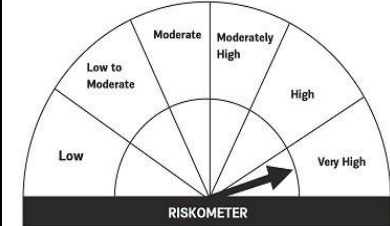



## Key Information memorandum

### ADITYA BIRLA SUN LIFE SILVER ETF FUND OF FUND

(An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF )

<b>This product is suitable for investors who are seeking*:</b>		
<ul style="list-style-type: none"> <li>Investors seeking returns that are in line with the performance of Aditya Birla Sun Life Silver ETF over the long term.</li> <li>Investments in the units of Aditya Birla Sun Life Silver ETF, which in turn invests in physical silver of 99.9% purity (fineness)</li> </ul>	<b>Scheme Risk-o-meter</b>	<b>Benchmark Risk-o-meter</b> (Price of silver (based on LBMA Silver daily spot fixing price))
	 <p><b>RISKOMETER</b> Investors understand that their principal will be at Very High risk</p>	 <p><b>RISKOMETER</b></p>

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

**Continuous Offer for Units at NAV based prices.**

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

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

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

This Key Information Memorandum is dated November 29, 2024

**Aditya Birla Sun Life Silver ETF Fund of Fund**

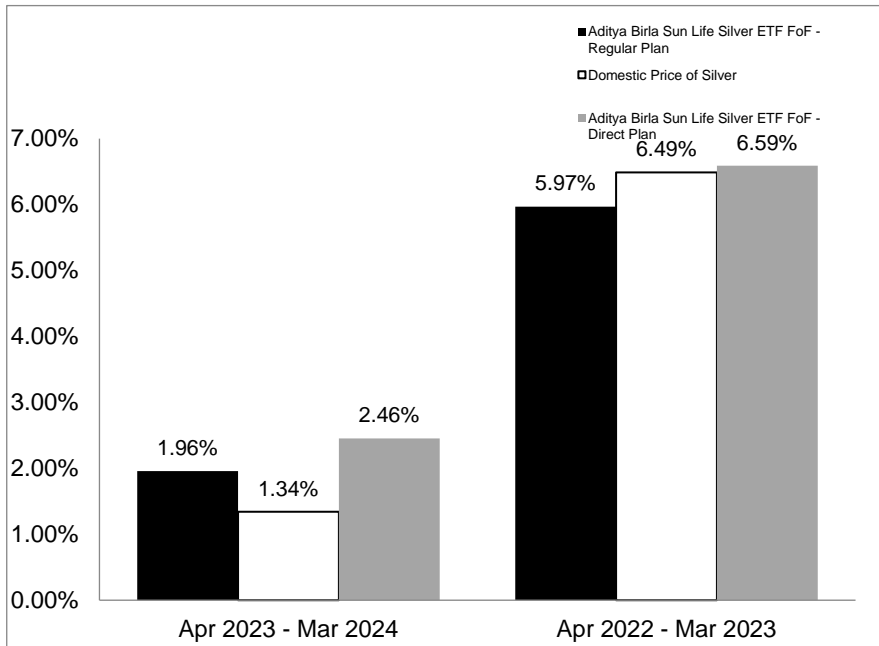
<b>Name of the Scheme</b>	Aditya Birla Sun Life Silver ETF Fund of Fund																																																					
<b>Type of the Scheme</b>	An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF																																																					
<b>Scheme Code</b>	ABSL/O/O/FOO/22/07/0122																																																					
<b>Scheme Category</b>	Fund of Funds																																																					
<b>Investment Objective</b>	<p>The investment objective of the scheme is to provide returns similar to the returns generated by Aditya Birla Sun Life Silver ETF.</p> <p><b>The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.</b></p>																																																					
<b>Asset Allocation Pattern of the scheme</b>	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1" data-bbox="472 616 1390 804"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocations (% of total Assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units of Aditya Birla Sun Life Silver ETF</td> <td>95%</td> <td>100%</td> </tr> <tr> <td>Debt &amp; Money market instruments (including Cash and Cash Equivalent)</td> <td>0%</td> <td>5%</td> </tr> </tbody> </table> <p><b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="472 918 1398 1691"> <thead> <tr> <th>Sr. no</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Securities Lending</td> <td>The Scheme will not indulge in stock lending and borrowing.</td> <td>N.A.</td> </tr> <tr> <td>2.</td> <td>Equity Derivatives for non- hedging purposes</td> <td>The Scheme will not invest in Derivatives.</td> <td>N.A.</td> </tr> <tr> <td>3.</td> <td>Securitized Debt</td> <td>The Scheme will not invest in securitized debt instruments.</td> <td>N.A.</td> </tr> <tr> <td>4.</td> <td>Overseas Securities</td> <td>The Scheme will not invest in overseas securities.</td> <td>N.A.</td> </tr> <tr> <td>5.</td> <td>Repo /reverse repo in corporate debt securities</td> <td>The Scheme will not invest in repo/reverse repo transactions in corporate debt securities.</td> <td>N.A.</td> </tr> <tr> <td>6.</td> <td>Debt instruments having Structured Obligations / Credit Enhancements</td> <td>The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.</td> <td>N.A.</td> </tr> <tr> <td>7.</td> <td>Instruments having special features</td> <td>The Scheme will not invest in debt instruments with special features</td> <td>N.A.</td> </tr> <tr> <td>8.</td> <td>Credit Default Swaps</td> <td>The Scheme will not invest in Credit Default Swaps.