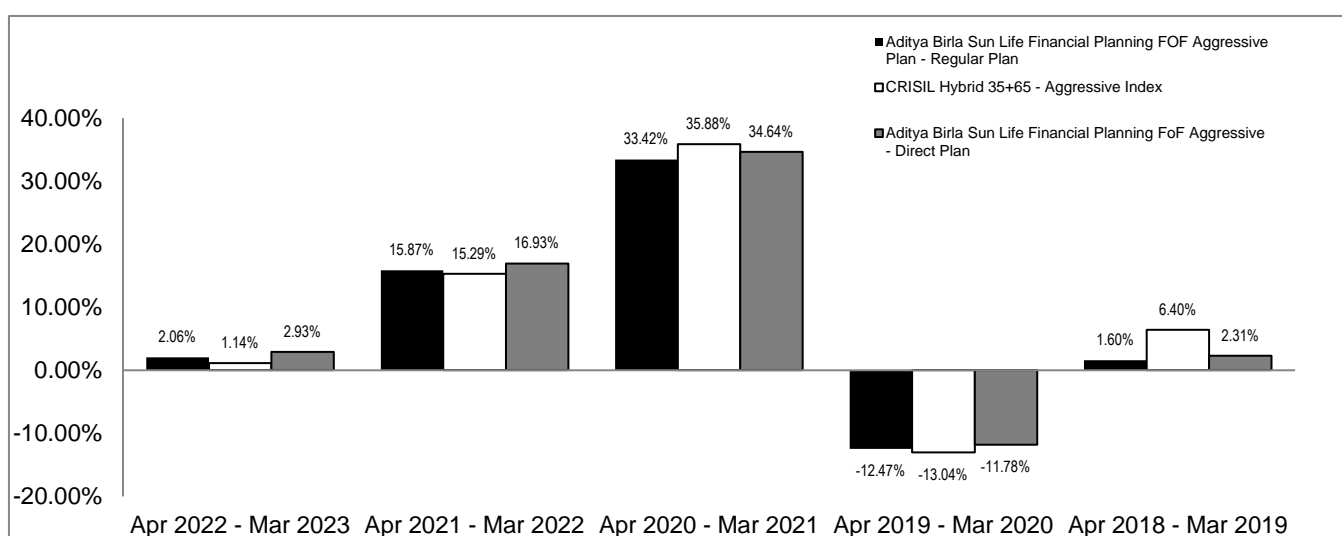
**Note:** Past performance may or may not be sustained in future

\*Absolute Returns

For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any



**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.

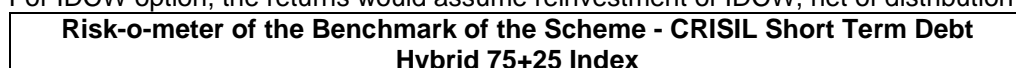
➤ **Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)**

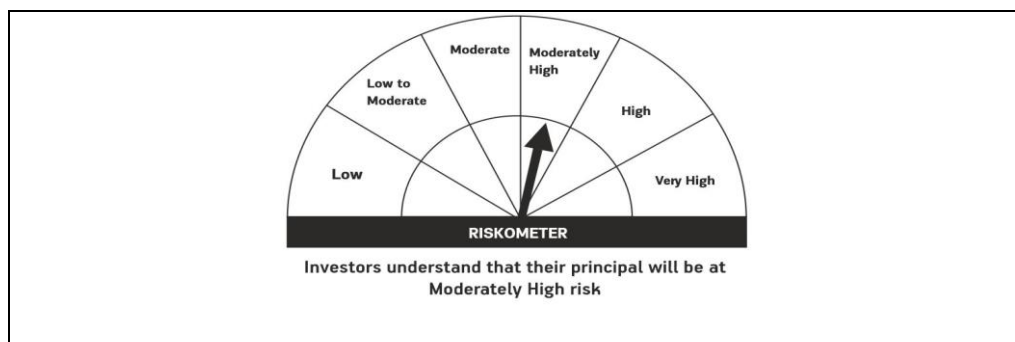
**I. PERFORMANCE OF THE SCHEMES AS AT September 30, 2023**

Return	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan (Inception - May 09, 2011)	12.76	11.12	9.32	8.50
CRISIL Short Term Debt Hybrid 75+25 Fund Index ^	9.58	9.78	9.51	9.42
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan - Direct Plan (Inception - January 01, 2013)	13.15	11.65	9.85	8.83
CRISIL Short Term Debt Hybrid 75+25 Fund Index ^	9.58	9.78	9.51	9.55

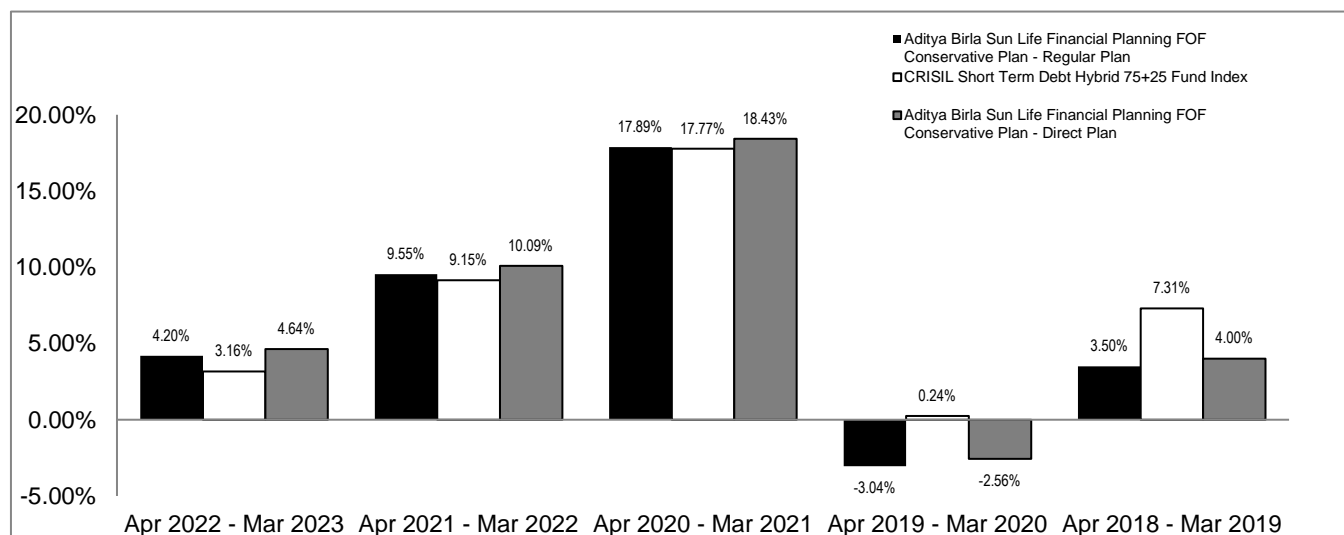
**Note:** Past performance may or may not be sustained in future  
For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any

\*Absolute Returns





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



^ The nomenclature of 'CRISIL Short Term Debt Hybrid 75+25 Fund Index' is revised as 'CRISIL Short Term Debt Hybrid 75+25 Index' w.e.f. April 3, 2023

**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.

➤ **Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF – MP)**

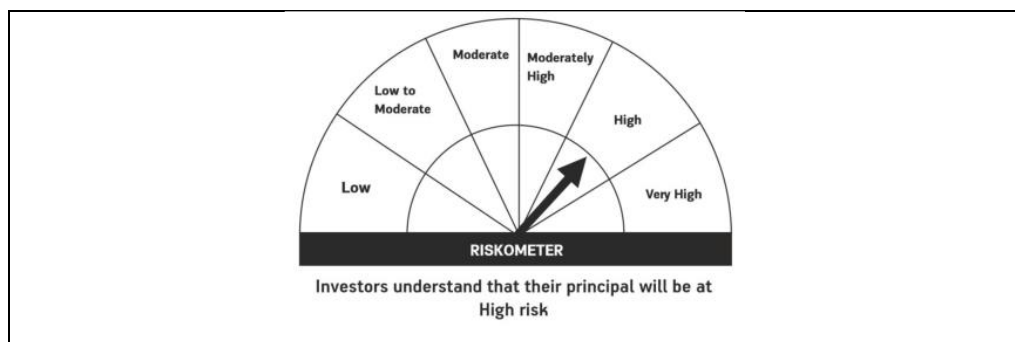
**I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023**

Return	Last 1 Year *	Last 3 Years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Moderate Plan (Inception - May 09, 2011)	15.16	14.72	11.25	9.99
CRISIL Hybrid 50+50 Moderate Index	11.97	13.99	11.81	10.80
Aditya Birla Sun Life Financial Planning Fund FoF - Moderate Plan - Direct Plan (Inception - January 01, 2013)	15.74	15.43	11.89	10.59
CRISIL Hybrid 50+50 Moderate Index	11.97	13.99	11.81	11.23

