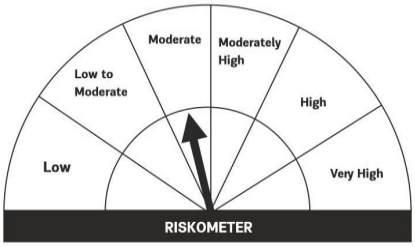
Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA CAPITAL
1800-270-7000

Scheme Information Document

ADITYA BIRLA SUN LIFE CRISIL SDL PLUS AAA PSU APR 2027 60:40 INDEX FUND

(An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.)

This product is suitable for investors who are seeking*:	
• Income over the target maturity period • An open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	 Investors understand that their principal will be at Moderate risk

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

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

Offer of units of Rs. 10/- each during the New Fund Offer and Continuous Offer for Units at NAV based prices.

NEW FUND OFFER OPENS ON	**FRIDAY, MARCH 25, 2022**
NEW FUND OFFER CLOSES ON	**MONDAY, MARCH 28, 2022**
SCHEME RE-OPENS ON	**Within 5 business days from date of allotment**

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered

for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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

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This Scheme Information Document is dated March 15, 2022.

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund
Type of the Scheme	An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.
Investment Objective	The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 before expenses, subject to tracking errors. **The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.**
Tenure of the Scheme	Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund is an open ended target maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk. In line with maturity profile of the underlying Index, the maturity of the Scheme will be April 30, 2027 ("Maturity Date"). If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day.
Plans/ Options offered	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) **Income Distribution cum Capital Withdrawal Option ("IDCW")** (Payout of IDCW)^ (2) **Growth** Option *^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.* ****<u>DIRECT PLAN</u>:** (1) **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.** (2) **Eligible investors**: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. (3) **Modes for applying:** Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors]. (4) **How to apply:** **(a)** Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. **(b)** Investors should also indicate "Direct" in the ARN column of the application form. **Payout of IDCW** Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no

	assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavor to credit the payouts of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NACH). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid. In case the IDCW amount payable is less than or equal to Rs. 100/- (Rupees One Hundred Only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-IDCW date at Applicable NAV The amount of IDCW reinvested will be net of applicable taxes. **Growth Option** Under this option, no IDCW will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.
Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)	**Default Option/ Sub-Option:** Growth Option In case of valid application received without indicating choice between Growth and IDCW option, the same shall be considered as Growth Option and processed accordingly. **Default Plan:** Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:

Scenario	*Broker Code mentioned by the investor*	*Plan mentioned by the investor*	*Default Plan to be captured*
1	*Not mentioned*	*Not mentioned*	*Direct Plan*
2	*Not mentioned*	*Direct*	*Direct Plan*
3	*Not mentioned*	*Regular*	*Direct Plan*
4	*Mentioned*	*Direct*	*Direct Plan*
5	*Direct*	*Not Mentioned*	*Direct Plan*
6	*Direct*	*Regular*	*Direct Plan*
7	*Mentioned*	*Regular*	*Regular Plan*
8	*Mentioned*	*Not Mentioned*	*Regular Plan*

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Liquidity	The Scheme will offer for purchase/switch-in and redemption/switch-out of units at NAV based prices on every Business Day on an ongoing basis, commencing not later than 5 (five) business days from the date of allotment. The Mutual Fund shall dispatch the Redemption proceeds within 10 working days from the date of acceptance of the Redemption request. In line with maturity profile of the underlying Index, the maturity of the Scheme will be April 30, 2027 ("Maturity Date"). The Scheme will distribute all of its maturity proceeds (Net Assets) to the Unitholders within 10 (Ten) Business days from the date of maturity of the

	Scheme, in line with current regulatory timelines.
Flexibility	The Mutual Fund will allow investors the flexibility to switch their investments (subject to minimum application amount under the scheme) from any other scheme(s) / plans managed by Mutual Fund, Fund, as per the features of the respective scheme offered by the Mutual Fund to Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund during the New Fund Offer period and on an ongoing basis (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched).
Minimum Application Amount	**<u>During New Fund Offer Period:</u>** Minimum of Rs.500/- and in multiples of Re. 1/- thereafter during the New Fund Offer period. **<u>During Ongoing Offer period:</u>** **Fresh Purchase (Incl. Switch-in):** Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter **Additional Purchase (Incl. Switch-in):** Minimum of Rs.500/- and in multiples of Re.1/- thereafter **Repurchase for all Plans/Options:** Minimum Rs. 100 and any amount thereafter.
Transparency / NAV Disclosure	The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. Further, the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC. In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of each fortnight and within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. .
Option to hold Units in dematerialized (demat) form	The Unit holders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Unitholders opting to hold the units in electronic (demat) form must provide their Demat Account details in the specified section of the application form at the time of subscribing to the units. For further details, please refer to page 57.
Transfer of Units	Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the

	provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).
Benchmark Index	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027
Load	**The following load structure will be applicable during the NFO period and Ongoing Offer Period:** **Entry Load:** Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. **Exit Load:** For redemption / switch-out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Section IV of this Scheme Information Document.
Application Supported by Blocked Amount (ASBA)	Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the **Applications Supported by Blocked Amount (ASBA)** facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form. Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted-in to receive the transaction charges on basis of type of product) as under: **First Time Mutual Fund Investor (across Mutual Funds):** Transaction charge of Rs. 150/- for subscription of Rs.10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted. **Investor other than First Time Mutual Fund Investor:** Transaction charge of Rs. 100/- per subscription of Rs.10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted. However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments. **Transaction charges shall not be deducted/applicable for :** o Purchases /subscriptions for an amount less than Rs. 10,000/-; o Transaction other than purchases / subscriptions relating to new inflows such as Switches, STPs, etc. o Transactions carried out through the Stock Exchange Platforms for Mutual Funds. **No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent).**

	For further details on transaction charges refer to the section 'Transaction Charges'.

Investors in the Scheme are not being offered any guaranteed / assured returns.
Investors are advised to consult their Legal / Tax and other Professional Advisors with regard to tax / legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.

Section I – INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting capital markets and money markets.
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme and may not necessarily provide a basis of comparison with other investments.
- Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund is the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1,00,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

SCHEME SPECIFIC RISK FACTORS

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 or one or more securities covered by / included in the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of securities due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the respective stock exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from the closing price considered in the Index.
3. CRISIL Indices Limited undertakes periodic reviews of the securities that are represented in the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, there allocation process may not occur instantaneously and may not permit precise mirroring of CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 during this period.
4. The potential of trades of ail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
7. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
   - Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error not to exceed by of 2% per annum from its Benchmarks.

- However, it needs to be clearly understood that his is just an indicative range and that the actual tracking error can be higher or lower than the range given.
- In the event the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 is dissolved or is withdrawn by CRISIL Indices Limited or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as track a different and suitable index or to suspend tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 till such time it is dissolved/withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

Passive Investments:

The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

Risk Factors associated with investments in Fixed Income Securities:

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today's characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.
- The above are some of the common risks associated with investments in fixed income and money market securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

Tracking Error Risk:

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.

Risks factors associated with investments in Repo Transactions in Corporate Bond:

In repo transactions, also known as are poor sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

- **Counter party Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. The Investment Manager will endeavour to manage counterparty risk by dealing only with counterparties, having strong credit profiles, approved by our credit risk analysis team. The exposure to each counterparty will be within the overall approved credit limits. Also the counterparty risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities.
- **Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA or equivalent and above rated money market and corporate debt securities. Any rating downgrade will tantamount to either an early termination of the repo agreement or a call for fresh margin to meet the minimum haircut requirement. In addition, the Investment manager may apply a higher haircut on the underlying security than mentioned above to adjust for the illiquidity and interest rate risk on the underlying instrument. The adequacy of the collateral will be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager shall then arrange for additional collateral from the counterparty, within a period of 1 business day. If the counterparty is not able to top-up either in form of cash / collateral, it shall tantamount to early termination of the repo agreement.

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

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

Credit risk: The scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated. Investment in unrated securities may be riskier compared to investment in rated instruments due to non-availability of third party assessment on the repayment capability of the issuer. As the securities are unrated, an independent opinion of the rating agency on the repayment capability of the issuer will not be available. The issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. This may impact the NAV of the segregated portfolio and resultant loss to the Unit holders.

