Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL MUTUAL FUNDS

Scheme Information Document

Section -I

ADITYA BIRLA SUN LIFE CRISIL-IBX AAA NBFC-HFC INDEX – SEP 2026 FUND

(An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026. A moderate interest rate risk and relatively low credit risk.)

This product is suitable for investors who are seeking*:		
• Income over the target maturity period • An open ended Target Maturity Index Fund that seeks to track CRISIL-IBX AAA NBFC-HFC Index – Sep 2026, subject to tracking errors	**Scheme Risk-o-meter**	**Benchmark Risk-o-meter** (CRISIL-IBX AAA NBFC-HFC Index – Sep 2026)
	The risk of the scheme is **Low to Moderate**	The risk of the benchmark is **Low to Moderate**

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

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

Continuous Offer for Units at NAV based prices.

NAME OF MUTUAL FUND	**NAME OF THE ASSET MANAGEMENT COMPANY**	**NAME OF THE TRUSTEE COMPANY**
ADITYA BIRLA SUN LIFE MUTUAL FUND One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000 Fax No: 43568110 / 8111 Website www.mutualfund.adityabirlacapital.com	**ADITYA BIRLA SUN LIFE AMC LIMITED** 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	**ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED** 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 circulars issued thereunder 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, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.mutualfund.adityabirlacapital.com

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

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Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (CRISIL). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices.

This Scheme Information Document is dated November 28, 2025.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund
II.	**Category of the Scheme**	Index Fund
III.	**Scheme type**	An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026. A moderate interest rate risk and relatively low credit risk.
IV.	**Scheme code**	ABSL/O/O/DIN/24/09/0162
V.	**Investment objective**	The investment objective of the scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 before expenses, subject to tracking errors. **The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.**
VI.	**Inception date**	October 08,2024
VII.	**Liquidity/listing details**	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, from the date of allotment. The Mutual Fund shall dispatch the Redemption proceeds within three working days from the date of Redemption or repurchase.
VIII.	**Benchmark (Total Return Index)**	CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 The Scheme seeks to track and invest in the constituents of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 subject to tracking error. Therefore, the composition of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 makes it most suited to compare the performance of the Scheme.
IX.	**NAV disclosure**	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 (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on all business days. For Further Details, please refer Section II.
X.	**Applicable timelines**	• **Dispatch of redemption proceeds:** The Mutual Fund shall transfer the Redemption proceeds within three working days from date of receipt. However, in case of exceptional circumstances provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 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). A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.

		• **Dispatch of IDCW:** The IDCW payment shall be made to the unitholders within 7 working days from record date.
XI.	**Plans and Options** Plans/Options and sub options under the Scheme	• **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) ^ *^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains* • **Default Option/ Sub-Option:** Growth Option For detailed disclosure on default plans and options, kindly refer SAI.
XII.	**Load Structure**	**Exit Load:** 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 Part D of this Scheme Information Document.
XIII.	**Minimum Application Amount/switch in**	**Fresh Purchase/For Lumpsum Investment (Incl. Switch-in)**: Minimum of Rs.1,000/- and in multiples of Rs. 100/- thereafter. **For Monthly Systematic Investment Plan (SIP):** Minimum of Rs. 1,000/- and in multiples of Rs. 100/- thereafter.
XIV.	**Minimum Additional Purchase Amount**	**Additional Purchase (Incl. Switch-in):** Minimum of Rs.1,000/- and in multiples of Rs.100/- thereafter.
XV.	**Minimum Redemption/switch out amount**	**Repurchase for all Plans/Options:** Minimum of Re.1/- and in multiples 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 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.
XVI.	**Segregated portfolio/side pocketing disclosure**	In order to ensure fair treatment to all investors in case of a Credit Event and to deal with liquidity risk, SEBI vide para 4.4 of SEBI Master Circular on Mutual Funds , as amended from time to time has allowed creation of Segregated Portfolio of debt and money market instruments by mutual fund schemes. Creation of a Segregated Portfolio shall be optional and at the sole discretion of the asset management company. Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: • Downgrade of a debt or money market instrument to 'below investment grade, or • Subsequent downgrades of the said instruments from 'below investment grade, or • Similar such downgrades of a loan rating.

		There is no segregated portfolio created under the Scheme. Please refer to Statement of Additional Information (SAI) for details.
XVII.	**Swing pricing disclosure**	Not Applicable
XVIII.	**Stock lending/short selling**	Not Applicable
XIX.	**How to Apply and other details**	Application form and Key Information Memorandum may be obtained from the designated offices / ISCs of AMC or Investor Service Centres (ISCs) of the Registrar or distributors or downloaded from www.mutualfund.adityabirlacapital.com. Please refer to the Section II for further details.
XX.	**Flexibility**	The Mutual Fund will allow investors the flexibility to switch their investments (subject to minimum application amount under the scheme) from any other scheme(s) / plans managed by Mutual Fund, Fund, as per the features of the respective scheme offered by the Mutual Fund to Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 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).
XXI.	**Investor services**	• **Contact details for general service requests:** 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. • **Contact details for complaint resolution:** Ms. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free) Email: care.mutualfunds@adityabirlacapital.com 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.
XXII.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund is an open ended target maturity Index Fund tracking CRISIL-IBX AAA NBFC-HFC Index – Sep 2026. A moderate interest rate risk and relatively low credit risk. In line with maturity profile of the underlying Index, the maturity of the Scheme will be on September 30, 2026 (“Maturity Date”). If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day.
XXIII.	**Special product/facility available on ongoing basis**	• **SYSTEMATIC INVESTMENT PLAN (SIP)** 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. Investors have the option of: Monthly Systematic Investment Plan **Step-Up SIP:** '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. **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. **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. **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 installment. • **SYSTEMATIC TRANSFER PLAN** STP allows the Investors to invest by transfer of a fixed amount from any of the following schemes to any open ended scheme of Aditya Birla Sun Life Mutual Fund. **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 **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). • **SYSTEMATIC WITHDRAWAL PLAN** 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. • **SWITCHING**

		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 schemes managed by the Mutual Fund and vice versa, as per the features of the respective scheme. **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. • **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. • **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 during NFO and on an ongoing basis at any time after the scheme reopens for purchase and sale. • **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 Schemes 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. For further details of above special products / facilities including the terms and conditions, kindly refer to Statement of Additional Information (SAI).
XXIV.	**Weblink**	Not applicable as it is a new scheme. TER details shall be available from the first NAV date in the following link: • TER for last 6 months and Daily TER – https://mutualfund.adityabirlacapital.com/forms-and-downloads/total-expense-ratio • Scheme factsheet - https://mutualfund.adityabirlacapital.com/forms-and-downloads/factsheets

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 to SEBI on November 28, 2025 which reads as follows:

Due Diligence Certificate

It is confirmed that:

(i) The 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 launching of 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.