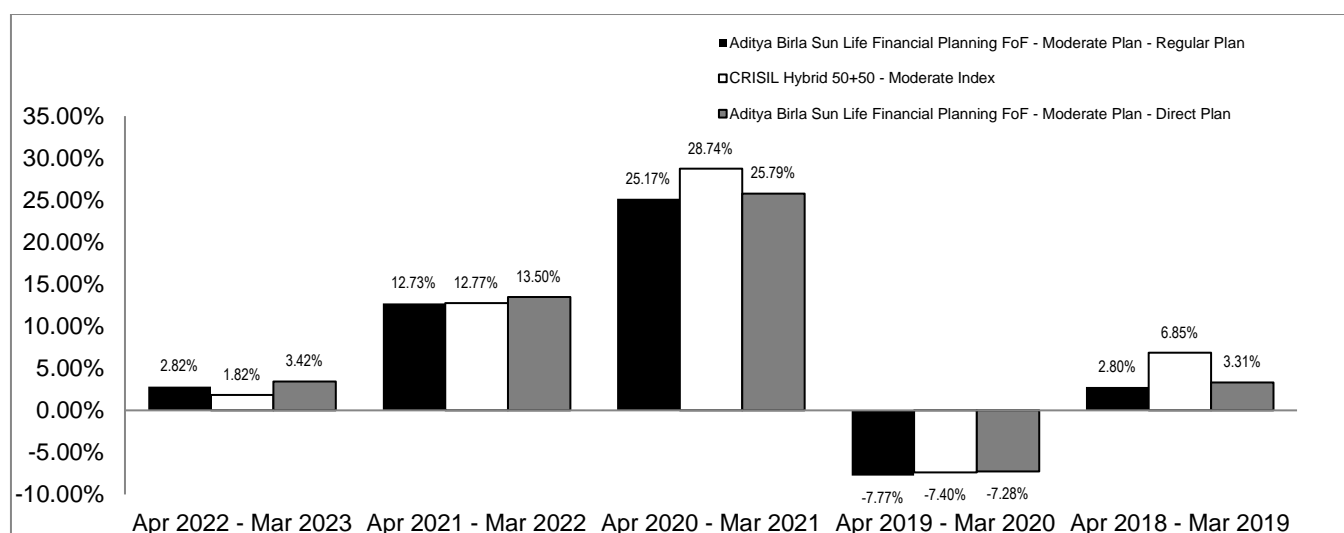
**Note:** Past performance may or may not be sustained in future \*Absolute Returns  
For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any

**Risk-o-meter of the Benchmark of the Scheme - CRISIL Hybrid 50+50 Moderate Index**





## 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 you need to know for investing in the Scheme.

### A. NEW FUND OFFER (NFO)

This section does not apply to the Scheme, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.

### B. ONGOING OFFER DETAILS

<p><b>Ongoing Offer Period</b> This is the date from which the Scheme reopened for subscriptions/ redemptions after the closure of their NFO period.</p>	This is not applicable since this SID has been prepared for the Scheme already open for ongoing subscription / redemption.
<p><b>Ongoing Price for subscription (purchase) / switch-in (from other Scheme /plans of the Mutual Fund) by investors</b> This is the price you need to pay for purchase/switch-in.</p>	At the applicable NAV.
<p><b>Ongoing Price for redemption (sale) / switch outs (to other</b></p>	At the applicable NAV subject to prevailing Exit load.  For example: If the applicable NAV is Rs.10, exit load is 2% then redemption price

<p><b>Scheme / plans of the Mutual Fund) by investors.</b></p> <p>This is the price you will receive for redemptions/switch outs.</p>	<p>will be:</p> <p>Redemption Price = Rs. 10* (1-2%) i.e. Rs. 10*0.98 = Rs. 9.80/-          Redemption amount of 1,000 Units = 1,000*9.80 = Rs.9,800 (subject to applicable taxes)</p> <p>In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts. All switches will be subject to minimum application amount in the target Scheme.</p>
<p><b>Plans / Options under the Scheme</b></p>	<p>The Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Further, Regular and Direct Plan under the Scheme will have the following Options / Sub-options:</p> <p>(1) <b>Growth</b> Option and</p> <p>(2) <b>Income Distribution cum capital withdrawal ("IDCW")</b> Option with Payout of IDCW and Reinvestment of IDCW<sup>^</sup>.</p> <p><sup>^</sup><i>the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gain.</i></p> <p><b>**DIRECT PLAN:</b></p> <p>i. <b>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b></p> <p>ii. <b>Eligible investors:</b> All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>iii. <b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>iv. <b>How to apply:</b></p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>b. Investors should also indicate "Direct" in the ARN column of the application form.</p> <p><b>Payout of IDCW</b></p> <p>Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavor to credit the Payout of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid. In case the IDCW amount payable is less than or equal to Rs 250/-</p>

	<p>(Rupees Two Hundred and Fifty only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-IDCW date at Applicable NAV. The amount of IDCW reinvested will be net of applicable taxes.</p> <p><b>Reinvestment of IDCW</b></p> <p>Unitholders opting for IDCW option may choose Reinvestment of IDCW to be received by them in additional units of the scheme. Under this facility the IDCW due and payable to the unitholders will be compulsorily and without any further act by the unitholders, reinvested in the IDCW option (on the next business day after the record date) at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. The amount of Reinvestment of IDCW will be net of tax deducted at source, wherever applicable. Reinvestment of IDCW shall constitute a constructive payment of IDCW to the unitholders and a constructive receipt of the same amount from each unitholder for reinvestment in units. On Reinvestment of IDCW, the number of units to the credit of the unitholders will increase to the extent of the Reinvestment of IDCW divided by the applicable NAV as explained above. There shall, however, be no entry/sales load on the IDCWs so reinvested.</p> <p><b>Growth Option</b></p> <p>Under this option, no IDCWs will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.</p>
<p><b>Cut off timing for subscriptions / redemptions / switches.</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.</li> <li>• Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.</li> <li>• In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts.</li> </ul> <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date.</p> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>