</td> <td>N.A.</td> </tr> <tr> <td>9.</td> <td>Short selling</td> <td>The Scheme will not engage in short selling.</td> <td>N.A.</td> </tr> </tbody> </table> <p>A small portion of the net assets may be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Tri-party Repo on Government securities or treasury bills or repo, to meet the liquidity requirements of the scheme. From time to time, the Scheme may also hold cash.</p> <p>Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Triparty Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time subject to regulatory approvals, if any.</p>			Instruments	Indicative Allocations (% of total Assets)		Minimum	Maximum	Units of Aditya Birla Sun Life Silver ETF	95%	100%	Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Sr. no	Type of Instrument	Percentage of exposure	Circular references	1.	Securities Lending	The Scheme will not indulge in stock lending and borrowing.	N.A.	2.	Equity Derivatives for non- hedging purposes	The Scheme will not invest in Derivatives.	N.A.	3.	Securitized Debt	The Scheme will not invest in securitized debt instruments.	N.A.	4.	Overseas Securities	The Scheme will not invest in overseas securities.	N.A.	5.	Repo /reverse repo in corporate debt securities	The Scheme will not invest in repo/reverse repo transactions in corporate debt securities.	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 debt instruments with special features	N.A.	8.	Credit Default Swaps	The Scheme will not invest in Credit Default Swaps.	N.A.	9.	Short selling	The Scheme will not engage in short selling.	N.A.
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**Aditya Birla Sun Life Silver ETF Fund of Fund**

	<p>The cumulative gross exposure through units of Aditya Birla Sun Life Silver ETF, Debt &amp; Money market instruments (including Cash and Cash Equivalent) 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.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.</p> <p><b>Portfolio Rebalancing</b></p> <p><u>Rebalancing due to Short Term Defensive Consideration</u></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><u>Rebalancing due to Passive Breach:</u></p> <p>Further, as per para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024.</p>
<p><b>Investment Strategy</b></p>	<p>The investment objective of the scheme is to provide returns that tracks returns provided by Aditya Birla Sun Life Silver ETF. To achieve the investment objective, the scheme will invest in units of Aditya Birla Sun Life Silver ETF. Accordingly, the Scheme may buy/sell the units of Aditya Birla Sun Life Silver ETF either directly with the Fund or through the secondary market on the Stock Exchange(s).</p> <p>The scheme would also invest in debt &amp; money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions.</p> <p>The AMC shall endeavor that the returns of Aditya Birla Sun Life Silver ETF Fund of Fund shall correspond with that of Aditya Birla Sun Life Silver ETF to its best efforts. The deviation from the underlying Aditya Birla Sun Life Silver ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.</p>
<p><b>Risk Profile of the Scheme</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SIM) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: risk associated with investing in Aditya Birla Sun Life Silver ETF, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk, Pre-payment Risk, etc., risks associated with creation of segregated portfolios. The Scheme shall not engage in foreign securities, derivatives, securitized debt, Repo in corporate debt, Credit Default Swaps, short selling, stock lending &amp; borrowing, debt instruments with special features and credit enhancements or structured obligations. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry</p>