(vi) The AMC has complied with the set of checklist applicable for Scheme Information Documents and that there are no deviations from the regulations.

(vii) 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.

(viii) The Trustees have ensured that Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund approved by them is a new product offered by Aditya Birla Sun Life Mutual Fund and is not a minor modification of any existing scheme/fund/product.

(ix) The Index that scheme intends to replicate is in the approved Index List published by AMFI and communicated vide its circular no. AMFI/ 35P/ MEM-COR/ 30 / 2024-25 dated June 26, 2024.

Sd/-
Mr. Parth Makwana
Compliance Officer

PLACE: Mumbai
DATE: November 28, 2025

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative Allocations (% of total Assets)	
	Minimum	Maximum
Instruments forming part of the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026	95%	100%
Debt and Money Market Instruments (including Cash and Cash Equivalent)	0%	5%

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	The Scheme will not engage in securities lending.	N.A.
2.	Unrated debt instruments	The Scheme will not invest in Unrated debt instruments	N.A.
3.	Mutual Funds	The Scheme will not invest in mutual fund units	N.A.
4.	Repo /reverse repo in corporate debt securities	The Scheme will not invest in Repo /reverse repo in corporate debt securities	N.A.
5.	REITs and InvITs	The Scheme will not invest in REITs and InvITs	N.A.
6.	Debt instruments having Structured Obligations / Credit Enhancements	The Scheme will not invest in Debt instruments having Structured Obligations / Credit Enhancements.	N.A.
7.	Instruments having special features	The Scheme will not invest in instruments having special features	N.A.
8.	Securitized Debt	The Scheme will not invest in securitized debt.	N.A.
9.	Derivative	The Scheme will not invest in Derivatives.	N.A.
10.	Overseas Securities	The Scheme will not invest in Overseas securities.	N.A.
11.	Credit Default Swaps	The Scheme will not invest in Credit Default Swaps.	N.A.
12.	Commodity derivatives	The Scheme will not invest in commodity derivatives.	N.A.
13.	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 instruments forming part of the Index, debt, cash and cash equivalents, money market instruments 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/DOF3/ 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.

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 (TREPS) and any other like instruments as specified by the Reserve Bank of India from time to time.

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.

All the requirements specified in para 3.5 of SEBI Master Circular for Mutual Funds have been complied with and relevant disclosures stipulated in the said circular is incorporated in the SID.

Portfolio Rebalancing

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

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

Rebalancing due to short term defensive consideration:

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

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds . 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 not exceeding 7 calendar days, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

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

B. WHERE WILL THE SCHEME INVEST?

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. The Scheme would invest in instruments comprising of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 and will track the benchmark index.
2. Investment in money market instrument**:** The Scheme may also invest in money market instruments, in compliance with Regulations. 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/SEBI of India from time to time subject to regulatory approvals, if any.
3. Certificate of Deposits (CDs).

4. Commercial Paper (CPs).
5. The non-convertible part of convertible securities.
6. Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme follows a passive investment strategy. The Scheme will replicate income over the target maturity period of its underlying index i.e. CRISIL-IBX AAA NBFC-HFC Index – Sep 2026, subject to tracking errors. Accordingly, the Scheme will invest in securities in line with the benchmark index of the Scheme.

The Scheme shall be considered to be replicating the underlying index, provided:

i. The duration of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of +/-10%.
ii. The following norms for permissible deviation in duration shall apply:
    a. For portfolio with residual maturity of greater than 5 years: Either +/-6 months or +/-10% of duration, whichever is higher.
    b. For a portfolio with residual maturity of upto 5 years: Either +/-3 months or +/-10% of duration, whichever is higher.
    c. However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.

The Scheme will also invest in money market instruments in line with the asset allocation defined.

All the requirements specified in para 3.5 of SEBI Master Circular for Mutual Funds have been complied with and relevant disclosures stipulated in the said circular is incorporated in the SID.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the scheme will be benchmarked to the performance of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026.

Rationale for adoption of benchmark: The Scheme seeks to track and invest in the constituents of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 subject to tracking error. Therefore, the composition of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 makes it most suited to compare the performance of the Scheme.

E. WHO MANAGES THE SCHEME?

Mr. Harshil Suvarnkar and Mr. Vighnesh Gupta are the designated Fund Managers of the Scheme.

Name	Age	Educational Qualifications	Experience	Managing Scheme Since	Tenure
Mr. Harshil Suvarnkar	39years	Master's in management studies (Finance), Post Graduate Diploma in Securities Law & B.Com	Mr. Harshil Suvarnkar has an overall experience of 15 years in the financial services industry. Prior to joining ABSLAMC, he was associated with Indiabulls Housing Finance Limited for 10 years as Head - Markets, Treasury handling treasury investments, Asset Liability Management (ALM) and capital market borrowing.	October 08, 2024	1.0years

Names of other schemes under his management:

Name of the scheme	Fund responsibilities jointly with
Aditya Birla Sun Life Bal Bhavishya Yojna	Mr. Chanchal Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Income Plus Arbitrage Active FoF	Mr. Kaustubh Gupta
Aditya Birla Sun Life Banking & PSU Debt Fund	Mr. Kaustubh Gupta
Aditya Birla Sun Life Equity Hybrid '95 Fund	Mr. Chanchal Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Equity Savings Fund	Mr. Lovelish Solanki, Mr. Atul Penkar
Aditya Birla Sun Life Floating Rate Fund	Mr. Kaustubh Gupta
Aditya Birla Sun Life Long Duration Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life Multi-Cap Fund	Mr. Abhinav Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life Regular Savings Fund	Mr. Mohit Sharma
Aditya Birla Sun Life Retirement Fund -The 40's Plan	Mr. Chanchal Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Retirement Fund -The 50's Plan	Mr. Mohit Sharma
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	-
Aditya Birla Sun Life CRISIL IBX Gilt April 2029 Index Fund	Mr. Sanjay Godambe
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	-
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	Mr. Kaustubh Gupta and Mr. Vighnesh Gupta
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	Mr. Sanjay Pawar
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	Mr. Vighnesh Gupta

Name	Age	Educational Qualifications	Experience	Managing Scheme Since	Tenure
Mr. Vighnesh Gupta	29 years	Chartered Accountant (AIR 43) B. Com – St. Xavier's College, Kolkata, CFA	He has over 6 years of experience in the Financial markets. He has been associated with ABSLAMC as a Research Analyst since August 2020. Prior to joining ABSLAMC, he has worked with different companies of Aditya Birla Group. He was also associated with Ernst & Young as Executive - Assurance.	October 08, 2024	1.0 years

Names of other schemes under his management:

Name of the scheme	Fund responsibilities jointly with
Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds	Mr. Bhupesh Bameta
Aditya Birla Sun Life US Treasury 1–3 year Bond ETFs Fund of Funds	Mr. Bhupesh Bameta
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	Mr. Kaustubh Gupta and Mr. Harshil Suvarnkar
Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	Mr. Bhupesh Bameta and Mr. Sanjay Godambe
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund	Mr. Harshil Survankar