<p><b>Where can the applications for purchase / redemption be submitted</b></p>	<p><b>Registrar &amp; Transfer Agents – Computer Age Management Services Limited (CAMS)</b> Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details:1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address:www.camsonline.com 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><b>Minimum balance to be maintained and consequences of non-maintenance.</b></p>	<p>Investors may note that the AMC at its sole discretion may close a Unit holder’s account under the Scheme after giving notice of 30 days, if at the time of any part Redemption, the value of balance Units (represented by the Units in the Unit holder’s account if such Redemption / Switch were to take place, valued at the applicable Redemption Price), falls below the minimum balance of Rs. 500/- (or such other amount as the AMC may decide from time to time) or where the Units are held by a Unit holder in breach of any Regulation.</p> <p>Further, if the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such balance to the Unit holder.</p>														
<p><b>Special Facilities Available</b></p> <p>The following facilities are currently available to unitholders.</p> <p>The AMC reserves the right to modify/amend any of the terms and conditions of these facilities on a prospective basis.</p>	<p><b>I. SYSTEMATIC INVESTMENT PLAN (SIP)</b> SIP allows investors to invest money in scheme of Aditya Birla Sun Life Mutual Fund on a regular basis. Applicants can avail of SIP facility by filling up the relevant application form available at branch offices / ISC / OPTs. Given below are the salient features of SIP: Investors have the option of Monthly Systematic Investment Plan.</p> <table border="1" data-bbox="475 1041 1447 2148"> <thead> <tr> <th></th> <th><b>Monthly Systematic Investment Plan</b></th> <th><b>Weekly Systematic Investment Plan*</b></th> </tr> </thead> <tbody> <tr> <td><b>Minimum Application Amount</b></td> <td>Minimum 6 installments (including the first installment) of Rs 100/- each and above per month</td> <td>Minimum 6 installments (including the first installment) of Rs 100/- each and above per week</td> </tr> <tr> <td><b>Investment Dates</b></td> <td>1. Investment can be of the following: a. Any date from 1<sup>st</sup> to 28<sup>th</sup> of a month<sup>^</sup> b. Investors can also opt for multiple dates within a month. Investors may choose maximum upto 4 dates from Any date from 1<sup>st</sup> to 28<sup>th</sup> of a month</td> <td>Monday to Friday of every week. In case of a non-Business Day, SIP would be executed on next Business Day.</td> </tr> <tr> <td><b>Default date:</b></td> <td>If the investment frequency is not selected or in case of any ambiguity, the SIP date will be 7th of each month under Monthly SIP. In case where more than 4 dates are specified, default dates will be 7th, 15th, 20th &amp; 28th of each month. Further, in case the End date mentioned by the investor, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP “end Month/Year” is incorrect or not mentioned by the investor then the same would be considered</td> <td>In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as Default frequency and 7<sup>th</sup> shall be treated as Default Date.  If the day for Weekly SIP is not selected or in case of any ambiguity, Wednesday shall be treated as a Default day. Further, in case the End date mentioned by the investor, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on</td> </tr> </tbody> </table>				<b>Monthly Systematic Investment Plan</b>	<b>Weekly Systematic Investment Plan*</b>	<b>Minimum Application Amount</b>	Minimum 6 installments (including the first installment) of Rs 100/- each and above per month	Minimum 6 installments (including the first installment) of Rs 100/- each and above per week	<b>Investment Dates</b>	1. Investment can be of the following: a. Any date from 1 <sup>st</sup> to 28 <sup>th</sup> of a month <sup>^</sup> b. Investors can also opt for multiple dates within a month. Investors may choose maximum upto 4 dates from Any date from 1 <sup>st</sup> to 28 <sup>th</sup> of a month	Monday to Friday of every week. In case of a non-Business Day, SIP would be executed on next Business Day.	<b>Default date:</b>	If the investment frequency is not selected or in case of any ambiguity, the SIP date will be 7th of each month under Monthly SIP. In case where more than 4 dates are specified, default dates will be 7th, 15th, 20th & 28th of each month. Further, in case the End date mentioned by the investor, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on mandate. In case SIP “end Month/Year” is incorrect or not mentioned by the investor then the same would be considered	In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as Default frequency and 7 <sup>th</sup> shall be treated as Default Date.  If the day for Weekly SIP is not selected or in case of any ambiguity, Wednesday shall be treated as a Default day. Further, in case the End date mentioned by the investor, falls beyond the date mentioned in Mandate form, then SIP shall be registered as per date mentioned on
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		as 30 years from the SIP start date by default.	mandate. In case SIP “end Month/Year” is incorrect or not mentioned by the investor then the same would be considered as 30 years from the SIP start date by default.
<p>^In case, the SIP transaction date is a non-business day, the SIP will be processed on the immediate next business day. Further, in case the date is not indicated for the aforesaid facility, 7th of every month will be treated as the default date.</p>			
<p>*Aditya Birla Sun Life AMC Limited reserves the right to discontinue the Weekly SIP in case of dishonor of cheque and debit the charges to the investor's account. SIP registration will be discontinued in case 3 (three) consecutive SIP installments are not honored.</p>			
<p>2. <b>Minimum Application Amount:</b> Minimum 6 installments (including the first installment) of Rs 100/- each and above per month. The first SIP cheque may be accepted on any working day of the month. The balance SIP cheques must be uniformly dated for every month.</p> <p>3. Initial / First SIP investment amount via cheque can be different from the subsequent SIP amounts but subsequent SIP amounts should be the same and provided the initial / first / subsequent SIP investment amount(s) also confirm to the minimum SIP amount criteria as specified above.</p> <p>4. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/ or 10th and/or 15th and/or 20th and/or 28th of every month.</p> <p>5. <b>STEP-UP SIP:</b> 'Step-Up SIP', is an optional, add-on feature, and an enhancement to Systematic Investment Plan (SIP) facility available under the scheme. This feature enables the investors to enhance/increase SIP installment at pre-defined intervals by a fixed amount, thus, providing the investors a simplified method of aligning SIP installments amounts with increase in earnings over the tenure of SIP.</p>			
<p><b>The terms and conditions for availing the 'Step-Up SIP' shall be as follows:</b></p>			
<p>1. <b>Option for Frequency for Step-Up SIP:</b></p> <p>a. <b>Half Yearly Step-Up SIP:</b> Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.</p> <p>b. <b>Yearly Step-Up SIP:</b> Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.</p> <p>2. <b>Minimum Step-Up SIP Amount:</b> Rs. 100 and in multiples of Rs. 100 thereafter</p> <p>3. <b>Default Step-Up SIP Frequency and amount:</b> In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and Rs. 100 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.</p> <p>4. <b>Step-Up SIP shall be available for SIP Investments through NECS / Direct Debit Facility only.</b> Step-Up SIP shall not be available under Fast Forward SIP facility.</p>			
<p><b>To Illustrate: The calculation and advantages of Step-Up SIP:</b></p>			
<p><b>Conventional SIP</b></p> <ul style="list-style-type: none"> <li>• Fixed SIP Installment amount: Rs.1,000/-</li> <li>• SIP Period: 3 years (i.e. 36 installments)</li> <li>• SIP date: 1st of every month</li> </ul>		<p><b>Step-Up SIP</b></p> <p>By providing/choosing the following additional details, an investor can opt for Step-Up SIP: Example:</p> <ul style="list-style-type: none"> <li>• <b>Step-Up SIP Amount:</b> Rs. 500/-</li> <li>• <b>Step-Up SIP Frequency:</b> Every 6 months</li> </ul>	

The impact on the total invested value under both cases can be as explained below:

SIP Tenure	Total Invested Value (in Rs.)	
	Conventional SIP	Step-Up SIP
First 6 installments	6,000	6,000
Next 6 Installments	6,000	9,000
Next 6 Installments	6,000	12,000
Next 6 Installments	6,000	15,000
Next 6 Installments	6,000	18,000
Next 6 Installments	6,000	21,000
<b>Total Amount Invested after 3 years</b>	<b>36,000</b>	<b>81,000</b>

*The above investment simulation is purely for illustrative purposes only and shall not be deemed as guarantee/promise of minimum returns or to depict performance of any mutual fund scheme.*

**The AMC reserves the right to discontinue the SIP in case of cheque return and debit the cheque return charges to the investor's account. SIP registration will be discontinued in the following cases: (1) Where 3 (three) consecutive SIP installments are not honored or (2) In case of Fast Forward Facility, 6 (six) sequential SIP installments are not honored.**

On an ongoing basis, the AMC would accept SIP with post-dated cheques as well NECS / Auto Debit. However, the investor is required to provide a cheque\* for the first SIP transaction drawn on the same bank account which is to be registered for NECS /Auto Debit. The cheque should be dated on or before the date of submission of the Application Form. SIP form should be submitted atleast 30 days before the first Debit through NECS/Auto Debit. Units will be allotted at the Applicable NAV on the applicable dates (or the immediately next business day, in case the date happens to fall on non-business day) subject to realization of proceeds.

**\*Note:** Investors can also start a SIP without any initial Investment. For availing this feature, investors need to submit the application form atleast 30 days before the first Debit date. Further, in case investor is desirous of registering SIP without initial/first SIP investment, investor must attach an original copy of cancelled cheque of the bank account to be registered for NECS/Auto Debit.

#### **Micro SIP:**

- As per AMFI notification and Guidelines issued on July 14, 2009, SIPs without life insurance cover or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
- This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN\*. HUFs and other categories will not be eligible for this exemption.  
*\* In case of joint holders, first holder must not possess a PAN.*
- Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement / confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
- Please note that investors holding a valid Permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement.
- Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investors can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
- In case of any deficiencies in the supporting documents or in case of the aggregate of SIP and investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.

In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No

refund shall be made for the units already allotted and the investors may redeem their investments.

#### **Multi Scheme SIP Facility**

The Facility enables investors to subscribe under various Schemes through SIP using a single application form and payment instruction. All provisions as applicable to investments under the existing Systematic Investment Plans offered under the Schemes of the Fund will be applicable to this Facility except as stated below:

- a. Under this Facility, payment only in respect of the first installment can be made using a single cheque. The payment for all the subsequent installments will have to be through the auto-debit/standing instruction/NACH facility provided by the banks.
- b. Currently, the maximum number of Schemes in which investments can be made using a single SIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Ltd reserves right to extend the facility to more than 3 (three) schemes in future.
- c. The Facility is available only to those investors who wish to invest through SIP in more than one Scheme using a single application form.
- d. The Facility can be used for investments made on a weekly or monthly basis.
- e. The date of investments under SIP in respect of all Schemes registered by the investor through the Facility should be uniform. However, the amount of investments in the Schemes through the Facility can be different subject to the requirement of minimum amount of investment criteria as mentioned for the respective Scheme.
- f. If the maximum period for investments through SIP under the Facility is not indicated by the investor, the auto-debit/standing instruction/NACH facility will continue till further instructions from the investor from the date of 1st installment.

#### **SIP Pause Facility**

As per this Facility the investors will have an option to pause their SIP investment for specified number of instalments and SIP would restart from the immediate month after completion of the pause period specified by the investor.