	<p>a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that the Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of IDCW and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Payouts of IDCW will be entirely at the discretion of the Trustee.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p><b>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</b></p>
<b>Plans/Options</b>	<ul style="list-style-type: none"> <li>• <b>Plan-</b> The Scheme will have <b>Regular Plan and Direct Plan</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</li> <li>• <b>Options under each Plan(s) :</b> <ol style="list-style-type: none"> <li>1. Growth Option and</li> <li>2. Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW &amp; Reinvestment of IDCW)^</li> </ol> <p><i>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i></p> </li> <li>• <b>Default Option/ Sub-Option:</b> Growth Option</li> </ul> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
<b>Applicable NAV (after the scheme opens for subscriptions and redemptions )</b>	<p>n accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.</li> <li>• Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.</li> <li>• In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts.</li> </ul> <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic instalment date.</p> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>

Aditya Birla Sun Life **Silver ETF Fund of Fund**

<b>Minimum Application Amount/ Number of Units</b>	<b>Fresh Purchase (Incl. Switch-in):</b> Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter <b>Additional Purchase (Incl. Switch-in):</b> Minimum of Rs.100/- and in multiples of Re.1/- thereafter <b>Repurchase for all Plans/Options:</b> In Multiples of Re. 1/- or 0.001 units.																											
<b>Despatch of Redemption Request</b>	Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																											
<b>Benchmark Index</b>	Price of silver (based on LBMA Silver daily spot fixing price).																											
<b>IDCW Policy</b>	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.																											
<b>Name of the Fund Manager</b>	Mr. Rupesh Gurav																											
<b>Name of the Trustee Company</b>	Aditya Birla Sun Life Trustee Private Limited																											
<b>Performance of the scheme :</b>	<p><b>I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2024:</b></p> <table border="1"> <thead> <tr> <th>Returns</th> <th>1 year</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Aditya Birla Sun Life Silver ETF Fund of Fund - Direct Plan <i>(Inception – February 2, 2022)</i></td> <td>24.22</td> <td>14.85</td> </tr> <tr> <td>Domestic Price of Silver</td> <td>25.16</td> <td>15.17</td> </tr> <tr> <td>Aditya Birla Sun Life Silver ETF Fund of Fund - Regular Plan <i>(Inception – February 2, 2022)</i></td> <td>23.64</td> <td>14.26</td> </tr> <tr> <td>Domestic Price of Silver</td> <td>25.16</td> <td>15.17</td> </tr> </tbody> </table> <p><b>Note:</b> Past performance may or may not be sustained in future. For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any. Returns are in % and absolute returns for period less than 1 year &amp; CAGR for period 1 year or more. Load and taxes not considered.</p> <p><b>II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)</b></p>  <table border="1"> <caption>Absolute Returns for Each Financial Year (FY APR-MAR)</caption> <thead> <tr> <th>Financial Year</th> <th>Aditya Birla Sun Life Silver ETF FoF - Regular Plan</th> <th>Domestic Price of Silver</th> <th>Aditya Birla Sun Life Silver ETF FoF - Direct Plan</th> </tr> </thead> <tbody> <tr> <td>Apr 2023 - Mar 2024</td> <td>1.96%</td> <td>1.34%</td> <td>2.46%</td> </tr> <tr> <td>Apr 2022 - Mar 2023</td> <td>5.97%</td> <td>6.49%</td> <td>6.59%</td> </tr> </tbody> </table> <p><b>Past performance may or may not be sustained in future.</b></p>	Returns	1 year	Since Inception	Aditya Birla Sun Life Silver ETF Fund of Fund - Direct Plan <i>(Inception – February 2, 2022)</i>	24.22	14.85	Domestic Price of Silver	25.16	15.17	Aditya Birla Sun Life Silver ETF Fund of Fund - Regular Plan <i>(Inception – February 2, 2022)</i>	23.64	14.26	Domestic Price of Silver	25.16	15.17	Financial Year	Aditya Birla Sun Life Silver ETF FoF - Regular Plan	Domestic Price of Silver	Aditya Birla Sun Life Silver ETF FoF - Direct Plan	Apr 2023 - Mar 2024	1.96%	1.34%	2.46%	Apr 2022 - Mar 2023	5.97%	6.49%	6.59%
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<b>Additional Scheme Related Disclosures</b>	<b>i. Scheme's portfolio holdings</b> i.e. Top 10 holdings by issuer and fund allocation towards various sectors																											