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Following are the Index Schemes of Aditya Birla Sun Life Mutual Fund as on September 30, 2025:

Name of the Scheme

- Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund
- Aditya Birla Sun Life Nifty Smallcap 50 Index Fund
- Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund
- Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund
- ADITYA BIRLA SUN LIFE CRISIL IBX GILT – APRIL 2026 INDEX FUND
- ADITYA BIRLA SUN LIFE CRISIL IBX GILT APRIL 2029 INDEX FUND
- ADITYA BIRLA SUN LIFE CRISIL IBX SDL JUN 2032 INDEX FUND
- ADITYA BIRLA SUN LIFE CRISIL IBX GILT APRIL 2033 Index Fund
- Aditya Birla Sun Life Nifty 50 Index Fund
- Aditya Birla Sun Life Nifty Next 50 Index Fund
- Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund
- Aditya Birla Sun Life Nifty Midcap 150 Index Fund
- Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund
- Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund
- Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund
- Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund
- Aditya Birla Sun Life Crisil IBX Gilt June 2027 Index Fund
- Aditya Birla Sun Life Nifty India Defence Index Fund
- Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - Dec 2025 Fund
- Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index - Sep 2027 Fund
- Aditya Birla Sun Life BSE India Infrastructure Index Fund
- Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund
- Aditya Birla Sun Life CRISIL-IBX Financial Services 9-12 Months Debt Index Fund
- Aditya Birla Sun Life BSE 500 Momentum 50 Index Fund
- Aditya Birla Sun Life BSE 500 Quality 50 Index Fund

For detailed comparative table, kindly refer https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

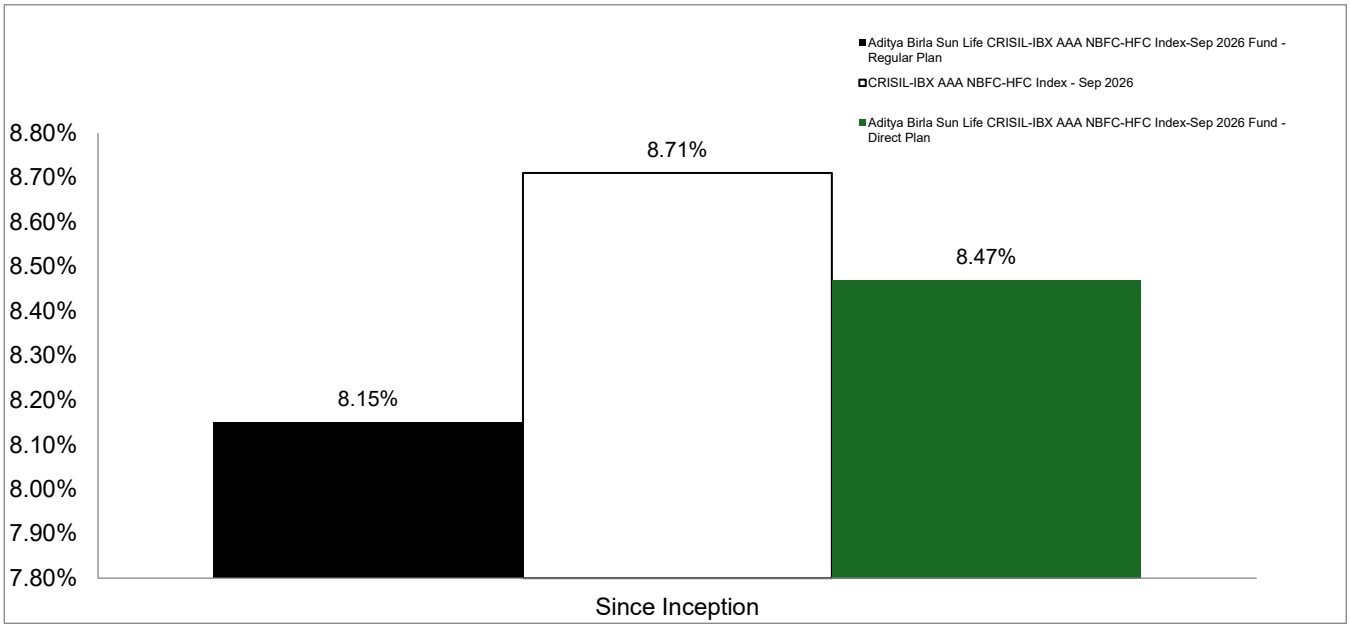
G. HOW HAS THE SCHEME PERFORMED?

I.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 CRISIL-IBX AAA NBFC-HFC INDEX – SEP 2026 FUND - Direct Plan (*Inception Date - October 08,2024)*	4.28	- -	- -	- -	8.28
CRISIL-IBX AAA NBFC-HFC INDEX - SEP 2026	4.41	- -	- -	- -	8.52
ADITYA BIRLA SUN LIFE CRISIL-IBX AAA NBFC-HFC INDEX – SEP 2026 FUND - Regular Plan (*Inception Date - October 08,2024)*	4.13	- -	- -	- -	7.97
CRISIL-IBX AAA NBFC-HFC INDEX - SEP 2026	4.41	- -	- -	- -	8.52

Note: Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year & Compounded Annualized Growth returns (CAGR) for period 1 year or more. Load and taxes not considered. Where benchmark returns are not available, they have not been shown. Returns are calculated on Growth Option NAV.

II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR



Past performance may or may not be sustained in future

H. 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. **Disclosure of name and exposure to Top 7 issuers, stocks, groups and top 4 sectors as a**

percentage of NAV of the scheme
Kindly refer for details https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

iii. Portfolio Disclosure -
Kindly refer for details https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio

iv. Portfolio Turnover Rate – 0.64

v. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s) as at September 30, 2025

Sr. No.	Scheme's Fund Manager	Net Value		Market Value (in Rs.)
		Units	NAV per unit (in Rs.)	
1.	Mr. Harshil Suvarnkar	-	-	-
2.	Mr. Vighnesh Gupta	-	-	-

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

vi. 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 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.

Link to view the investment (if any): https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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 (MF) 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:

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

The AMC will calculate and disclose the NAV of the scheme on every business day. The NAVs of the Scheme will be calculated upto four decimals and units allotted upto three decimals. NAVs of the growth option and IDCW option will be different after the declaration of the first IDCW.

Illustration of computation of NAV:

If the net assets of the Scheme are Rs.10,55,34,567.12 and units outstanding are 100,00,000, then the NAV per unit will be computed as follows:

10,55,34,567.12 / 100,00,000 = Rs. 10.5534 p.u. (rounded off to four decimals)

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 97 per cent of the Net Asset Value.

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

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. NEW FUND OFFER (NFO) 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.