Listing of units: Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies

with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

D. SPECIAL CONSIDERATIONS

- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his / her own professional tax advisor.
- The NAV of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors, settlement periods and transfer procedures.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information (SAI) / Scheme Information Document.
- Mutual Funds are vehicles of securities investments that are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors that impact the value of the Scheme's investments include, but are not restricted to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences.
- Growth, appreciation, IDCW, bonus, income, etc. if any, referred to in this Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
- Investors should study this SID carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before taking a decision to invest/redeem Units. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors associated with the Scheme.
- From time to time, funds managed by the associates of the Sponsor may invest either directly or indirectly in the Scheme. The funds managed by these associates may acquire a substantial portion of the Scheme's Units and collectively constitute a major investment in the Scheme. Accordingly, Redemption of Units held by such funds may have an adverse impact on the value of the Units of the Scheme because of the timing of any such Redemption and may affect the ability of other Unit Holders to redeem their respective Units.
- A Unitholder may invest in the scheme and acquire a substantial portion of the scheme units. The repurchase of units by the Unitholder may have an adverse impact on the units of the scheme, because the timing of such repurchase may impact the ability of other Unit holders to repurchase their units.
- In respect of transaction in Units of the Scheme through Stock Exchange Platform for Mutual Funds, allotment and redemption of Units on any Business Day will depend upon the modalities of processing viz. collection of application form, the order processing / settlement by respective stock exchanges and their respective clearing corporations, on which the Fund has no control. Moreover, transactions conducted through the Stock Exchange Platform shall be governed by the guidelines and directives issued by respective recognised stock exchange(s).
- The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Riskometer categorizes the scheme of Fund under different levels of risk based on the respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the scheme falling under the same level of risk in

the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing. Further, pursuant to SEBI circular dated October 05, 2020, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on their website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.

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

  Account statements or financial information pertaining to the investor, if it is to be sent over the internet to the Unitholder, distributors or any other entity as indicated above, will be sent only through a secure means and / or through encrypted electronic mail.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- Neither this Document nor the Units have been registered in any jurisdiction. The distribution of this Document in certain jurisdictions may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this Document are required to inform themselves about and to observe any such restrictions and or legal compliance requirements.
- **Other Activities of ABSLAMC**
  1. Aditya Birla Sun Life AMC Limited is registered with SEBI vide Registration Certificate no.PM/INP000000597 to act as Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993.
  2. Aditya Birla Sun Life AMC Limited is also appointed as an investment manager to the Venture Capital Fund- Aditya Birla Real Estate Fund (bearing Registration No. IN/VCF/09-10/169 dated February 26, 2010 registered with SEBI under the SEBI (Venture Capital Funds) Regulations, 1996.
  3. SEBI vide its letters dated August 20, 2009 having reference no. IMD/SM/174044/2009 and August 16, 2010 having reference no. IMD/SM/16522/10 granted its no-objection to Aditya Birla Sun Life AMC Limited (ABSLAMC) to set up wholly owned subsidiaries, namely; Aditya Birla Sun Life Asset Management Company Pte Ltd., incorporated in the Republic of Singapore under the Companies Act, Cap. 50 bearing license no CMSI00176-I; Aditya Birla Asset Management Company Ltd., incorporated in Dubai under the Companies Law, DIFC Law no.2 of 2009 bearing registration no. 0993, for undertaking fund management services, investment advisory services, distribution of financial products or any such permissible activity subject to SEBI (Mutual Funds) Regulations, 1996. Further, its subsidiary company, Aditya Birla Sun Life AMC (Mauritius) Limited (erstwhile Birla Sun Life AMC (Mauritius) Limited), is registered with Financial Service Commission and acts as Investment Manager to India Advantage Fund Limited, a Collective Investment Company set-up in Mauritius having license no. OC96002833 under approval of SEBI vide its letter dated April l8, 1996 having reference no. IIMARP/1108/96.
  4. ABSLAMC also acts as an Investment Manager to Aditya Birla Real Estate Debt Fund (Category II) registered with Securities and Exchange Board of India (SEBI) on January 27, 2016 at Mumbai having registration number as IN/AIF2/15-16/0200.
  5. Further, the Company has also received SEBI registration for Alternative Investment Fund (AIFs) Category III namely 'Aditya Birla Sun Life AIF Trust – I' under registration code IN/AIF3/17-18/0319 dated April 11, 2017 and AIF Category II namely 'Aditya Birla Sun Life AIF Trust – II' under registration code IN/AIF2/17-18/0513 dated January 19, 2018.
  6. Pursuant to the no-objection from SEBI vide its email dated July 15, 2020, ABSLAMC will offer non-binding Investment Advisory Services (including credit research) to Funds/Schemes managed by Aditya Birla Sun Life Asset Management Company Pte. Limited, a wholly owned

subsidiary of ABSLAMC incorporated in Singapore. While undertaking the aforesaid business activity, ABSLAMC will ensure that (i) There is no conflict of interest with the activities of the Fund; (ii) Interest of the Unit holder(s) of the Schemes of the Fund are protected at all times; and (iii) This business activity is in Compliance with the provisions of Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 and relevant circulars issued in this regard from time to time.