Aditya Birla Sun Life **Silver ETF Fund of Fund**

	<p>Kindly refer for details <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures">https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</a></p> <p><b>ii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly</b> Kindly refer for details <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio">https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio</a></p> <p><b>iii. Portfolio Turnover Rate:</b> NIL.</p> <p><b>iv. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s) as at September 30, 2024:</b></p> <table border="1" data-bbox="472 521 1390 725"> <thead> <tr> <th rowspan="2">Sr. No.</th> <th rowspan="2">Scheme's Manager</th> <th colspan="2">Fund/Net Value</th> <th rowspan="2">Market Value ( in Rs.)</th> </tr> <tr> <th>Units</th> <th>NAV per unit (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Mr. Haresh Mehta</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>2.</td> <td>Mr. Pranav Gupta</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.</p> <p><b>v. Investments of AMC in the Scheme :</b> Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme.</p> <p>The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF) Regulations, 1996. 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 or associate may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations &amp; circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.</p> <p>Link to view the same: <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures">https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</a></p>	Sr. No.	Scheme's Manager	Fund/Net Value		Market Value ( in Rs.)	Units	NAV per unit (in Rs.)	1.	Mr. Haresh Mehta	-	-	-	2.	Mr. Pranav Gupta	-	-	-
Sr. No.	Scheme's Manager			Fund/Net Value			Market Value ( in Rs.)											
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<b>Load Structure</b>	<p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>For redemption/switch out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV.</li> <li>For redemption/switch out of units after 30 days from the date of allotment: Nil.</li> </ul> <p>The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Section IV of this Scheme Information Document.</p>																	
<b>Recurring expenses</b>	<p>Actual (unaudited) expenses for the financial year ended March 31, 2024: Regular Plan (0.66%) and Direct Plan (0.17%)</p> <p><b>Maximum estimated permissible expense as a % per annum of daily net assets:</b></p> <table border="1" data-bbox="472 1597 1390 2004"> <thead> <tr> <th>Expense Head</th> <th>% p.a. of daily Net Assets*</th> </tr> </thead> <tbody> <tr> <td>Investment Management &amp; Advisory Fee</td> <td rowspan="6">Upto 1.00%</td> </tr> <tr> <td>Audit fees/fees and expenses of trustees</td> </tr> <tr> <td>Custodial Fees</td> </tr> <tr> <td>Registrar &amp; Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td> </tr> <tr> <td>Marketing &amp; Selling Expenses including Agents Commission and statutory advertisement</td> </tr> <tr> <td>Costs related to investor communications</td> </tr> </tbody> </table>	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								
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Aditya Birla Sun Life **Silver ETF Fund of Fund**