C. 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. Further, any change in the expense ratio will be updated on our website and the same will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change.

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

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

(a) 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 for cash market transactions. 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 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.

(b) 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 have been made 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.

Maximum estimated permissible expense as a % per annum of daily net assets:

Expense Head	% p.a. of daily Net Assets
Investment Management & Advisory Fee	Upto 1.00%
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 1.00%**
Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%

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.

***such expenses shall not be charged to the scheme where the exit load is not levied or applicable.*
^ over and above 12 bps for cash market transactions.

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 read with SEBI Circular dated December 31, 2024, the AMC / Mutual Fund shall annually set apart 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM 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.

(c) 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.

(d) **Maximum Permissible expense:** The maximum total expense ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.

The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.

Illustration of impact of expense ratio on schemes returns:

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

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

Particulars	**Regular Plan (Rs.)**	**Direct Plan (Rs.)**
Amount invested at the beginning of the year (A)	10,000	10,000
Value of above investment at the end of the year (before all applicable expenses) (B)	11,500	11,500
Returns before expenses (C)	1,500	1,500
Expenses other than Distribution expenses(D)	150	150
Distribution expenses(E)	50	-
Value of above investment at the end of the year (post all applicable expenses) (F)	11,300	11,350
Returns after expenses at the end of the year (G)	1300	1350
Returns (%) (post all applicable expenses) (H) (H=F-A/A)	13%	13.5%
Returns (%) (without considering any expenses) (I) [I= (B-A)/A]	15%	15%

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.

D. LOAD STRUCTURE

Exit 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) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

Type of Load	**Load Chargeable (as %age of NAV)**

Exit Load	Nil

- No Exit Loads 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 above Load shall be applicable in case SIP/STP/SWP transactions.
- Pursuant to para 10.3 of SEBI Master Circular on Mutual Funds , exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of GST, if any.

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

AMC reserves the right to change / modify the Load structure under the schemes 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 (MF) Regulations.

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

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

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

E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme 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.

Section II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

In this Scheme Information Document, the words and expressions shall have the meaning specified in the following link, unless the context otherwise requires.

https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

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.

All references to "Master Circular" refer to Master Circular for Mutual Funds issued by SEBI as amended from time to time.

B. RISK FACTORS

For Standard Risk Factors, kindly refer Statement of Additional Information (SAI).

SCHEME SPECIFIC RISK FACTORS

Portfolio Concentration Risk:

The Scheme may concentrate its investments in the securities of certain issuers of NBFC-HFC sector and will be subject to the risks associated with such concentration. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of debt securities.

Passive Investments:

As the Scheme proposes to invest not less than 95% of the net assets in the securities of the Underlying Index in the same proportion, the Scheme will not be actively managed. The performance of the Underlying Index will have a direct bearing on the performance of the Scheme. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.
Further, it is pertinent to note that there is no element of research recommendations involved before the execution of trades in the Scheme. The decision of the Fund Manager to execute trades including rebalancing required will be purely driven by the inflows and outflows in the Scheme and composition of the Underlying Index.

Tracking Error & Tracking Difference:

While the objective of the Scheme is to closely track the index, the performance may not be commensurate with the performance of the underlying Index on any given day or over any given period. Such variations are commonly referred to as the tracking error.

Tracking Error Risk:

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions,

cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 or one or more securities covered by / included in the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of IDCW, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the respective exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from closing price considered in the Index.
3. CRISIL Indices Limited undertakes periodic reviews of the securities that are represented in the Index and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, there allocation process may not occur instantaneously and may not permit precise mirroring of the Index during this period.
4. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
   The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation will be calculated based on available data.

Tracking Difference: The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

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's 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.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.
- The above are some of the common risks associated with investments in fixed income and money market securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

Risks Factors Associated with Creation of Segregated Portfolio:
Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio:

Liquidity Risk: A lower level of liquidity affecting an individual security (ies) or an entire market may have an adverse bearing on the value of the Segregated Scheme's assets. This may more importantly affect the ability to sell particular securities with minimal impact cost as and when necessary to meet requirement of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few of the investments. This may impact the NAV of the segregated portfolio and could result into potential loss to the Unit holders.

Credit risk: 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. Investment in unrated securities may be riskier compared to investment in rated instruments due to non-availability of third party assessment on the repayment capability of the issuer. As the securities are unrated, an independent opinion of the rating agency on the repayment capability of the issuer will not be available. 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. This may impact the NAV of the segregated portfolio and resultant loss to the Unit holders.
Listing of units: Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.

C. RISK MITIGATION STRATEGIES

1. **Market/Volatility Risk** (Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme.): The Scheme, being a Target Maturity Date index fund structure, will replicate the index in a passive manner. Also, the index has little duration risk at the time of maturity.

Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme are expected to mitigate market / volatility risk to large extent.

2. **Credit risk** (Risk associated with repayment of investment): The Scheme will invest in sovereign securities as permitted under the Asset Allocation Pattern. These instruments are either sovereign rated or bear low credit risk. Thus, this risk is mitigated to some extent.
3. **Liquidity risk** (Risk arising due to inefficient Asset Liability Management, resulting in high impact costs): The index designed in such a manner that the securities that are liquid in the secondary markets form a part of the portfolio. i.e. Securities with high Liquidity score* and/or high ISIN outstanding form a part of the portfolio of the index (and ultimately the fund). Thus, the risk is mitigated through index design itself.
4. **Concentration risk** (Risk arising due to over exposure in few securities): Index and the portfolio of the scheme seek to be in compliance with the concentration norms laid out in SEBI Master Circular on Mutual Funds which ensures that the concentration risk is mitigated.
5. **Event risk** (Price risk due to company or sector specific event) The Scheme will invest in sovereign securities as permitted under the Asset Allocation Pattern. Sovereign instruments have little credit migration risk.
6. **Performance risk** (Risk arising due to change in factors affecting the market): The Scheme will be passively managed and in accordance with the norms stipulated in SEBI Master Circular on Mutual Funds , in case of unavailability of issuances forming part of the index.

*As defined in the index methodology

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

D. INFORMATION ABOUT THE SCHEME:

E. WHERE WILL THE SCHEME INVEST?

1. **Investment in instruments forming part of CRISIL-IBX AAA NBFC-HFC Index – Sep 2026**: The Scheme would invest in securities comprising the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 and endeavor to track the benchmark index.

2. **Debt and Money Markets Instruments**
   1. **Certificate of Deposits (CD)** – 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 between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.
   2. **Commercial Paper (CP)** -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. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
   3. Investment in money market instrument**:** The Scheme may also invest in money market instruments, in compliance with Regulations. 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/SEBI of India from time to time subject to regulatory approvals, if any.
   4. Investment in Short Term Deposits – Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.
   5. The non-convertible part of convertible securities – Convertible securities are securities which can be converted from Debt to Equity shares. The non-convertible part cannot be converted into Equity shares and work like a normal debt instrument.
   6. Pass through Certificate (PTC) (Pay through or other Participation Certificates) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. These loans are given by banks

or financial institutions to corporates. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.