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

E. DEFINITIONS

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

"AMC" or "Asset Management Company or "Investment Manager" or "ABSLAMC"	Aditya Birla Sun Life AMC Limited, incorporated under the provisions of Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Aditya Birla Sun Life Mutual Fund.
"Applicable NAV"	The NAV applicable for purchase or redemption or switching, based on the time of the Business Day on which the application is accepted.
"Applications Supported by Blocked Amount" or "ASBA"	ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.
"Beneficial owner"	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
"Business Day"	A day other than: – Saturday and Sunday or – A day on which the banks in Mumbai and / RBI are closed for business / clearing or – A day on which the Stock Exchange, Mumbai is closed or – A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received or – A day on which Sale and Repurchase of Units is suspended by the AMC or – A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centers.
"Consolidated Account Statement" or "CAS"	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, payout of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
"Corporate debt securities"	Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.
"Custodian"	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Citibank NA.
"Depository"	Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).

"Depository Participants"	Depository Participant (DP) means a person registered as such under sub-section (1A) of section 12 of the SEBI Act, 1992.
"Distributor"	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and empaneled by the AMC to distribute / sell /market the schemes of the Fund.
"Exit Load"	Load on Redemption / Repurchase / Switch out Units.
"Equity related instruments"	Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
"Fixed Income Securities"	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognized / permitted which yield a fixed or variable rate by way of interest, premium, discount or a combination of any of them.
"Foreign Portfolio Investor" or "FPI"	Means a person who satisfies the eligibility criteria prescribed under regulation 4 of SEBI (Foreign Portfolio Investors) Regulations, 2014 and has been registered under Chapter II of these regulations, which shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992. Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
"Fund Manager"	Person/s managing the scheme.
"Gilt or Government Securities"	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
Income Distribution cum capital withdrawal ("IDCW")	When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account (investors capital) and this amount can be distributed to investors under this option.
"Investment Management Agreement"	The agreement dated December 16, 1994 entered into between Aditya Birla Sun Life Trustee Private Limited and Aditya Birla Sun Life AMC Limited, as amended from time to time.
"Investor Service Centres" or "ISCs" or "Official Points of acceptance of transactions"	Designated branches of Aditya Birla Sun Life AMC Limited or such other enters / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the Scheme Information Document shall be reckoned at these official points.
"Load"	In the case of Repurchase / Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Repurchase / Redemption / Switch out and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
"Main Portfolio"	Main Portfolio shall mean the Scheme portfolio excluding the Segregated Portfolio.
"Market Capitalisation"	Market value of the listed company, which is calculated by multiplying its current market price by number of its shares outstanding.
"Money Market Instruments"	Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time subject to regulatory approvals, if any.
"Mutual Fund" or	Aditya Birla Sun Life Mutual Fund, a trust set up under the provisions of the

"the Fund"	Indian Trusts Act, 1882.
"NAV"	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
"New Fund Offer (NFO)"	Offer of units of Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund during the New Fund Offer.
"NRI"	A Non-Resident Indian or a person of Indian origin residing outside India.
"Overseas Citizen of India" or "OCI"	A person registered as an overseas citizen of India by the Central Government under section 7A of 'The Citizenship Act, 1955'. The Central Government may register as an OCI a foreign national (except a person who is or had been a citizen of Pakistan or Bangladesh or such other person as may be specified by Central Government by notification in the Official Gazette), who was eligible to become a citizen of India on 26.01.1950 or was a citizen of India on or at any time after 26.01.1950 or belonged to a territory that became part of India after 15.08.1947 and his/her children and grandchildren (including Minor children), provided his/her country of citizenship allows dual citizenship in some form or other under the local laws.
"Person of Indian Origin" or "PIO"	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
"RBI"	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
"RBI Regulations"	Rules, regulations, guidelines or circulars as notified by RBI from time to time.
"Recognised Stock Exchange"	Stock exchanges recognized by SEBI.
"Redemption Price"	Redemption Price to an investor of Units under the Scheme (including Options thereunder) computed in the manner indicated elsewhere in this SID.
"Register of Unitholders"	Register of unitholders for the purposes of IDCW declaration shall mean the Statement of Beneficiary Position as may be received from the Depositories on the record date and the records of unitholders maintained by the Registrar and Transfer Agent in case of units not held in electronic (demat) form.
"Registrar and Transfer Agent"	Computer Age Management Services Limited (CAMS) is currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
"Repurchase / Redemption"	Repurchase / Redemption of Units of the Scheme as permitted.
"Repo/ Reverse Repo"	Sale/ Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell at a later date.
"Sale / Subscription"	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
"Scheme Information Document" or "SID"	This document issued by Aditya Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme for subscription.
"SEBI"	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
"SEBI (MF) Regulations" or "Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
"Segregated Portfolio"	Segregated Portfolio shall mean a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a Mutual Fund Scheme.
"Self Certified Syndicate Bank" or "SCSB"	Means a banker to an issue registered with the SEBI, which offers the facility of ASBA.

