

Key Information memorandum

ADITYA BIRLA SUN LIFE CONGLOMERATE FUND

(An open ended diversified equity scheme following conglomerate theme)

This product is suitable for investors who are seeking*:		
- Long term Capital Appreciation - Investment in equity and equity related instruments of companies that follow Conglomerate theme.	Scheme Risk-o-meter	Benchmark Risk-o-meter (Tier 1 -BSE Select Business Groups Index Tier 2 – Nifty 200 TRI)
	 The risk of the scheme is Very High	 The risk of the benchmark is Very High

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

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

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

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

This Key Information Memorandum is dated November 28, 2025.

Aditya Birla Sun Life Conglomerate Fund

Name of the Scheme	Aditya Birla Sun Life Conglomerate Fund																							
Type of the Scheme	An open ended diversified equity scheme following conglomerate theme.																							
Scheme Code	ABSL/O/E/THE/24/10/0166																							
Scheme Category	Thematic Fund																							
Investment Objective	The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related securities of companies that follow conglomerate theme. The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.																							
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows: <table><thead><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocations (% of total Assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr></thead><tbody><tr><td>Equity & Equity related instruments of companies forming part of conglomerate theme*\$</td><td>80%</td><td>100%</td></tr><tr><td>Equity & Equity related instruments# of companies other than that forming part of conglomerate theme</td><td>0%</td><td>20%</td></tr><tr><td>Debt and Money Market Instruments^</td><td>0%</td><td>20%</td></tr><tr><td>Units issued by REITs & INVITs</td><td>0%</td><td>10%</td></tr></tbody></table> # including equity ETFs ^ including debt ETFs \$ including stocks that are part of the benchmark of the fund *Conglomerates will be identified as groups that are domiciled in India and are led/controlled by promoters and consist of a minimum of 2 listed companies in different sectors or industries. Top conglomerates will be classified based on market capitalization. Group shall mean a group as defined in clause (b) of the Explanation to Section 5 of the Competition Act, 2002 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates. Section 5 of the Competition Act, 2002: “group” means two or more enterprises which, directly or indirectly, are in a position to-- (i) exercise twenty-six per cent or more of the voting rights in the other enterprise; or (ii) appoint more than fifty per cent of the members of the board of directors in the other enterprise; or (iii) control the management or affairs of the other enterprise The term “control” includes controlling the affairs or management by— (i) one or more enterprises, either jointly or singly, over another enterprise or group; (ii) one or more groups, either jointly or singly, over another group or enterprise; Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars) <table><thead><tr><th>Sr. no</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references</th></tr></thead></table>			Instruments	Indicative Allocations (% of total Assets)		Minimum	Maximum	Equity & Equity related instruments of companies forming part of conglomerate theme*\$	80%	100%	Equity & Equity related instruments# of companies other than that forming part of conglomerate theme	0%	20%	Debt and Money Market Instruments^	0%	20%	Units issued by REITs & INVITs	0%	10%	Sr. no	Type of Instrument	Percentage of exposure	Circular references
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Aditya Birla Sun Life Conglomerate Fund

	1.	Securities Lending	(i) Not more than 20% of the net assets of the Scheme can be deployed in Stock Lending; and (ii) Not more than 5% of the net assets of the Scheme can be deployed in Stock Lending to a single intermediary level.	Para 12.11 of SEBI Master Circular .
	2.	Equity Derivatives for non- hedging purposes	Exposure to equity derivatives instruments for hedging & other than hedging (including writing covered call options in line with SEBI guidelines) may be to the extent of 50% of the net equity assets of the Scheme.	Para 12.25 of SEBI Master Circular .
	3	Debt Derivatives	Debt derivative exposure to the extent of 20% of debt securities.	Para 12.25 of SEBI Master Circular .
	3.	Securitized Debt	Investment in securitized debt excluding foreign securitized debt shall not exceed 20% of the debt portfolio.	Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 and Para 12.15 of SEBI Master Circular .
	4.	Overseas Securities	The Scheme may seek to invest upto 20% of its net assets in foreign securities as per para 12.19 of SEBI Master Circular on Mutual Funds . This Scheme seeks to invest an amount of US \$ 50 million in overseas securities and US \$ 20 million in overseas ETFs. Further, the said limits shall be valid for a period of six months from the date of closure of NFO. Post completion of the six months, the relevant para 12.19.1.3.c. of SEBI Master Circular on Mutual Funds shall be applicable.	Para 12.19 of SEBI Master Circular .
	5.	Mutual Funds	The Scheme may invest in mutual fund units upto 5% of the net assets of the Scheme.	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
	7.	Repo /reverse repo in corporate debt securities	Upto 10% of the net assets of the Scheme.	Para 12.18 of SEBI Master