Debt and Money Markets in India

The instruments available in Indian Debt Market are classified into two categories, namely Government and Non - Government debt. The following instruments are available in these categories:

A] Government Debt

- Central Government Debt
- Treasury Bills
- Dated Government Securities
- Coupon Bearing Bonds
- Floating Rate Bonds
- Zero Coupon Bonds
- State Government Debt
- State Government Loans
- Coupon Bearing Bonds

B] Non-Government Debt

- Instruments issued by Government Agencies and other Statutory Bodies
- Government Guaranteed Bonds
- PSU Bonds
- Instruments issued by Public Sector Undertakings
- Instruments issued by Corporate Bodies
- Fixed Coupon Bonds
- Floating Rate Bonds
- Zero Coupon Bonds
- Instruments issued by Banks and Development Financial institutions
- Certificates of Deposit
- Promissory Notes
- Commercial Paper
- Non-Convertible Debentures
- Fixed Coupon Debentures
- Floating Rate Debentures
- Zero Coupon Debentures

Activity in the Primary and Secondary Market is dominated by Central Government Securities including Treasury Bills. These instruments comprise close to 50% of all outstanding debt and close to 75% of the daily trading volume on the Wholesale Debt Market Segment of the National Stock Exchange of India Limited.

In the money market, activity levels of the Government and Non-Government Debt vary from time to time. Instruments that comprise a major portion of money market activity include but are not limited to,

- Tri-party Repo on Government securities or treasury bills.
- Treasury Bills
- Government Securities with a residual maturity of < 1 year
- Commercial Paper
- Certificates of Deposit
- Banks Rediscounting Scheme (BRDS)

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. PSU / DFI / Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The following table gives approximate yields prevailing on September 30, 2025 on some instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in the macro economic conditions and RBI Policies.

Instrument	**Yield Range (% per annum)**
Interbank Call Money	5.68-5.70
91 Day Treasury Bill	5.46-5.49
182 Day Treasury Bill	5.39-5.41
A1+ Commercial Paper 90 Days	5.82-5.85
5 Year Government of India Security	6.27-6.30
10 Year Government of India Security	6.56-6.59
1 Year Corporate AAA	6.99-7.02
3 Year Corporate AAA	6.75-6.78

Source: Refinitiv, CCIL, STCI,Internal

Generally, for instruments issued by a non-Government entity (corporate/PSU bonds), the yield is higher than the yield on a Government Security with corresponding maturity. The difference, known as credit spread, depends on various factors including the credit rating of the entity.

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

F. WHAT ARE THE INVESTMENT RESTRICTIONS?

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 Para 12.8 of SEBI Master Circular on Mutual Funds as amended from time to time, the scheme shall not invest more than:
  - 10% of its NAV in debt and money market securities rated AAA; or
  - 8% of its NAV in debt and money market securities rated AA; or
  - 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

  Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.
  Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.
- All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
- Pursuant to para 3.5.3 of SEBI Master Circular on Mutual Funds , the following norms as prescribed for the Underlying index shall be adopted by the AMC:
  a. Constituents of the index shall be aggregated at issuer level for the purpose of determining investment limits for single issuer, group, sector, etc.
  b. Constituents of the index shall have a defined credit rating and defined maturity and the same shall be specified in the index methodology.
  c. Rating of the constituents of the index shall be of investment grade and above.
  d. Constituents of the index should have adequate liquidity and diversification (other than for the portion of indices comprising of SDLs) at issuer level.
  e. Constituents of the index shall be periodically reviewed (at least on half-yearly basis).
  f. The index shall not have more than 25% weight in a particular group (excluding securities issued by Public Sector Units (PSUs), Public Financial Institutions (PFIs) and Public Sector Banks (PSBs)). For the purpose of this provision, 'group' shall have the same meaning as defined in para 12.9.3.3 of SEBI Master Circular on Mutual Funds .
  g. The index shall not have more than 25% weight in a particular sector (excluding G-sec, t-bills, SDLs and AAA rated securities issued by PSUs, PFIs and PSBs). However, this provision shall not be applicable for sectoral or thematic debt indices.

- Pursuant to para 3.5.3 of SEBI Master Circular on Mutual Funds , replication of the Index by the Scheme shall be as follows:
  - The duration of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
  - The Scheme replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
  - In case of Target Maturity Scheme, the following norms for permissible deviation in duration shall apply:

a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.

- The positioning of the Scheme in the PRC matrix shall be in the same cell as that of positioning of the index in the PRC matrix.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are line para 12.30 of SEBI Master Circular on Mutual Funds .
- The Mutual Fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases take delivery of relevant securities and in all cases of sale, deliver the securities.
  Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
  Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- 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 in para 12.16 of SEBI Master Circular on Mutual Funds and such other guidelines as may be specified by SEBI from time to time:
  i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
  ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
  iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  v. The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has short- term deposit with such bank.
  vi. 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 make any investment in:
  - Any unlisted security of an associate or group company of the Sponsor; or
  - Any security issued by way of private placement by an associate or group company of the Sponsor; or
  - the listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets

Considering the nature of the Scheme, the limit is upto 5% of the net asset of the scheme.

- The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unitholders.
  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.

- Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.
- The Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall not invest in a fund of funds scheme.
- The scheme shall not invest in Credit default swaps and short selling

The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

The Trustees may alter the above restrictions from time to time to the extent that changes in the 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.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by ABSLAMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / ABSLAMC may alter these above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Schemes 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.

G. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the Scheme, in terms of in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds

- **Type of Scheme:** An open ended Target Maturity Index Fund tracking the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026. A moderate interest rate risk and relatively low credit risk.

- **Investment objective:** The investment objective of the scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 before expenses, subject to tracking errors.
- **The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.**

- **Asset Allocation Pattern:**
  Please refer to 'Part B- Where will the Scheme invest?' of this SID for details.

- **Terms of Issue: Listing/Redemption of Units:**
  As mentioned in "Other Scheme Specific Disclosures "of this SID

- **Aggregate Fees and Expenses**
  Please refer to Part III of this SID.

- **Any Safety Net or Guarantee provided:**
  This Scheme does not provide any guaranteed or assured return to its Investors.

- **Potential Risk Class ('PRC') Matrix cell of the Scheme:**

In accordance with para 17.5.4 of SEBI Master Circular , any change in the positioning of the PRC Matrix cell of the Scheme into a PRC cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC.