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)	
<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b>	<b>Upto 1.00%</b>
Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%
<p><i>The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</i></p> <p><i>**such expenses shall not be charged to the scheme where the exit load is not levied or applicable.</i></p> <p><i>^ over and above 12 bps for cash market transactions.</i></p> <p><b>Note:</b></p> <p>(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.</p> <p><sup>^</sup>In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the Scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>(b) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, AMC may charge the following Fees and expenses as mentioned below:</p> <p>a. <b>Investment Management and Advisory Fees:</b> AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>b. <b>Other than Investment Management and Advisory Fees:</b> 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.</p> <p><b>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.</b></p> <p>(c) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors<sup>^</sup> from beyond top 30 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.</p> <p><sup>^</sup>As per para 10.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".</p> <p><i>*Beyond Top 30 (B30) cities shall mean beyond top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.</i></p> <p>In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged</p>	

	<p>on proportionate basis in accordance with para 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024. <i>Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.</i></p> <p>The expense so charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.</p> <p>(d) 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 dated June 27, 2024, 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.</p> <p>(e) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.</p> <p>(f) <b>Maximum Permissible expense:</b> The maximum total expense ratio (TER) that can be charged to the Scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.</p> <p>Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.</p> <p>The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p>
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) by 10.00 a.m. of the next business day.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>
<b>For Grievances Investor please contact</b>	<p>• <b>Contact details for general service requests:</b> Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services.</p>



	<p>• <b>Contact details for complaint resolution:</b></p> <p>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: <a href="mailto:care.mutualfunds@adityabirlacapital.com">care.mutualfunds@adityabirlacapital.com</a></p> <p><b>Registrar &amp; Transfer Agents</b> Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>
<b>Unitholders' Information</b>	<p>All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p> <p><b>Portfolio Disclosures</b> In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. <a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio">https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio</a></p>

	<p><b>Half yearly results</b> Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31<sup>st</sup> March and on 30<sup>th</sup> September), host a soft copy of its unaudited financial results on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>). Further, the Mutual Fund / AMC will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p> <p><a href="https://mutualfund.adityabirlacapital.com/financials">https://mutualfund.adityabirlacapital.com/financials</a></p> <p><b>Annual report</b> 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</p> <p><a href="https://mutualfund.adityabirlacapital.com/financials">https://mutualfund.adityabirlacapital.com/financials</a></p> <p><b>Scheme Summary Document</b> 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.</p> <p>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).</p> <p><a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures">https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</a></p> <p><b>Risk-o-meter</b> Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p> <p><a href="https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter">https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter</a></p>
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Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

Date: November 29, 2024



Place: Mumbai



## MUTUAL FUNDS

### Aditya Birla Sun Life Silver ETF Fund Of Fund

(An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF)

<b>This Product is suitable for investors who are seeking*:</b>	<b>Scheme Riskometer</b>	<b>Benchmark Riskometer Price of silver</b>
<ul style="list-style-type: none"> <li>Investors seeking returns that are in line with the performance of Aditya Birla Sun Life Silver ETF over the long term.</li> <li>Investments in the units of Aditya Birla Sun Life Silver ETF, which in turn invests in physical silver of 99.9% purity (fineness)</li> </ul>	 <p>Investors understand that their principal will be at <b>Very High</b> risk</p>	 <p>Benchmark Riskometer is <b>Very High</b> risk</p>

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

(Please read the instructions before filling up the form. All sections to be completed in english in black / blue coloured ink and in block letters.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)	Application No.
			E	

Distributor Mobile No.	Distributor Email Id
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Applicable only for Regular Schemes. Please note the Distributor Mobile & Email Id will not be updated in the Broker Master and will be restricted to this transaction only.

EUIN is mandatory for "Advisory Transactions". Ref. Instruction No. 9

I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
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Existing Unitholder please fill in your Folio No., Name & Email ID and then proceed to Section 5 (Applicable details and Mode of holding will be as per the existing Folio No.)