The terms & conditions for availing the Pause Facility are as follows:

- The Facility is only available for SIP registered with Monthly frequency;
- Notice of pause should be submitted at least 10 business days prior to the subsequent SIP date;
- There is no restriction on the number of installments for which an investor can avail the Facility till the end of existing SIP Tenure. However, on our Digital Platform viz., website and Mobile Application of the Fund, the Facility will be available for a maximum period of 12 installments consecutively.
- Pause facility is allowed only for ECS/NACH.
- The Facility can be availed by submitting a physical request or through digital mode.

Investors are requested to note that Pause facility will not be available in Century SIP\*, Step -Up SIP and Sampoorana SIP.

\*Century SIP facility is discontinued.

#### **Reinstatement of SIP Pause**

As per this facility, investors can reinstate their paused SIP at any time by submitting a written request through physical mode 10 business days prior to the immediate next SIP date. For requests received at shorter notice i.e., less than 10 business days from SIP due date, SIP will be re-instated from the subsequent instalment.

The AMC reserves the right to modify/amend any of the terms and conditions of this facility on a prospective basis.

Investors are requested to read all the terms and conditions of SIP Pause facility and Reinstatement of SIP Pause mentioned in the SIP application form available on the website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) to have a better and complete understanding of the Facility.

## II. SYSTEMATIC TRANSFER PLAN:

STP allows the Investors to invest by transfer of a fixed amount from any of the following scheme to any open ended scheme of Aditya Birla Sun Life Mutual Fund. Since the amount is fixed, the investor gets the benefit of Rupee Cost Averaging. Further, the Investors have an option of Daily Systematic Transfer Plan (Daily STP) in addition to Weekly Systematic Transfer Plan, Monthly Systematic Transfer Plan and Quarterly Systematic Transfer Plan. This facility of Daily STP shall enable the Unitholders to transfer a fixed amount from their existing investments in the Scheme of Mutual Fund at daily intervals (business days) through a onetime request to other eligible existing scheme.

**For Weekly, Monthly and Quarterly STP,** Investors can transfer "OUT" investment from the Scheme and transfer "IN" to any of the Open-ended Scheme offered by Aditya Birla Sun Life Mutual Fund (except Aditya Birla Sun Life Nifty 50 Index Fund, ETFs of Aditya Birla Sun Life Mutual Fund and subject to completion of lock-in period of units in Aditya Birla Sun Life ELSS Tax Relief '96, Aditya Birla Sun Life Bal Bhavishya Yojna and Aditya Birla Sun Life Retirement Fund at the time of registration ) of Aditya Birla Sun Life Mutual Fund..

However, for Daily STP, Investors can transfer "OUT" investment from the Scheme and transfer "IN" to all the Open-ended Scheme(s) of the Fund (except ETFs of Aditya Birla Sun Life Mutual Fund and Investors who have opted for Daily IDCW Option under the Schemes of the Fund)

### 1. Investors have the option of:

- a) Daily Systematic Transfer Plan
- b) Weekly Systematic Transfer Plan
- c) Monthly Systematic Transfer Plan
- d) Quarterly Systematic Transfer Plan

### 2. Minimum Balance in the scheme at the time of enrollment for STP facility.

- a) Daily Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 10,000/-
- b) Weekly Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 6000
- c) Monthly Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 6000
- d) Quarterly Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 8000

### 3. Minimum Transfer Amount

#### Daily Systematic Transfer Plan:

Daily Systematic transfer Plan: Investors are required to instruct for minimum of 20 transfers of Rs. 100/- and in multiples of Rs. 10/- thereafter.

There will be no maximum number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor or until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount, whichever is earlier.

Investors can enroll for Daily STP under the following Schemes of the Fund:



- Investors can transfer “OUT” investment from the Open-ended Scheme(s) of the Fund (excluding Aditya Birla Sun Life Index Fund, Aditya Birla Sun Life ELSS Tax Relief’ 96)
- Investors can transfer “IN” to the Open-ended Equity Scheme(s) of the Fund (except ETFs of Aditya Birla Sun Life Mutual Fund and investors who have opted for daily IDCW option under the Scheme of the Fund)

**Weekly / Monthly / Quarterly Systematic Transfer Plan:**

Investors are required to instruct for minimum 12 transfers of Rs. 100 and in multiples of Re. 1 thereafter.

**4. Transfer dates:**

- i. Daily Systematic Transfer Plan: In case of Daily STP, the commencement date for transfers shall be the 15th day (or the next business day, if that day is a non-business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load, if any. Thus, in the event of an intervening non-business day, STP triggers will not take place and consequently the total number of Daily STP installments opted by the investor will be adjusted to that extent i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.
  - ii. Weekly Systematic Transfer Plan: Transfers shall be on following dates: 1st and 7th and 14th and 21st and 28th of each month
  - iii. Monthly Systematic Transfer Plan: Transfer can be of following dates: 1st or 7th or 10th or 14th or 20th or 21st or 28th of each month for minimum 6 transfers.  
Fast Forward Facility: Investors availing Monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
  - iv. Quarterly Systematic Transfer Plan: Transfer can be of following dates: 1st or 7th or 10th or 14th or 20th or 21st or 28th of each quarter for minimum 4 transfers.  
(Default date: If the transfer frequency is not selected or in case of any ambiguity, the STP date will be 7th of each month/ quarter. In case where more than 4 dates are specified, default dates will be 7th, 14th, 21st & 28th of each month.) This facility is not available for investments under lock-in period.
5. The registration would stand terminated automatically under the following scenarios:
    1. When balance in the Source scheme is less than the registered STP/SWP Amount –
      - (a) Available Units would be switched / redeemed.
      - (b) STP/SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
    2. When balance in Source scheme is nil the registration would stand terminated.

**A. Value Systematic Transfer Plan (Value STP):**

Value Systematic Transfer Plan, is a facility (hereinafter referred as 'Value STP') wherein Unit holder(s) of eligible open-ended Scheme(s) of Aditya Birla Sun Life Mutual Fund [hereinafter referred to as “Fund”] can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at pre-determined intervals from open-ended Scheme(s) of the Fund [hereinafter referred to as “Transferor Scheme”] to the Growth Option of open-ended equity Scheme(s) of the Fund [hereinafter referred to as “Transferee Scheme”].

The key features of Value STP are mentioned below:

- a. In Value STP (as per the Frequency opted by the Unitholder i.e. Monthly or Quarterly) Unitholders will be eligible to transfer fixed amount per installment OR the amount as determined by the following formula whichever is higher:

$[(\text{First installment amount}) \times (\text{Number of installments including the current installment})] \text{ less } (\text{Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer}).$

If the amount of transfer as calculated by the above formula is less than Rs. 500, then the default amount of Rs.500 will be transferred to the Transferee Scheme on the trigger date.

However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance instalments under Value STP will be processed for the fixed instalment amount only as specified by the Unitholder at the time of enrolment.

On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that period  $[(\text{first installment amount}) \times (\text{number of installments; including the current installment})]$ , then there would be no STP on that trigger date effected from the Transferor Scheme.

- b. The first instalment under Value STP will be processed for the fixed instalment amount mentioned by the Unitholder at the time of enrolment.
- c. From the second instalment onwards, the amount to be transferred shall be computed as per formula stated in (a) above.
- d. The minimum number of installments and amount for enrollment to avail Value STP are as below:

Frequency	Trigger Dates	Minimum Value STP amount (Rs.)
Monthly	1st, 7th, 10th,	For STP installments greater than Rs. 500 but less than Rs. 999, Unitholders are required to instruct for minimum 12 transfers of Rs.500 and in multiples of Rs. 1 thereafter.
Quarterly	14th, 20th, 21st, 28th	
		For STP installments of Rs. 1000 and above, Unitholders are required to instruct for minimum 6 transfers of Rs. 1000 and in multiples of Rs.1 thereafter.

- e. The maximum amount of transfer under Value STP would be limited to twice the amount per instalment mentioned in the application form at the time of enrolment.
- f. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If
- g. STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date.
- h. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- i. In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in Transferee Scheme and processed accordingly.
- j. A Single Value STP Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
- k. Unitholder has the right to discontinue Value STP at any time he/she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.
- l. Value STP will be terminated/not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

#### **B. Capital Appreciation Transfer Plan (CATP):**

Capital Appreciation Transfer Plan (CATP) is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer

capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the Fund (except ETFs of Aditya Birla Sun Life Mutual Fund).

The capital appreciation, if any, will be calculated from the registration date of the CATP under the folio, till the first trigger date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CATP date (where CATP has been successfully processed and paid) and the immediate next CATP date.