Aditya Birla Sun Life Conglomerate Fund

				Circular on Mutual Funds
8.	Debt instruments having Structured Obligations / Credit Enhancements	The Scheme may invest in debt instruments having Structured Obligations / Credit Enhancements subject to the following: - The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade. The above limits shall not be applicable on investments in securitized debt instruments.		Para 12.3 of SEBI Master Circular on Mutual Funds
9.	Units of Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs).	The Scheme shall invest not more than 10% of its NAV in the units of REIT and InvIT and not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.		Para 12.21 of SEBI Master Circular on Mutual Funds
10.	Credit Default Swaps	The Scheme will not invest in Credit Default Swaps.		N.A.
11.	Commodity derivatives	The Scheme will not invest in commodity derivatives.		N.A.
12.	Short selling	The Scheme will not engage in short selling.		N.A.
In line with para 12.24 of SEBI Master Circular on Mutual Funds , the cumulative gross exposure to equity, equity related instruments including ETFs, debt, money market instruments, units issued by REITs & InvITs, derivatives, repo transactions and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the Scheme. Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DO F3/OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit. Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently				

	covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors. Portfolio Rebalancing <u>Rebalancing due to Short Term Defensive Consideration</u> Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds , and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. <u>Rebalancing due to Passive Breach:</u> Further, as per para 2.9 of SEBI Master Circular on Mutual Funds , as may be amended from time to time, in the event of deviation from passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds .
Investment Strategy	The Scheme follows an active investment strategy. The investment objective of the Scheme is to generate long-term capital appreciation by investing in equity and equity related instruments of companies forming part of the Top Conglomerates of India (TCI). Top conglomerates will be selected based on market capitalization. Equity & Equity Related Instruments The Scheme shall follow a diversified theme and will focus on investing in companies from Top Conglomerates. The investment will be in equity and equity related securities of companies that are part of the conglomerate in India. Conglomerates will be identified as groups that are domiciled in India and are led/controlled by promoters and consist of a minimum of 2 listed companies in different sectors or industries. Top conglomerates will be classified based on market capitalization. Group shall mean a group as defined in clause (b) of the Explanation to Section 5 of the Competition Act, 2002 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates. The Scheme may invest in any of the listed companies of the identified conglomerates. The Scheme would invest in a minimum of 4 groups and the exposure would be restricted to 25% of the net asset per group. This 25% may also be invested in the holding companies forming part of the top conglomerate where the primary revenue is earned by dividends or the companies that are incubating other businesses with significant net worth in listed/unlisted space. The Scheme would invest a substantial portion of its total assets (80% - 100%) in equity and equity related instruments of company forming part of the conglomerate theme. The Scheme can also invest up to 20% of equity and equity related securities of companies other than that of conglomerate theme. Remaining investment of the Scheme may be invested in debt & money market instruments and other liquid instruments or both.

	The Scheme has flexibility in terms of allocation across market cap. The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and/ or market capitalization. The underlying emphasis of investment would be to identify companies with sound corporate managements and prospects of good future growth. Essentially, the focus would be on stocks driven by long-term fundamentals, however, short term opportunities would also be seized, provided underlying values support these opportunities. A portion of the Scheme may also be invested in IPOs, and other primary market offerings that meet our investment criteria. Debt & Money Market Instruments The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. The fund investment in debt securities and money market instruments issued by corporate and/or state and central government with the aim to controlling volatility and providing cash flows on a continuous basis. Rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC for its fixed income investments. In addition, the Investment Team of the AMC studies the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. Investments in debentures and bonds will usually be in instruments which have been assigned investment grade ratings by any approved rating agency. REITs & InvITs Investment in REITs or InvITs will be made based on the various factors such as liquidity, sector outlook and return expectations. The investment across asset class within the stated range will be based on opportunities available in the different asset classes and future outlook for the Markets. Derivatives The Scheme may have prudent exposure to Futures & Options (F&O) to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. For detailed derivative strategies, please refer to SAI. ABSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holders and if market conditions warrant it. Portfolio Turnover The Scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the Scheme. A higher churning of the portfolio could attract high transactions of the nature of brokerage, custody charges etc.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SIM) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

	Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: Thematic Fund, investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk, etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Overseas Securities including Overseas ETFs, investments in Repo Transactions in Corporate Bond, investments in Securitised Debt assets which would be in the nature of Mortgage Backed Securities (MBS) and Asset Backed Securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc., risks associated with investment in units of REITs and InvITs, Risks associated with creation of segregated portfolios and risks associated with Writing of Covered Call Options, Securities Lending and Borrowing, Structured Obligations/Credit Enhancements. Risk factors associated with instruments having special features & Risk associated with imperfect hedging. The Scheme will not invest in Credit Default Swaps, commodity derivatives and short selling. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that the Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of Income Distribution cum capital withdrawal ("IDCW") and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus, IDCW payouts will be entirely at the discretion of the Trustee. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units. Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.
Plans/Options	• Plan- The Scheme will have Regular Plan and Direct Plan with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. • Options under each Plan(s) : 1. Growth Option and 2. Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW)[^] <i>[^]the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i> • Default Option/ Sub-Option: Growth Option For detailed disclosure on default plans and options, kindly refer SAI.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds , 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: I. APPLICABLE NAV FOR SUBSCRIPTIONS/PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT: • In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time

	i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable. - In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. - Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable. - In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic instalment date. II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS: - In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. - In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. 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.
Minimum Application Amount/ Number of Units	Fresh Purchase (Incl. Switch-in): Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter For Monthly, Weekly and Daily Systematic Investment Plan (SIP): Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter. Additional Purchase (Incl. Switch-in): Minimum of Rs.100/- and in multiples of Re.1/- thereafter Repurchase for all Plans/Options: Re. 1/- and in multiple of Re. 1/- thereafter. In case of partial redemption, if the balance amount held in the unitholder's folio/account under the plan/option of the scheme(s) is less than Re.1, then the transaction shall be treated as "All Units' redemption and the entire balance of available units in the folio/account of the unitholder shall be redeemed.
Despatch of Redemption Request	Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.
Benchmark Index	BSE Select Business Groups Index (Tier 1 Benchmark) and Nifty 200 TRI (Tier 2 Benchmark)
IDCW Policy	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.
Name and Tenure of the Fund Manager	Mr. Harish Krishnan - Tenure: 0.8 years (Managing this Scheme since December 27, 2024) Mr. Kunal Sangoi. - Tenure: 0.8 years (Managing this Scheme since December 27, 2024)
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited

Performance of the scheme

PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2025

Returns	Last 6 months	Last 1 Year	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Conglomerate Fund – Regular Plan Inception - December 27, 2024	6.39	-	-	-	4.90
BSE Select Business Groups Total Return Index	7.14	-	-	-	3.57
Aditya Birla Sun Life Conglomerate Fund - Direct Plan Inception - December 27, 2024	7.17	-	-	-	6.10
BSE Select Business Groups Total Return Index	7.14	-	-	-	3.57

ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR

■ Aditya Birla Sun Life Conglomerate Fund - Regular Plan

■ BSE Select Business Groups Total Return Index

10.00%

8.00%

6.00%

4.00%

2.00%

0.00%

6.46%

4.71%

8.04%

Since Inception

data as on September 30, 2025

Additional Scheme Related Disclosures

i. Scheme’s portfolio holdings i.e. Top 10 holdings by issuer and fund allocation towards various sectors
Kindly refer for details <https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>

ii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly
Kindly refer for details <https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio>

iii. Portfolio Turnover Rate – 0.17

iv. Aggregate investment in the Scheme by Concerned scheme’s Fund Manager(s) September 30, 2025:

Sr. No.	Scheme’s Fund Manager	Plans/Options	Net Value		Market Value (in Rs.)
			Units	NAV per unit (in Rs.)	
1.	Mr. Harish Krishnan	Direct Plan Growth	1,942.41	10.61	20,608.94
2.	Mr. Kunal Sangoi	Direct Plan Growth	14,412.29	10.61	152,914.35

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.