Existing Folio No.	GSTIN
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#### 1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY) (Refer Instruction No. 2,3,4) Fresh / New Investors fill in all the blocks. (1 to 8) In case of investment "On behalf of Minor", Please Refer Instruction no. 2(ii)

Name of First/Sole Applicant (as per PAN Card)#	<table border="1"> <tr> <td>Mr.</td><td>Ms.</td><td>M/s.</td> <td colspan="24"></td> </tr> </table>	Mr.	Ms.	M/s.																								
Mr.	Ms.	M/s.																										
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										Date of Birth**	D	D	M	M	Y	Y	Y	Y										
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Name of the Second Applicant (as per PAN Card)#	<table border="1"> <tr> <td>Mr.</td><td>Ms.</td><td>M/s.</td> <td colspan="24"></td> </tr> </table>	Mr.	Ms.	M/s.																								
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Name of the Third Applicant (as per PAN Card)#	<table border="1"> <tr> <td>Mr.</td><td>Ms.</td><td>M/s.</td> <td colspan="24"></td> </tr> </table>	Mr.	Ms.	M/s.																								
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(Prefix if any)	14 digit KYC Number																											
Name of the Guardian (as per PAN Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)	<table border="1"> <tr> <td>Mr.</td><td>Ms.</td><td>M/s.</td> <td colspan="24"></td> </tr> </table>	Mr.	Ms.	M/s.																								
Mr.	Ms.	M/s.																										
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(Prefix if any)	14 digit KYC Number																											

#The application is liable to get rejected if the applicant/s / guardian name does not match with PAN card

\*\* Date of Birth is Mandatory for all applicants.

#### Acknowledgement Slip (To be filled in by the Investor)

#### Aditya Birla Sun Life Silver ETF Fund of Fund

Application No.
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Collection Centre / ABSLAMC Stamp & Signature
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Received from Mr. / Ms. \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

[Please Tick (✓)] Enclosed  PAN/PEKRN Proof  KYC Complied





**8. FATCA & CRS INFORMATION [Please tick (✓)]** For Individual Investors including Sole Proprietor (Non Individual Investors should mandatorily fill separate FATCA detail form)

The below information is required for all applicant(s)/ guardian

Address Type:  Residential or Business  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Name of Applicant			
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No <sup>^</sup>			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

**9. DECLARATION(S) & SIGNATURE(S)** (Refer Instruction No. 1)

To,

The Trustee,

Aditya Birla Sun Life Trustee Private Limited.

Date	D	D	M	M	Y	Y	Y	Y
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Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time. I/We have understood the details of the scheme & I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.

**For Non-Individual Investors:** I/We hereby confirm that the object clause of the constitution document of the entity (viz. MOA / AOA / Trust Deed, etc.), allows us to apply for investment in this scheme of Aditya Birla Sun Life AMC Limited and the application is being made within the limits for the same. I/We are complying with all requirements / conditions of the entity while applying for the investments and I/We, including the entity, if the case may arise so, hereby agree to indemnify ABSLAMC / ABSLMF in case of any dispute regarding the eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity.

**For NRIs only:** I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR account. (Refer Inst. No. 6)

I/We confirm that details provided by me/us are true and correct.\*\*

\*\* I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Aditya Birla Sun Life AMC Limited (Investment Manager of Aditya Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.adityabirlasunlifemf.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be solely liable for all the costs and consequences thereof.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

"I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."

**FATCA & CRS Declaration:** I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No.13)

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
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# Instructions for filling the Application Form

## 1. GENERAL INSTRUCTIONS

- Please read the terms of the Key Information Memorandum, the Statement of Additional Information/Scheme Information Document and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Application form should be completed in English and in **BLOCK LETTERS**. Please tick in the appropriate boxes wherever applicable.
- The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H.U.F., the Karta should sign on behalf of the H.U.F.
- The application complete in all respects along with the cheque must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- All cheques and must be drawn in favour of "Aditya Birla Sun Life MF NFO Account" and crossed "Account Payee Only". A separate cheque must accompany each application/ each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- Investors already holding a folio in Aditya Birla Sun Life AMC Limited can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

## 2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.**
- In case of application in the name of minor, the minor has to be the first and the sole holder. No joint holder will be allowed with the Minor as the first or sole holder. The Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024 read with SEBI circular dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/Committee Resolution/Authority Letter	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association	✓					
Trust Deed		✓				
Partnership Deed				✓		
Bye-laws			✓			
List of authorised Signatories with name, designation & Specimen Signature	✓	✓	✓	✓	✓	✓
Overseas Auditor's certificate					✓	
Power of Attorney						✓

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF / Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option\*/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

- QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/ IMD/ FII&C/13/2012 dated June 07, 2012, as applicable.