The key features of CATP are mentioned below:

- (a) CATP is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- (b) The minimum amount required to trigger instalment under CATP is Rs. 1 and in multiples of Rs.1 thereafter.
- (c) A Single CATP Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
- (d) Unitholder has the right to discontinue CATP at any time he/she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.
- (e) CATP will be terminated / not processed under the following circumstances:
  - (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

Aditya Birla Sun Life AMC Ltd (ABSLAMC) reserves the right to introduce/modify Value STP/CATP at any other frequencies or on any other dates as the ABSLAMC may feel appropriate from time to time.

All other features currently applicable to Systematic Transfer Plan shall be applicable to Value STP and CATP.

### III. SYSTEMATIC WITHDRAWAL PLAN (SWP)

Investors can fulfill their regular income needs by giving standing instructions about the amount to be withdrawn every month or quarter/half yearly/annual basis. Further a unitholder can withdraw a specified sum of money on from the investments in the eligible open ended schemes of the fund. While a fixed sum will be paid on request and the remaining part of the investment will continue to earn returns.

SWP allows the investors an option to withdraw at regular intervals.

#### 1. Investors have the option of:

- i. Fixed Withdrawal
  - a. Daily frequency
  - b. Weekly frequency
  - c. Monthly frequency
  - d. Quarterly frequency
  - e. Half Yearly frequency
  - f. Yearly frequency
- ii. Appreciation Withdrawal

Particulars	Fixed Withdrawal	Appreciation Withdrawal
Objective	Allows investors of the Growth Plan to withdraw a fixed amount at regular intervals	Allows investors of Growth Plan to withdraw the appreciation amount at regular intervals

Withdrawal Amount	Investors can withdraw fixed amount of Rs 100/- each and above on daily/weekly basis.	Investors can withdraw appreciation of Rs 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/- or the specified amount.
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Daily and Weekly frequency under Fixed Withdrawal Option of SWP facility allows the Unitholder to withdraw a specified sum of money on daily / weekly basis on all business days from the investments in the eligible open ended Schemes of the Fund.

**The features of the Daily / Weekly/Monthly/ Quarterly/Half yearly and Yearly frequency under Fixed Withdrawal Option under SWP facility are stated below:**

- Unitholders can withdraw minimum fixed amount of Rs.100 and above on daily/weekly basis. Withdrawal under Daily/Weekly SWP will be treated as redemption and equivalent units will be redeemed at the Applicable NAV subject to applicable exit load.
- Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount.
- If the amount of withdrawal instalment is more than the amount available in the account for redemption, the entire available amount will be redeemed and Daily / Weekly SWP will terminate automatically.
- Weekly SWP dates - Monday to Friday of every week. In case of a non-Business Day, SWP would be executed on next Business Day.
- If the day for Weekly SWP is not selected or in case of any ambiguity, Wednesday shall be treated as a Default day.
- Unitholders can enroll themselves for the facility by submitting the duly completed enrolment Form along with cancelled cheque copy to enable electronic payout at the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs).
- Unitholder has the right to discontinue/modify Daily SWP at any time he/ she so desires by sending a written request at least 5 (five) days in advance to any of the offices of the Fund or its Authorised Collection Centres.

**2. Withdrawal Frequency:**

**For Fixed Withdrawal Option** Withdrawal can be of following dates: Investors can withdraw fixed amount on Any date\* between 1st to 28th of month/quarter/Half yearly and Annually for minimum 6 months/ 4 quarter/2 half years and 1 year.

**For Appreciation Withdrawal Option:** Investors can withdraw appreciation on the 1 of each month/quarter for minimum 6 months/ 4 quarter.

Default Dates: In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7th of each month in case of Fixed withdrawal facility.

\*In case the chosen date falls on a Non-Business Day, the SWP will be processed on the immediate next Business Day

- This facility is not available for investments under lock-in period or against which a lien is marked or for investments which are pledged.

4. In case of fixed withdrawals, if the amount of installment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically. In case of appreciation withdrawal, the appreciation will be calculated on the units available for redemption at the time of SWP installment. Investors opting for appreciation withdrawal in the event of there being no appreciation in a particular month, no withdrawal/payment will be effected in that month.
5. Withdrawal under SWP will be treated as redemption and equivalent units will be Redeemed at the NAV related prices of the dates selected between 1st to 28th of month/quarter (or next business day, if any date selected between 1st to 28th is a non-business day)
6. AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. AMC/Mutual Fund, however, reserves the right to issue a cheque / demand draft in spite of an investor opting for Electronic Payout.

The investor has the right to discontinue/modify SWP at any time he/she so desires by sending a written request at least 15 days in advance of the immediate next due date to any of the offices of the Mutual Fund or its Authorised Collection Centres

The registration would stand terminated automatically under the following scenarios:

1. When balance in the Source scheme is less than the registered STP/SWP Amount –
  - (a) Available Units would be switched / redeemed.
  - (b) SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
2. When balance in Source scheme is nil the registration would stand terminated

**3. Fast Forward Facility:** Unitholders availing SWP facility can opt for multiple dates, maximum upto any 4 (four) dates of each month. The dates are 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th.

#### IV. SWITCHING

##### (a) Inter - Scheme Switching option

Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to other scheme managed by the Mutual Fund and vice versa, as per the features of the respective scheme. This Option will be useful to Unit holders who wish to alter the allocation of their investment among various scheme(s) / plan(s) of the Mutual Fund (subject to completion of lockin period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and a reinvestment of the Redemption proceeds in the scheme / plan and accordingly, to be effective, the Switch must comply with the Redemption rules and the issue rules of the respective scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). The price at which the Units will be Switched out of the respective Scheme/ Plan will be based on the Redemption Price, and the proceeds will be invested at the prevailing sale price for units in that scheme / plan.

##### (b) Intra-Scheme Switching option:

Unit holders under the Scheme have the option to Switch their Unit holdings from Growth option to IDCW option or vice-versa within the same Plan offered under the Scheme. No Exit Load will be charged in respect of such Intra-Scheme Switching. The switches would be done at the applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of units allotted.

However, switch transactions are currently not available in case of units held in electronic (demat) mode. To affect a switch, a Unit Holder must provide clear instructions. Such instructions may be provided in writing or by completing the transaction slip/form attached to the account statement. The switch request can be made for an amount equivalent or higher than the minimum application amount of the scheme into which the switch is made. A Unit holder may request switch of a specified amount or a specified number of Units only. If the Unit holder has specified both the amount and the number of Units, switch-out of units will be carried out based on the number of units specified by the Unit holder. For ease of communication, first applicant's own email ID and mobile number should be provided.

#### **V. WEB BASED TRANSACTIONS**

The Mutual Fund may allow subscriptions / Redemption of Units, during the period when the ongoing subscription list is opened by the Trustees, by electronic mode through the various websites with whom the AMC would have an arrangement from time to time. Normally, the subscription proceeds, when invested through this mode, are by way of direct credit to the designated bank collection account of the Scheme. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time. The intermediary will aggregate the data and forward the same to the AMC / ISC for processing. These transactions will be converted into a physical piece of instructions and date/time stamped in accordance with the guidelines specified in para 8.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023. The Fund, the AMC, the Trustee, alongwith its directors, employees and representatives shall not be liable for any damages or injuries arising out of or in connection with the use of the web-site or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, unauthorised access or use of information. The Fund may introduce a facility for distributors to transact on the web on behalf of their clients, provided the client has authorised the distributors to do so by executing a Power of Attorney in favour of the distributor for this purpose. In such events, the Power of Attorney should be submitted to the Fund. It shall be the responsibility of the distributor, to ensure that the Power of Attorney is valid and subsisting to carry out the transaction.

#### **VI. TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS:**

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. 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.

Accordingly, following guidelines shall be applicable for transactions executed in open ended Scheme of Aditya Birla Sun Life Mutual Fund ("Fund") through Mutual Fund Distributors through the Stock Exchange Infrastructure:

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.(Rs.NSE') platform and / or "BSE StAR MF" platform of BSE Limited (Rs.BSE') to purchase (including switches) and redeem units of scheme of the Fund in physical (non-demat) mode and/or demat (electronic) mode.

2. Mutual Fund Distributors will not handle payout/payin off units 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 scheme 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.

#### **I. TRANSACTION THROUGH MOBILE PHONES (MOBILE INVESTMENT MANAGER FACILITY):**

AMC has entered into an arrangement with a service provider for facilitating certain transactions in units of the designated Scheme/s (except for Open ended Liquid schemes i.e. ABSL Liquid Fund, ABSL Money Manager Fund and ABSL Overnight Fund) of Aditya Birla Sun Life Mutual Fund by the existing investors which, inter alia, requires registration process to be complied with by the investor.

1. **Eligible Investors:** This facility shall be available only to the existing Resident Individuals who have consented to avail of this facility and given specific instructions to the Bank for debit payments through participation in ECS of the National Clearing Cell of the Reserve Bank of India, for the purposes of subscribing to the units of the Scheme.