In accordance with Regulation 18(15A) and Regulation 25(26) of the SEBI (MF) Regulations and para 1.14.1.4 of SEBI Master Circular for Mutual Funds , the asset management company shall ensure that no

change in the fundamental attributes of the scheme, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless-

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

H. INDEX METHODOLGY

About CRISIL-IBX AAA NBFC-HFC Index – Sep 2026

CRISIL-IBX AAA NBFC HFC Index – Sep 2026 Fund	
Eligible Period for Debt	Securities maturing between 1st April 2026 till 30th September 2026
Asset Allocation	100% AAA Corporate bonds of NBFC – HFC Sector
Base date **Base index value**	**September 27, 2024** 1000
Index objective	Seeks to track the performance of AAA issuers from NBFC and HFC sectors only, maturing near target date of the index

Methodology –

1) Eligibility criteria

- Issuers in the NBFC (as available in the RBI list of Non-Banking Financial Companies (NBFCs)) and HFC (as available in the list mentioned on the nhb.org.in website) sector with long term conservative rating of AAA with a minimum issuer-level total amount outstanding of Rs. 500 crores for securities maturing in the eligible period.
- Minimum security level amount outstanding of Rs. 100 crores.
- Only listed issuers shall be included in the index. An issuer will be considered to be listed if at least one security of such issuer is listed on NSE and/or BSE as evaluated at the inception date of the index

2) Universe exclusions –

- Perpetual bonds
- Floating rate bonds
- Tax-free bonds
- CE/SO rated bonds
- Partly paid bonds
- Partial redemption bonds
- Single put/call options
- Embedded put & call options with same exercise date
- Securitized debt
- Additional Tier-II bonds

3) Issuer selection at inception

- All issuers qualifying the eligibility criteria mentioned above will form a part of universe.
- Up to 15 traded issuers from the universe will be ranked and selected based on liquidity score. If less than 15 issuers are available, then select remaining issuers (to bring the count to 15) based on the highest amount outstanding from the universe of outstanding securities as evaluated at the inception date of the index. The index could have less than 15 issuers in the case number of issuers is below 15. A minimum count of 8 issuers will be ensured by relaxing minimum outstanding criteria in steps of Rs 100 crores if required.

- Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

4) Security selection at inception

5) For each selected issuer, the security with highest amount outstanding in the eligible period will be selected from the eligible universe. The selected security must have a minimum amount outstanding of Rs. 100 crores.

6) No. of constituents

Minimum – 8

7) Weighing approach

- Weights to individual securities/issuer will be divided equally at the inception date/rebalancing of the index.
- Issuers weights should not exceed 15% for AAA rated issuers. Group cap of 25% will be ensured.
- Excess weight (if any) will be distributed amongst the remaining issuers of the index in the proportion of their existing weights such that all the caps are maintained
- When any issuer is excluded, the weight of that issuer will be redistributed proportionally amongst the rest of the issuers of the index in the proportion of their existing weights, subject to issuer & group cap.
- Weights of the issuers will change with price movement and will be reset during the semi-annual rebalancing period.

8) Rating change treatment

In case any issuer gets downgraded below AAA, such issuers shall be excluded from the index within the next 5 working days. In that case, the weight of that issuer will be redistributed proportionally in rest of the issuers of the index, subject to issuer cap & group cap. In case of less than 8 issuers are present, then new issuers will be added (to bring the count to 8) from the last reviewed working data as per above mentioned issuer selection criteria at inception.

9) Cash flow treatment

Any cash flows accruing to the index on account of coupon cash flows, part/full redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights subject to issuer & group cap.

10) Reconstitution/Rebalancing

Issuer selection	During the semi-annual rebalancing, if a new issuer meets the eligibility criteria as mentioned above and comes within the top 5 rank based on liquidity score of previous quarter, then only it will be added to the index.
Treatment of existing issuers	Hold till maturity i.e. issuers will not exit the index unless there is a rating downgrade or change in status/classification of the issuer.
Security selection of new issuers	Same as the process followed during that on the inception of index.
Treatment of existing securities of existing issuers	Held till maturity unless there is another security of the same issuer with higher amount outstanding.

11) Impact cost on reconstitution

At reconstitution, an impact cost is incorporated to the incoming and outgoing securities based on the liquidity classification of the issuer.

Impact cost based on liquidity	Total impact cost (in bps)	Impact cost on each leg (buy or sell) in bps

Liquid	5	2.5
Semi-liquid	10	5
Illiquid	20	10

11) **Reconstitution Frequency**
Semi Annual (April and October)

12) **Weight reset frequency**

- Semi-annual (April, October)
- The weights of securities/issuer will float based on the price movement and will be reset during the semi-annual review

13) **Maturity proceeds**

- As the index includes securities that shall mature during the six-month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach:
  - The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date with the same weightage. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds stated in para 3.5 of SEBI Master Circular on Mutual Funds .
  - In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds stated in para 3.5 of SEBI Master Circular on Mutual Funds
  - In case due to any reason, it is not possible to meet any norms as prescribed by para 3.5 of SEBI Master Circular on Mutual Funds , then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
  - If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate tracked by CRISIL Overnight index for any subsequent days till the maturity of the index.

- The effective date of rebalancing shall be the first working day of the rebalancing period.
- Any index having maturity date on a weekend (Saturday or Sunday), on a holiday, or on an unplanned market off, will mature on the next working day.

Index Constituents as on September 30, 2025:

Sr. No.	ISIN	Issuer	Final Maturity	Daily Weights	Annualized YTM	Asset Class
1	INE860H07HN9	Aditya Birla Capital Ltd.	24/07/2026	6.66%	6.94%	Bonds
2	INE296A08805	Bajaj Finance Ltd.	29/09/2026	6.56%	7.11%	Bonds
3	INE377Y07425	Bajaj Housing Finance Ltd.	26/05/2026	6.59%	6.48%	Bonds
4	INE756I07EN4	HDB Financial Services Ltd.	14/07/2026	6.59%	6.93%	Bonds
5	INE537P07752	India Infradebt Ltd.	15/09/2026	6.56%	7.10%	Bonds
6	INE975F07IC0	Kotak Mahindra Investments Ltd.	23/04/2026	7.10%	6.82%	Bonds
7	INE916DA7RS0	Kotak Mahindra Prime Ltd.	20/08/2026	6.61%	6.83%	Bonds
8	INE115A07PI6	LIC Housing Finance Ltd.	03/09/2026	6.68%	6.74%	Bonds

9	INE774D07VD3	Mahindra & Mahindra Financial Services Ltd.	15/09/2026	6.58%	7.03%	Bonds
10	INE246R07509	NIIF Infrastructure Finance Ltd.	29/05/2026	7.10%	6.93%	Bonds
11	INE535H07CK4	SMFG India Credit Co. Ltd.	05/08/2026	6.57%	7.08%	Bonds
12	INE660A07RS6	Sundaram Finance Limited	22/05/2026	6.57%	6.72%	Bonds
13	INE667F07IT7	Sundaram Home Finance Ltd.	04/09/2026	6.58%	6.83%	Bonds
14	INE033L07HF1	Tata Capital Housing Finance Ltd.	15/06/2026	6.66%	6.64%	Bonds
15	INE306N07NK5	Tata Capital Ltd.	21/05/2026	6.57%	6.80%	Bonds

I. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and transfer of units	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 stock exchanges at a later date if it considers this to be necessary in the interest of unit holders of the scheme. Units are freely transferable, the AMC 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, on listing, the Units of the scheme held in electronic (demat) form would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in electronic (demat) mode. In accordance with para 14.4.4 of SEBI Master Circular on Mutual Funds on transferability of mutual fund units, investors/unitholders of the schemes of Aditya Birla Sun Life Mutual Fund are requested to note that units held in electronic (demat) form shall be transferable under the depository system, except in case of units held in Equity Linked Savings Scheme (ELSS) during the lock-in Period and will be subject to the transmission facility in accordance with the provisions of Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as may be amended from time to time. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).
Dematerialization of units	The Unitholders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unitholders opting to hold the units in electronic (demat) form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID

	Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. In case the unit holders do not provide their Demat Account details or provide incomplete details, or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form, 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. However, Special Products/ Facilities such as Systematic Transfer Plan, Systematic Withdrawal Plan, Switching etc. offered by ABSLAMC/Mutual Fund under the scheme shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP. Under SIP option, units will be allotted based on the applicable NAV as per provisions of this SID and will be credited to demat account of the investors on weekly basis (upon realisation of funds). 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. 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 along with 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.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	NA
Maximum Amount to be raised (if any)	N.A.
Income Distribution cum capital withdrawal Policy	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.

	IDCW Distribution Procedure: The salient features with respect to the IDCW distribution, in accordance with Chapter 11 of SEBI Master Circular on Mutual Funds are as follows: • Quantum of IDCW and Record date shall be fixed by the Trustees. • 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. 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 be 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.
Allotment (Detailed procedure)	All Applicants whose payment 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. Allotment to NRIs/FPIs will be subject to RBI approval, if required. 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. The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period. Subject to the SEBI (MF) 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.
Refund	Not applicable for ongoing schemes.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	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): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF); 3. Minors through parent / legal guardian; 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) / Overseas Citizen of India (OCIs) residing abroad on repatriation basis or on non-repatriation basis; 10. Foreign Portfolio Investors (FPIs) registered with SEBI 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;

14. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI Regulations;
15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;
16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations.

Notes:

- NRI and PIO residing abroad (NRIs) / OCI 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 schemes 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. Further, SEBI vide its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 has informed that on July 9, 2015, the Government of India and US Government have signed an agreement to improve international tax compliance and to implement FATCA in India. The USA has enacted FATCA in 2010 to obtain information on accounts held by U.S. taxpayers in other countries. As per the aforesaid agreement, foreign financial institutions (FFIs) in India will be required to report tax information about U.S. account holders / taxpayers directly to the Indian Government which will, in turn, relay that information to the U.S. Internal Revenue Service (IRS).

Aditya Birla Sun Life AMC Limited (the AMC)/the Fund is 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, investment returns pertaining to US reportable accounts to the specified US agencies and/or such Indian authorities as may be specified under FATCA guidelines or under any other guidelines issued by Indian Authorities such as SEBI, Income Tax etc. (collectively referred to as 'the Guidelines') and;

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

	FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously. The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified. The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date. **Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Aditya Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns.** • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions. • Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. • The list given above is indicative and the applicable law, if any, shall supersede the list. • The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of units of this Scheme. • Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per

	their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. No request for withdrawal of application made during the New Fund Offer Period will be entertained. Further, any request for withdrawal of application made during the New Fund Offer Period will be treated as redemption request and shall be processed at the redemption price on the first day after the scheme opens for sale and redemption on an ongoing basis.
Who cannot invest	The persons/entities as specified under section "Who Can Invest" shall not be eligible to invest in the Scheme, if such persons/entities are: 1. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following: a. NRIs/PIOs may invest/transact, in the Scheme, when present in India, as lump sum subscription, redemption and/or switch transaction and registrations of systematic transactions only through physical form and upon submission of such additional documents/undertakings, etc., as may be stipulated by AMC/ Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme. b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme. The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any. The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of Aditya Birla Sun Life AMC Limited. Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/ Trustee from time to time from the Distributors/ Investors. 2. Residents of Canada; 3. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. *The term "U.S. person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.
How to Apply and other details	Application form and Key Information Memorandum may be obtained from the designated offices / ISCs of AMC or Investor Service Centres (ISCs) of the Registrar or distributors or downloaded from www.mutualfund.adityabirlacapital.com. 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.

	The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID. Registrar & Transfer Agents **Computer Age Management Services Limited (CAMS)** Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com Please refer to the SAI and Application form for the instructions.
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.	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. 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.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**Suspension of Sale / Switching Options of the Units:** 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. 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. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 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. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI. The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units into 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
Right to Limit Redemptions	**a) Liquidity issues** - When markets at large become illiquid affecting almost all securities rather than any issuer specific security.

	b) Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. **c) Operational issues** - When exceptional circumstances are caused by *force majeure*, unpredictable operational problems and technical failures (e.g. a black out). 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. For redemption requests placed during the restriction period the following provisions will be applicable: (i) For redemption requests upto Rs. 2 lakhs the above-mentioned restriction will not be applicable and (ii) Where redemption requests are above Rs. 2 lakhs, AMCs shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction. ABSLAMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	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 amount for purchase/redemption/switches	**Fresh Purchase/For Lumpsum Investment (Incl. Switch-in)**:Minimum of Rs.1,000/- and in multiples of Rs. 100/- thereafter. **For Monthly Systematic Investment Plan (SIP):** Minimum of Rs. 1,000/- and in multiples of Rs. 100/- thereafter. **Additional Purchase (Incl. Switch-in):** Minimum of Rs.1,000/- and in multiples of Rs.100/- thereafter. Subscriptions on an ongoing basis can be made only by specifying the amount to be invested and not the number of Units to be subscribed. The total number of Units allotted will be determined with reference to the applicable Sale Price and fractional Units may be created. Fractional Units will be computed and accounted for upto three decimal places and they will in no way affect an investor's ability to redeem Units. **For Redemption / Repurchase for all Plans/Options:** Minimum of Re.1/- and in multiples of Re.1/- thereafter 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. In case of partial redemption, if the balance amount held in the unitholder's folio/account under the plan/option of the scheme 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.
Ongoing Price for redemption (sale) / switch outs (to other schemes / plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs.	At Applicable NAV, subject to prevailing exit load, if any. For example, if the Applicable NAV of the Scheme is Rs.10/- and the Exit Load is 2%, then the Redemption Price will be calculated as follows: 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)

Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month on registered email address or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st for those who have opted for physical copyto all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI.
IDCW	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. AMC will endeavor to credit the IDCW payouts 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.
Redemption	Redemption or repurchase proceeds shall be transferred to the unitholders within three working days from the date of redemption or repurchase. However, in case of exceptional circumstances as mentioned in AMFI letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 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). A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines. 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. In case an investor has purchased Units of the Scheme on more than one Business Day, 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.