- Creation Unit size for the Scheme shall be 1,00,000 units and in multiples thereof.**

## 3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

**Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

In case of Minor Accounts, 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.

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.

## (B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund(s)) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option\* distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the Beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / Income Distribution cum capital withdrawal option\* proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended 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.

## 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com), [www.amfindia.com](http://www.amfindia.com) and [www.cdsindia.com](http://www.cdsindia.com) to know detailed procedure for KYC compliance.

**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**

To further clarify, the above category of investors shall include:

- their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- each of the applicants, in case of investments in joint names; and
- Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by investor directly in the prescribed manner.

Pursuant to para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated June 27, 2024, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com).
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar

authentication / verification of UIDAI.

- IPV / VIPV will not be required by the AMC RI when the KYC form has been submitted online, documents have been provided through digilocker or any other source which could be verified online.
- 5. As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
- 6. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

For further details with respect to KYC process, please read Statement of Additional Information.

#### 5. MODE OF PAYMENT

- i) Payment shall be accepted through RTGS/NEFT/Cheque
- ii) Payment through Stock invest, outstating cheques and third party payments will not be accepted.
- iii) For all mode of payments, details of source account, source bank name and source branch name should be mentioned.

#### iv) Restriction on acceptance of Third Party Payment:

- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).

- b) **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

- c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

i. Investment on behalf of minor represented by a natural or legal guardian or such other category of investor who may be notified by SEBI from time to time where payment for investment by means of cheque or any other mode is from the bank details should be of the minor, parent or legal guardian of the minor, or joint account of the minor with parent or legal guardian.

ii. Payment by an Employer on behalf of employees under lump-sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.

iii. Custodian on behalf of an FII or a client.

- d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations along with the application form without which such applications will be rejected/ not processed/refunded:

i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com) for the said Declaration Form.

ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

- e) Investors are requested to note that, in case of:

**i. Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/Income Distribution cum capital withdrawal option<sup>a</sup> proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

b. a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

# Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

\* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

**ii. Payment by RTGS, NEFT, ECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

#### 6. NRI INVESTORS

##### Repatriation basis:

Payments by NRIs/FIIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

##### Non Repatriation basis:

NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident of India (NRO) account payable at the cities where the Investor Service Centres are located.

#### 7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination.

Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request

for fresh nomination.

- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of Attorney (POA) holders.
- iv) In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
- v) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- vi) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- vii) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii) Nomination shall not be allowed in a folio/account held on behalf of a minor.
- ix) Nomination in respect of the units stands rescinded upon the transfer of units.
- x) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- xi) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- xiv) Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

#### B. ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION<sup>a</sup>

ABSLAMC will endeavor to credit the redemptions/Income Distribution cum capital withdrawal option<sup>a</sup>

withdrawal option 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/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque inspite of an investor opting for Electronic Payout.

#### 9. DIRECT APPLICATIONS AND EUIN

- a. Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**

- b. Employee Unique Identification Number (EUIIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIIN in the application/ transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

#### 10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

#### 11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website ([www.adityabirlacapital.com](http://www.adityabirlacapital.com)) and other services mentioned herein aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for every transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or software contained in such PC or Internet access device through

which the online services are accessed by the user is damaged or lost in any manner whatsoever.

- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent / statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
  - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
  - b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
  - c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.
- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users with any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur,

sustain, suffer or be put to as a consequence of or arising out of the user's use of the said online services.

- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

## 12. RTGS/ NEFT

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ NEFT.

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as ABSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. ABSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message.

If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day.

ABSLMF shall not be liable for delay in payments to the Investor if:

a. Incorrect and insufficient details are provided.

b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Netware or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

## 13. DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**APPLICATION NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.**

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