#### **2. Eligible Transactions under the scheme:**

Eligible investors may undertake the following transactions through this facility:

- **Subscription**
  - Additional Purchase
  - Systematic Investment Plan

- **Switches & Redemptions:**

Investors should note that in case of subscriptions, the 'per day' limit, currently Rs. 50,000/- or such limit as may be specified by RBI from time to time would be applicable and NECS debit would be carried out from the registered account. In case the minimum fresh or additional purchase amount is greater than the limit specified by RBI, would not be available for transaction under this facility.

3. **Applicability of Cut-off timings:** All eligible transactions permitted under this facility received upto 2.45 pm by the service provider will be processed for the NAV of the same business day and transactions received after 2.45 pm shall be processed for NAV of next business day.

#### **VIII. TRANSACTIONS THROUGH SMS - 'SMS TRANSACT':**

Aditya Birla Sun Life AMC Limited has decided to facilitate certain transactions through 'SMS' in units of Scheme offered through this SID, by the existing unitholders which, inter alia, requires registration process to be complied with by the unitholder.

1. **Eligible Investors:** This Facility is currently being made available to Resident Individuals (including guardians on behalf of minor) and Non-Resident Individuals only, being existing Unitholders of Aditya Birla Sun Life

Mutual Fund. However, AMC/Mutual Fund reserves the right to extend this Facility to other categories of Unitholder(s) like sole proprietors, non-individuals etc. later at its discretion. Please note that the transactions request will be accepted in 'Amount' mode only. Further, for subscription instructions received through SMS Transact, units will be allotted in Physical Mode under Scheme.

Other than above, the Subscription and Redemption transactions shall be subject to all such conditions and restrictions, including minimum application amount, as may be specified in this SID and in Statement of Additional Information of Schemes of Aditya Birla Sun Life Mutual Fund.

2. Upon successful registration of this facility, SMS must be sent by existing unitholder in the following format to 56767105 (Premium SMS charges apply):

- a. For subscription/purchase transaction: **BUY** space <PAN or Folio No.> space <scheme code> space <Amount> space <PIN>
- b. For redemption transaction: **SELL** space <Folio No.> space <scheme code> space <Amount> space <PIN>
- c. For Switch Transaction: **SWITCH** space <Folio> space <SO\_Scheme Code> space **TO** space <SI-Scheme Code> space <Amount or All> space <PIN>.
- d. SIP Registrations:
  - i. For registering a SIP Transaction: **REGSIP** space <Folio or PAN> space <Scheme Code> space <Amount> space <Count of Instalment> space <SIP Date> space <PIN>
  - ii. In case of SIP Registration, investors would be allowed to select the earliest SIP Start date of within T+2 days of the same month. If T+2 days are not available between the sms request date and SIP start date, the SIP date would be considered for next month.

SMS Date	SIP Start Date as per SMS	SIP Start Month SIP considered	Start Date considered
18-May-23	21 <sup>st</sup>	May	21-May-2023
18-May-23	28 <sup>th</sup>	May	28-May-2023
18-May-23	1 <sup>st</sup>	June	01-June-2023
18-May-23	7 <sup>th</sup>	June	07-June-2023
18-May-23	10 <sup>th</sup>	June	10-June-2023
18-May-23	14 <sup>th</sup>	June	14-June-2023
18-May-23	20 <sup>th</sup>	June	20-June-2023

- iii. Unitholders should note that any cancellation or modification of SIP registered via SMS transact can be carried out by submission of physical request at any of the Investor Service Centers (ISC) of Aditya Birla Sun Life AMC Limited / Aditya Birla Sun Life Mutual Fund. Investors should note that initiating BUY (subscription) transaction by providing PAN, as indicated above, shall result into processing of the said subscription request into last transacted folio belonging to the unitholder and registered for SMS Transact Facility. Folio no. provided should be the folio registered by the unitholder for availing this Facility.
3. **Cut-off Timings:** Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS recorded by the server, electronically time-stamped and the uniform cut-off timings as prescribed by SEBI and mentioned in this Common SID shall be applicable for applications received through SMS Transact. For the purpose of providing this Facility, the Server of Registrar & Transfer Agent (RTA) office/ AMC / SMS Aggregator, as applicable, would be considered as an Official Point of Acceptance of the transaction.
4. **Distributor / Broker Code:** Investors availing of SMS transact facility should note that last transacted broker/distributor in the folio, would be



considered as the default broker for subscriptions through this route in the said folio. Also, in case the subscription (lumpsum) amount is Rs.10,000/- or more and your Distributor has opted-in to receive Transaction Charges on basis of type of product, Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount received and paid to the distributor. Units will be issued against the balance amount invested.

5. For details on Scheme code(s), Terms and Conditions, Registration form and further details on SMS Transact, unitholder(s) are requested to visit our website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com).
6. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the AMC, Mutual Fund or any of its service providers liable for the same.

#### **X.TRANSACTION THROUGH MF UTILITY**

MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Scheme of various Mutual Funds with a single form and a single payment instrument.

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 and non-financial transactions.

Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on [www.mfuonline.com](http://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](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the ABSLAMC.

The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the scheme shall be applicable for applications received on the portal of MFUI i.e. [www.mfuonline.com](http://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.

MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Scheme of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN 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 Pvt. Ltd (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](http://www.mfuindia.com) or the AMC at [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) to download the relevant forms.

For facilitating transactions through MFU, Aditya Birla Sun Life Mutual Fund (Fund)/ AMC may require submitting and disclosing information/details about the investor 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.

<p><b>IDCW Policy</b></p>	<p>Under IDCW option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of IDCW nor that will the IDCW be paid regularly. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid and other statutory levies, if applicable.</p> <p><b>IDCW Distribution Procedure:</b>        The salient features of Chapter 11 of SEBI Master Circular on Mutual Funds dated May 19, 2023 are as follows</p> <ul style="list-style-type: none"> <li>• Quantum of IDCW and Record date shall be fixed by the Trustees.</li> <li>• AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the trustees in their meeting.</li> </ul> <p>Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unitholders. Record date shall two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.. However, the aforesaid procedure shall not be applicable for plan/ options having frequency of IDCW distribution from daily upto monthly.</p>
<p><b>Allotment</b></p>	<p>All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>Allotment to NRIs/FPIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p>
<p><b>Who can invest</b></p> <p>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>	<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"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Karta of Hindu Undivided Family (HUF)</li> <li>3. Minors through parent / legal guardian;</li> <li>4. Partnership Firms &amp; Limited Liability Partnerships (LLPs);</li> <li>5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> </ol>

6. Banks & Financial Institutions;
7. 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 scheme 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 Regulations.

Notes:

- 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.

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.

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 Scheme 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 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.
- 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

	<p>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.</p> <ul style="list-style-type: none"> <li>• The list given above is indicative and the applicable law, if any, shall supersede the list.</li> <li>• 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 this Scheme</li> <li>• 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.</li> </ul>
<p><b>How to apply</b></p>	<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 <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>.</p> <p>Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA form should not be submitted at location other than SCSB as it will not be processed. For details on ASBA process please refer the ASBA application form.</p> <p>Please refer to the SAI and Application form for the instructions.</p>
<p><b>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.</b></p>	<p>The Units can be repurchased/redeemed (i.e., sold back to the Fund) or Switched-out on every business day, at the Applicable NAV subject to payment of exit load, if any and lock-in period, if any. The Units so repurchased shall not be reissued. The Redemption / Switch-out request can be made by way of a written request / pre-printed form / relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs.</p> <p>In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder.</p> <p>The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed, except in case of units held in electronic (demat) mode, where the redemption request can be given only in terms of number of Units to be redeemed. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder. For further details, please refer to "Redemptions".</p>
<p><b>Restrictions, if any, on the right to freely retain</b></p>	<p><b>Suspension of Sale / Switching Options of The Units:</b></p>

<p><b>or dispose of units being offered.</b></p>	<p>The Mutual Fund at its sole discretion reserves the right to suspend sale and switching of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and switching of Units either temporarily or indefinitely will be with the approval of the Trustee.</p> <ol style="list-style-type: none"> <li>1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>5. In case of natural calamities, strikes, riots and bandhs.</li> <li>6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.</li> <li>7. If so directed by SEBI.</li> </ol> <p>The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units in the Scheme [including any one Plan/Option 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><b>Right To Limit Redemptions</b></p>	<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><b>a) Liquidity issues</b> - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p><b>b) Market failures, exchange closures</b> - 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><b>c) Operational issues</b> - 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> <ol style="list-style-type: none"> <li>(i) For redemption requests upto Rs. 2 lakh the above-mentioned restriction will not be applicable and</li> <li>(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.</li> </ol> <p>ABSL AMC / 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>
<p><b>Listing and Transfer of units</b></p>	<p>The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units on one or more</p>