	v. Investments of AMC 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, AMC will invest minimum amount as a percentage of AUM based on the risk associated with the Scheme and such investment will not be redeemed unless the Scheme is wound up. The AMC will conduct quarterly review to ensure compliance with above requirement which may change either due to change in value of the AUM or in the risk value assigned to the scheme. The shortfall in value of the investment, if any, will be made good within 7 days of such review. In addition to investments as mandated under Regulation 25(16A) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. Link to view the same: https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures													
Load Structure	Exit Load: - For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. - For redemption / switch-out of units after 90 days from the date of allotment: Nil. The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Section IV of this Scheme Information Document.													
Recurring expenses	Actual (unaudited) expenses for the financial year ended March 31, 2025: Regular Plan (2.07%) and Direct Plan (0.52%) Maximum estimated permissible expense as a % per annum of daily net assets: <table> <tr> <th>Expense Head</th><th>% p.a. of daily Net Assets*</th></tr> <tr> <td>Investment Management & Advisory Fee</td><td rowspan="10">Upto 2.25%</td></tr> <tr> <td>Audit fees/fees and expenses of trustees</td></tr> <tr> <td>Custodial Fees</td></tr> <tr> <td>Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td></tr> <tr> <td>Marketing & Selling Expenses including Agents Commission and statutory advertisement</td></tr> <tr> <td>Costs related to investor communications</td></tr> <tr> <td>Costs of fund transfer from location to location</td></tr> <tr> <td>Cost towards investor education & awareness</td></tr> <tr> <td>Brokerage & transaction cost pertaining to distribution of units</td></tr> <tr> <td>Goods & Services Tax on expenses other than investment and advisory fees</td></tr> </table>	Expense Head	% p.a. of daily Net Assets*	Investment Management & Advisory Fee	Upto 2.25%	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including Agents Commission and statutory advertisement	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education & awareness	Brokerage & transaction cost pertaining to distribution of units	Goods & Services Tax on expenses other than investment and advisory fees
Expense Head	% p.a. of daily Net Assets*													
Investment Management & Advisory Fee	Upto 2.25%													
Audit fees/fees and expenses of trustees														
Custodial Fees														
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants														
Marketing & Selling Expenses including Agents Commission and statutory advertisement														
Costs related to investor communications														
Costs of fund transfer from location to location														
Cost towards investor education & awareness														
Brokerage & transaction cost pertaining to distribution of units														
Goods & Services Tax on expenses other than investment and advisory fees														

	Goods & Services Tax on brokerage and transaction cost ^																	
	Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)																	
	Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%																
	Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%																
<i>The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i>																		
<i>**such expenses shall not be charged to the scheme where the exit load is not levied or applicable.</i>																		
<i>^ over and above 12 bps and 5 bps for cash market transactions and derivatives transactions respectively.</i>																		
Note:																		
(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.																		
In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds , 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.																		
(b) In terms of para 10.3 of SEBI Master Circular on Mutual Funds , AMC may charge the following Fees and expenses as mentioned below:																		
a. Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.																		
b. Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.																		
As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:																		
<table><tr><th>Assets under management Slab (In Rs. crore)</th><th>Total expense ratio limits</th></tr><tr><td>on the first Rs.500 crores of the daily net assets</td><td>2.25%</td></tr><tr><td>on the next Rs.250 crores of the daily net assets</td><td>2.00%</td></tr><tr><td>on the next Rs.1,250 crores of the daily net assets</td><td>1.75%</td></tr><tr><td>on the next Rs.3,000 crores of the daily net assets</td><td>1.60%</td></tr><tr><td>on the next Rs.5,000 crores of the daily net assets</td><td>1.50%</td></tr><tr><td>On the next Rs.40,000 crores of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.</td></tr><tr><td>On balance of the assets</td><td>1.05%</td></tr></table>			Assets under management Slab (In Rs. crore)	Total expense ratio limits	on the first Rs.500 crores of the daily net assets	2.25%	on the next Rs.250 crores of the daily net assets	2.00%	on the next Rs.1,250 crores of the daily net assets	1.75%	on the next Rs.3,000 crores of the daily net assets	1.60%	on the next Rs.5,000 crores of the daily net assets	1.50%	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	On balance of the assets	1.05%
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	(c) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. In terms of para 10.1.14 of SEBI Master Circular on Mutual Funds , any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations. (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.		
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.		
Daily Net Asset Value (NAV) Publication	The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated upto two decimals. AMC reserves the right to calculate NAV more than two decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on all business days. The scheme is permitted to take exposure to overseas securities. In such cases where the scheme has taken exposure to overseas securities, the NAV of the scheme would be declared by 10.00 a.m. of the immediately succeeding Business Day. In case the scheme ceases to hold exposure to any overseas securities, the NAV of the scheme for that day would continue to be declared on 10.00 am on the immediately succeeding Business Day. Subsequent to that day, NAV of the scheme shall be declared on 11.00 p.m., on the same business day.		
For Investor Grievances please contact	Aditya Birla Sun Life AMC Limited One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: care.mutualfunds@adityabirlacapital.com	Registrar & Transfer Agents: Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: www.mutualfund.adityabirlacapital.com Website Address: www.camsonline.com	

Unitholders' Information	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. Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. Portfolio Disclosures In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio Half yearly results Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website. https://mutualfund.adityabirlacapital.com/financials Annual report The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website
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	https://mutualfund.adityabirlacapital.com/financials Scheme Summary Document The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme. The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML). https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures Risk-o-meter 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. https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter
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Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

Date: November 28, 2025
Place: Mumbai