	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. 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. 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. 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 inspite of an investor opting for Electronic Payout.
Bank Mandate	In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI (MF) Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details are liable to be rejected.
Delay in payment of redemption / repurchase proceeds/IDCW	The AMC 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).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The unclaimed redemption amount and IDCW amounts may be deployed by the Mutual Fund in call money market or money market instruments or a separate plan of only Overnight scheme/Liquid scheme/ Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per para 17.5 of SEBI Master Circular on Mutual Funds . No exit load shall be charged on these plans and Total Expense Ratio (TER) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. The investors

	who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. Please refer to SAI for further details.
Disclosure w.r.t investment by minors	• 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 , 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 account details including cancelled original cheque leaf of the new account (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. The list given above is indicative and the applicable law, if any, shall supersede the list.
Minimum balance to be maintained and consequences of non-maintenance	There is no minimum balance requirement.

II. OTHER DETAILS

A. PERIODIC DISCLOSURES SUCH AS HALF YEARLY DISCLOSURES, HALF YEARLY RESULTS, ANNUAL REPORT

Portfolio Disclosures

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month 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 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 whose email addresses are registered with the Mutual Fund. 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 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		The product labeling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. 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
Potential Risk Class (PRC) Matrix		Pursuant to Clause 17.5 of SEBI Master Circular , the AMC shall disclose PRC Matrix for the scheme on front page of initial offering application form, Scheme Information Document (SID), Key Information Memorandum (KIM), Common Application Form and Scheme Advertisements.
Tracking Error and Tracking Difference		**Tracking Error:** The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference

The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any

Debt Index Replication Factor	The Scheme will disclose the Debt Index Replication Factor (DIRF) of the underlying index by the scheme's portfolio along with tracking error and tracking difference on monthly basis. DIRF will also be disclosed along with portfolio disclosure of the Scheme.

B. TRANSPARENCY/NAV DISCLOSURE

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 (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on all business days.

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.

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.

C. Transaction charges and stamp duty-

No transaction charge shall be deducted from the subscription amount for transactions /applications received through the distributors.

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by the Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on allotment of Mutual Fund units including units allotted in demat mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted on subscriptions (including reinvestment of IDCW) to the unitholders would be reduced to that extent.

D. Associate Transactions- Please refer to Statement of Additional Information (SAI)

E. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Tax	Resident Investors (Individual/ HUF/Domestic Company) and Non-resident Investors (Non-corporates and foreign companies)	Mutual Fund

Tax on IDCW	10%@/20% (Note 1)	Nil (Note 1)
Capital Gains: *Long Term-* (A) Investment before April 01, 2023 (Refer note 5) (B) Investment after April 01, 2023	 12.5% (without indexation) + applicable Surcharge^ + 4% Cess Considered as short-term capital gain irrespective of the holding period	Nil
Short Term- (A) Investment before April 01, 2023 (B) Investment after April 01, 2023	 #Taxable at normal rates of tax applicable to the assessee #Taxable at normal rates of tax applicable to the assessee	Nil

Note:

1. IDCW distribution tax is abolished w.e.f. 1st April 2020. Accordingly, IDCW will be taxed in the hands of investors. Section 194K is introduced to deduct tax on IDCW.
   @Tax is not deductible if cumulative IDCW income in respect of units of a mutual fund is below Rs. 10000/- in a financial year
2. The 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.)
3. Withholding taxes under section 195 is applicable on capital gains arising to a non-resident.
4. # In case of Individual/HUF – taxable at 30% assuming the assessee falls under highest tax bracket
   # In case of Domestic Company- taxable at 30% or 25% or 22% depending upon the turnover of FY 2022-23 and lower tax rate option opted by the assessee under section 115BAA or 115BAB
5. To qualify as a long-term capital asset, the assessee should hold the units for more than 24 months if redeemed on or after 23.07.2024
6. ^Surcharge rates are as under:

- ***In case of Resident Corporate Assesses (Domestic companies):***

Sr no.	Particulars	Applicable Surcharge rate (For Resident Corporates)
1.	Total income between Rs. 1 crore to Rs. 10 crores	7%
2.	Total income above Rs. 10 crores	12%
3.	Corporates opting for lower tax rates of 22% (115BAA) or 15% (115BAB)	10%

- ***In case of Foreign Companies:***

Sr no.	Particulars	Applicable Surcharge rate (For Foreign companies)
1.	Total income between Rs. 1 crore to Rs. 10 crores	2%
2.	Total income above Rs. 10 crores	5%

-***In case of Non- Corporate Assesses (Individuals / HUF) (Resident and Non-Resident):***

Sr. no	Particulars	Applicable Surcharge rate (For Individual / HUF)	
		Old Tax Regime	New Tax Regime

		Income other than Equity capital gains	Equity capital gains income	Income other than Equity capital gains	Equity capital gains income
1.	Total income up to Rs. 50 lakhs	Nil	Nil	Nil	Nil
2.	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%	10%	10%	10%
3.	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%	15%	15%	15%
4.	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%	15%	25%	15%
5.	Income exceeds Rs. 5 crores	37%	15%	25%	15%

Sr no.	Particulars	Applicable Surcharge rate (For Co-operative Society/ Local Authority)
1.	Total income between Rs. 1 crore to Rs. 10 crores	7%
2.	Total income above Rs. 10 crores	12%
3.	Co-operative Society opting for lower tax rates under section 115BAD or 115BAE	10%

7. The Health and Education Cess is to be applicable at 4% on aggregate of base tax and surcharge.

For details on taxation please refer to the clause on Taxation in the SAI.

F. Rights of Unitholders- Please refer to SAI for details.

G. List of official points of acceptance: AMC has appointed Computer Age Management Services Limited (CAMS) located at Rayala Towers, 158, Anna Salai, Chennai – 600 002 to act as Registrar and Transfer Agents ("The Registrar") to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.**For further details on our Fund, please contact our customer service centres. For details on Branch offices of Aditya Birla Sun Life Mutual Fund and CAMS Centre, please visit:** https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures

H. 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

Please refer _https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures for latest updates on Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations.

Note:

(a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.

(b) The Scheme under this Scheme Information Document was approved by the Trustees on September 4, 2024. The Trustees have ensured that Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund approved by them is a new product offered by Aditya Birla Sun Life Mutual Fund and is not a minor modification of any existing scheme /fund/product.

(c) **Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

For and on behalf of the Board of Directors of

Aditya Birla Sun Life AMC Limited

Sd/-

PLACE: MUMBAI

DATE: November 28, 2025

Parth Makwana

Compliance Officer