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

	<p>iv. 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.</p> <p>v. 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.</p> <p>vi. In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.</p> <p>vii. 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>viii. For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.</p> <p>ix. 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>x. 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>xi. 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><b>Half Yearly Consolidated Account Statement:</b></p> <ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ 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.</li> </ul> <p><b>COMMUNICATION BY EMAIL</b></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>
<b>IDCW</b>	<p>The IDCW warrants shall be dispatched to the unitholders within seven working days from the record date. In the event of failure of dispatch of IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders for the period of such delay.</p>



	<p>AMC will endeavor to credit the payout of IDCW directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.</p>
<p><b>Redemption</b></p>	<p>The Mutual Fund shall transfer the Redemption proceeds 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>The Units can be Redeemed (i.e. sold back to the Mutual Fund) or Switched-out on every Business Day at the Redemption Price. The Redemption / Switch-out request can be made by way of a written request / pre-printed form / relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs.</p> <p>In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder.</p> <p>In case an investor has purchased Units of a scheme of Aditya Birla Sun Life Mutual Fund on more than one Business Day (either during the New Fund Offer Period, or on an ongoing basis), the Units purchased prior in time will be redeemed/switched-out first. Thus, in case of valid application for redemption/switch-out is made by the investor, those Units of the scheme which have been held for the longest period of time will be redeemed/switched-out first i.e. on a First-in-First-Out basis.</p> <p>However, where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p>The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of Units. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder.</p> <p>AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.</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.
<b>Delay in payment of redemption / repurchase proceeds or despatch of IDCW warrants</b>	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)

### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>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.</p>	<p>The NAV will be calculated and disclosed for every Business Day. NAVs of the scheme will be calculated upto four decimal places. AMC shall update the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>).</p> <p>The AMC shall calculate, announce and update the NAVs on the web site of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>), the NAV of the Scheme by 12.00 noon of the immediately succeeding business day.</p> <p>The Scheme invests in units of mutual fund schemes which in turn invest in international markets, thus the Scheme requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. Considering the same, NAV of the Scheme would be declared by 12.00 noon of the immediately succeeding Business Day.</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>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 (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.</p>																
<p><b>Monthly Disclosures</b></p>	<p><b>a) <u>Top 10 holdings (as on September 30, 2023):</u></b></p> <p><b><u>Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)</u></b></p> <table border="1"> <thead> <tr> <th>Issuer</th> <th>% to net Assets</th> </tr> </thead> <tbody> <tr> <td>KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH</td> <td>10.26%</td> </tr> <tr> <td>HDFC LARGE &amp; MID CAP FD-GR OPT-DIR PLAN</td> <td>10.13%</td> </tr> <tr> <td>Nippon India Small Cap Fund - Direct Plan - Growth Plan</td> <td>8.90%</td> </tr> <tr> <td>Kotak Emerging Equity Scheme - Growth - Direct</td> <td>8.67%</td> </tr> <tr> <td>MIRAE ASSET MIDCAP FUND- DIR GR OPTION</td> <td>8.24%</td> </tr> <tr> <td>Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan</td> <td>8.16%</td> </tr> <tr> <td>ICICI Prudential Bluechip Fund - Direct Plan - Growth</td> <td>8.11%</td> </tr> </tbody> </table>	Issuer	% to net Assets	KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	10.26%	HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	10.13%	Nippon India Small Cap Fund - Direct Plan - Growth Plan	8.90%	Kotak Emerging Equity Scheme - Growth - Direct	8.67%	MIRAE ASSET MIDCAP FUND- DIR GR OPTION	8.24%	Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	8.16%	ICICI Prudential Bluechip Fund - Direct Plan - Growth	8.11%
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ICICI Prudential Savings Fund - Direct Plan - Growth	5.94%
Aditya Birla Sun Life Gold ETF	5.88%
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.83%

**Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)**

Issuer	% to Net Assets
HDFC Low Duration Fund - Direct Plan - Growth	14.96%
ICICI Prudential Savings Fund - Direct Plan - Growth	13.62%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	12.96%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	7.21%
BANDHAN BANKING & PSU DEBT FD- DIRECT-GR	6.94%
Aditya Birla Sun Life Gold ETF	5.90%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	5.47%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	5.34%
Nippon India Small Cap Fund - Direct Plan - Growth Plan	4.01%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	3.75%

**Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF – MP)**

Issuer	% to Net Assets
ICICI Prudential Savings Fund - Direct Plan - Growth	11.78%
HDFC Low Duration Fund - Direct Plan - Growth	8.90%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	8.52%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	8.45%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	8.31%
Nippon India Small Cap Fund - Direct Plan - Growth Plan	6.19%
Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	6.18%
MIRAE ASSET MIDCAP FUND- DIR GR OPTION	6.14%
Aditya Birla Sun Life Gold ETF	5.89%
Kotak Emerging Equity Scheme - Growth - Direct	5.65%

**b) Sector-wise Allocation (as on September 30, 2023)**

**Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)**

Sector	% to net assets
INVESTMENT FUNDS/MUTUAL FUNDS	92.59%
Exchange Traded Fund	5.88%
Cash & Current Assets	1.53%

**Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)**

Sector	% to net assets
INVESTMENT FUNDS/MUTUAL FUNDS	91.81%
Exchange Traded Fund	5.90%

	<table border="1"> <tr> <td>Cash &amp; Current Assets</td> <td>2.29%</td> </tr> </table> <p><b>Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF – MP)</b></p> <table border="1"> <thead> <tr> <th>Sector</th> <th>% to net assets</th> </tr> </thead> <tbody> <tr> <td>INVESTMENT FUNDS/MUTUAL FUNDS</td> <td>91.78%</td> </tr> <tr> <td>Exchange Traded Fund</td> <td>5.89%</td> </tr> <tr> <td>Cash &amp; Current Assets</td> <td>2.33%</td> </tr> </tbody> </table> <p>The monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) on or before tenth day of the succeeding month.</p>	Cash & Current Assets	2.29%	Sector	% to net assets	INVESTMENT FUNDS/MUTUAL FUNDS	91.78%	Exchange Traded Fund	5.89%	Cash & Current Assets	2.33%
Cash & Current Assets	2.29%										
Sector	% to net assets										
INVESTMENT FUNDS/MUTUAL FUNDS	91.78%										
Exchange Traded Fund	5.89%										
Cash & Current Assets	2.33%										
<p><b>Portfolio Disclosures</b></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 <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>										
<p><b>Half Yearly Results</b></p>	<p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p>										
<p><b>Annual Report</b></p>	<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 its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</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 <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>										
<p><b>Associate Transactions</b></p>	<p>Please refer to Statement of Additional Information (SAI).</p>										
<p><b>Taxation</b></p> <p>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.</p>	<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%<sup>@</sup>/20%<sup>@@</sup> (Note 1)</td> <td>Nil (Note 1)</td> </tr> <tr> <td>Capital Gains* (short-term irrespective of holding period)</td> <td>Taxable at normal rates of tax applicable to the assessee.</td> <td>Nil</td> </tr> </tbody> </table>	Tax	Resident Investors	Mutual Fund	Tax on IDCW*	10% <sup>@</sup> /20% <sup>@@</sup> (Note 1)	Nil (Note 1)	Capital Gains* (short-term irrespective of holding period)	Taxable at normal rates of tax applicable to the assessee.	Nil	
Tax	Resident Investors	Mutual Fund									
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	<table border="1" data-bbox="564 181 1410 286"> <tr> <td data-bbox="564 181 775 253"></td> <td data-bbox="775 181 1075 253"></td> <td data-bbox="1075 181 1410 253">Nil</td> </tr> <tr> <td colspan="3" data-bbox="564 253 1410 286">*plus applicable surcharge and education cess</td> </tr> </table> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. IDCW distribution tax is abolished w.e.f. 1<sup>st</sup> 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"> <li>a. 15% where total income exceeds Rs. 1 Cr but does not exceed Rs. 2 Crs</li> <li>b. 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 Crs</li> </ol> </li> <li>2. 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.)</li> </ol> <p>^Surcharge rates are as under:</p> <ul style="list-style-type: none"> <li>- <b>In case of Corporate Assessses:</b> <ol style="list-style-type: none"> <li>i. 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)</li> <li>ii. Where the taxable income exceeds Rs. 10 crore - At the rate of 12% (Marginal Relief in Surcharge, if applicable)</li> <li>iii. For domestic company whose income is chargeable to tax under section 115BAA or section 115BAB, surcharge rate shall be 10%.</li> </ol> </li> <li>- <b>In case of Non- Corporate Assessses:</b> <ol style="list-style-type: none"> <li>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 but does not exceed Rs. 2 crores, 25% if specified income (i.e. total income excluding equity capital gains) exceeds Rs. 2 crores is applicable.  <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 crore but does not exceed Rs. 2 crores, 25% if specified income (i.e. total income excluding equity capital gains) exceeds Rs. 2 crore but does not exceed Rs. 5 crores and 37% if specified income (as mentioned in the rate above) exceeds Rs. 5 crores is applicable.</li> <li>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%.</li> </ol> </li> </ul> <p>\$The Health and Education Cess to be applicable at 4% on aggregate of base tax and surcharge.</p> <p><b>For details on taxation please refer to the clause on Taxation in the SAI.</b></p>			Nil	*plus applicable surcharge and education cess		
		Nil					
*plus applicable surcharge and education cess							
<b>Investor services</b>	<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.</p> <p>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: 1800-270-7000(Toll free) Email: care.mutualfunds@adityabirlacapital.com</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.
<b>Disclosure related to Risk-o-meter</b>	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.

**ADDITIONAL DISCLOSURES –**

Aggregate investment in Aggressive Plan:

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)	0.046
3	Other key personnel	-

Aggregate investment in Conservative Plan:

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)	0.004
3	Other key personnel	-

Aggregate investment in Moderate Plan:

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)	0.008
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:

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

NAV (Rs.) per Unit =

---

 No. of Units outstanding under the scheme

The NAVs of the Scheme will be calculated upto four decimals and units will be allotted upto 3 decimals.

Computation of NAV in case of investment in foreign securities: On the valuation day, all the assets and liabilities denominated in foreign currency will be valued in Indian Rupees. The valuation price of the security will be converted to INR based on a reference rate provided by the designated agency at the close of banking hours in India. If required, the AMC may change the source of determining the exchange rate. The Fund shall value its investments according to the valuation norms as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI from time to time. The broad valuation norms are detailed in the Statement of Additional Information

## 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 stationery, bank charges etc. All the NFO expenses of the Scheme shall be borne by the AMC.

The entire amount subscribed by the investor subject to deduction of transaction charges, if any, in the scheme during the New Fund Offer will be available to the scheme for investments.

### 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 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.

Total expense ratio of the Plans of the Scheme-

#### Aggressive Plan-

As per Regulation 52(6)(a)(iii) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(iii).

#### Conservative Plan-

As per Regulation 52(6)(a)(iii) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(iii).

#### Moderate Plan-

As per Regulation 52(6)(a)(iii) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(iii).

**In addition to total expense permissible within limits of Regulation 52(6)(a) 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<sup>^</sup> from beyond top 30 cities\* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.  
<sup>^</sup>As per para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".  
 \*Beyond Top 30 (B30) cities shall mean beyond top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

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

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

The expense so charged shall be 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. 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. 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 for cash market transactions 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.
- (c) Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.05 per cent of daily net assets of the scheme.

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.**

Expense Head / Nature of Expense	% of daily Net Assets (Aggressive Plan)	% of daily Net Assets (Conservative Plan)	% of daily Net Assets (Moderate Plan)
Investment Management and Advisory Fees (AMC fees)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)
Trustee fee			
Registrar & Transfer Agent (RTA) Fees			
Audit fees			
Custodian fees			
Marketing & Selling expense incl. agent commission			
Cost related to investor communications			
Cost of fund transfer from location to location			
Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants			
Costs of statutory Advertisements			
Cost towards investor education & awareness (at least 2 bps) <sup>^</sup>			



Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.			
Goods and Service Tax (GST) on expenses other than investment and advisory fees			
GST on brokerage and transaction cost			
Other expenses			
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)(a)</b>	<b>Upto 2.00% (including weighted average of charges levied by the underlying scheme)</b>	<b>Upto 2.00% (including weighted average of charges levied by the underlying scheme)</b>	<b>Upto 2.00% (including weighted average of charges levied by the underlying scheme)</b>
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%	Upto 0.05%	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%	Upto 0.30%

**Notes:**

- (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, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives. In line with para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds are not required to set aside 2bps of the daily net assets towards 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:
- Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
  - Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- (d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.
- (e) **Maximum Permissible expense:** The maximum total expense ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

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.

– Actual (unaudited) expenses for the financial year ended March 31, 2023:

	<b>ABSLFPOF -AP</b>	<b>Underlying Scheme(s)</b>
<b>Regular Plan</b>	1.07%	0.60%

Direct plan	0.22%	
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	ABSLFPOF -CP	Underlying Scheme(s)
Regular Plan	0.50%	0.44%
Direct plan	0.34%	

	ABSLFPOF- MP	Underlying Scheme(s)
Regular Plan	0.66%	0.53%
Direct plan	0.36%	

The AMC may charge total Annual Scheme Recurring Expenses, on daily net assets, including Investment Management & Advisory (IMA) fees within the limits specified under Regulation 52(6) of SEBI (Mutual Fund) Regulations, 1996 (SEBI Regulations) with no sub-limits on IMA fees.

For Fund of Funds Scheme investing in underlying scheme of Third Party Mutual Funds, in order to ensure a proper mechanism of paying out brokerage on investments made in the case of Fund of Funds, a pool account would be created wherein the brokerage and trail commission of the target scheme invested into by the Fund of Funds Scheme would be pooled into. From this pooled account, the obligations on account of brokerage and trail commission would be serviced. The authorised brokers/distributors will be paid brokerage including trail commission directly out of this pool account.

The Asset Management Company shall have the pool account (pertaining to brokerage and trail commission) audited by the internal auditors at regular intervals and the auditors report certifying that the funds in the said Account have been utilised for the intended purpose shall be placed before the Trustees. **With effect from March 15, 2010 the AMC has not entered into any revenue sharing agreement with any underlying funds and the brokerage & the trail commissions received from the underlying funds under the existing arrangements are credited back to the respective scheme.**

**Investors should note that, the investors will also bear the recurring expenses of the underlying scheme in which Fund of Funds scheme makes investment.**

**Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC.**

#### **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 the SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of Rs.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 on basis of 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 <sup>^</sup>
<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	Rs.150/- for subscription application of Rs.10,000/- and above.
<b>Investor other than First Time Mutual Fund Investor</b>	Rs.100/- for subscription application of Rs. 10,000/- and above.

2. <sup>^</sup>The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

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

- (a) purchases / subscriptions for an amount less than Rs. 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 which 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](http://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)
<b>Entry Load*</b>	Nil.
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>- For redemption/ switch out of units within 365 days from the date of allotment: 1% of the applicable NAV.</li> <li>- For redemption/ switch out of units after 365 days from the date of allotment: Nil.</li> </ul>

\*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.

- No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme.
- No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of IDCW and units issued to unitholders as Bonus units.
- No exit load will be charged in case of switch of investments from Regular Plan to Direct Plan and vice versa.

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

Pursuant to As per para 10.3.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, With effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the respective Scheme immediately, net of GST, if any.

AMC reserves the right to change / modify the Load structure under the Scheme if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. AMC reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI Regulations.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. 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 Scheme 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.

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

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

#### **Unitholder Transaction Expenses and Load**

In accordance with SEBI (MF) Regulations, while determining the price of the units, the mutual fund shall ensure that the repurchase price of the scheme is not lower than 95 per cent of the Net Asset Value.

Note: Where as a result of a Redemption/ Switch arising out of excess holding by an investor beyond 25% of the net assets of the Scheme in the manner envisaged under para 6.11 of SEBI Master Circular on Mutual Funds dated May 19, 2023, such Redemption / Switch will not be subject to Exit load.

## **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:**

- 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.
- This Scheme Information Document is an updated version and in line with the current laws / regulations.
- 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/-

Hemanti Wadhwa

Chief Compliance Officer

PLACE: MUMBAI

DATE: October 31, 2023









Vijayawada 520 010 • **Vijayapur (Bijapur)**: 1st floor, Padmasagar Complex, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) - 586 101. • **Visakhapatnam**: Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530016 • **Vizianagaram**: Door No. 4-8-7, Beside Sub Post Office Kothagraharam, Vizianagaram – 535001 • **Warangal** : F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda, Warangal 506001 • **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 • **Wayanad**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673 121. • **West Bengal**: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist – Hooghly – 712201 • **West Bengal**: 1st Floor, Central Bank Building, Machantala, P.O. & District Bankura - 722 101 • **Yamuna Nagar** : 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 • **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001.

In addition to the above, CAMS, Registrar & Transfer Agents to Aditya Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Aditya Birla Sun Life AMC Limited (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - [www.adityabirlacapital.com](http://www.adityabirlacapital.com), which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance. 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.