Single Consolidated Account Statement "SCAS"	Single Consolidated Account Statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.
"Statement of Additional Information" or "SAI"	The document issued by Aditya Birla Sun Life Mutual Fund containing details of Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference & is legally a part of the Scheme Information Document.
"Stock Exchange Platform for Mutual Funds"	Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. The transactions carried out on the above platform(s) shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (MF) Regulations and circulars/guidelines issued thereunder from time to time.
"Switch"	Redemption of a unit in any scheme of the Mutual Fund against purchase of a unit in another scheme (including the plans therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched and applicable load structure.
"The Scheme"	Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund
"Total Portfolio"	Total Portfolio shall mean the Scheme portfolio including the securities affected by the credit event.
"Tri-party Repo"	Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
"Trustee"	Aditya Birla Sun Life Trustee Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the schemes of Aditya Birla Sun Life Mutual Fund (ABSLMF).
"Trust Deed"	The Trust Deed dated December 16, 1994 (read with all amendments and supplemental trust deeds thereto) made by and between the Sponsor and Aditya Birla Sun Life Trustee Private Limited ("Trustee"), thereby establishing an irrevocable trust, called Aditya Birla Sun Life Mutual Fund as amended from time to time.
"Unit"	The interest of the Unit holder, which consists of, each Unit representing one undivided share in the assets of the Scheme.
"Unit holder"	A person holding Units in the Scheme of the Aditya Birla Sun Life Mutual Fund (ABSLMF) offered under this Scheme Information Document.

Interpretation

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

F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The Asset Management Company confirms that a Due Diligence Certificate duly signed by the Compliance Officer of Aditya Birla Sun Life AMC Limited, has been submitted to SEBI on March 15, 2022 which reads as follows:

Due Diligence Certificate

It is confirmed that:

(i) The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Sd/-

PLACE: Mumbai
DATE: March 15, 2022

Ms. Hemanti Wadhwa
Compliance Officer

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund is an open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.

B. INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 before expenses, subject to tracking errors.

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

C. ASSET ALLOCATION AND INVESTMENT PATTERN

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

Instrument	**Risk Profile**	**Allocation** (% of total Assets)	
		Minimum	**Maximum**
Debt instruments forming part of the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	Moderate	95%	100%
Cash and Debt/Money Market Instruments	Low	0%	5%

The cumulative gross exposure to debt instruments forming part of the index, debt, cash & money market instruments, repo transactions in corporate debt securities 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.

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

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

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Scheme intends to invest in repo /reverse repo in corporate debt securities upto 5% of the net assets of the Scheme.

Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019, replication of the Index by the Scheme shall be as follows:

(a) The Scheme shall replicate the index completely.

(b) In the event, if the condition laid down in para (a) above is not feasible due to non-availability of issuances of the issuer forming part of the index, the Scheme may invest in other issuances issued by the same issuer having deviation of +/- 10% from the weighted average duration of issuances forming part of the index, subject to single issuer limit of 15%. Further, at aggregate portfolio level, the duration of the Scheme shall not deviate +/- 5% from the duration of the index.

(c) In the event, if the conditions laid down in para (a) and para (b) above are not feasible, the Scheme shall invest in issuances of other issuer(s) within the index having duration, yield and credit rating in line with that of the non-available issuances of the issuer(s) forming part of the index, subject to single issuer limit of 15%. The duration of the Scheme shall not deviate +/- 5% from the duration of the index.

(d) In the event, if the conditions laid down in para (a), para (b) and para (c) above are not feasible, the Scheme shall invest in issuances of issuer(s) not forming part of the index with duration, yield and credit rating in line with that of the non-available issuances of issuer(s) forming part of the index. Such investment in issuances of issuer(s) not forming part of the index shall be maximum of 20% of the aggregate portfolio of the Scheme.

(e) The rationale for any deviation from para (a) above shall be recorded.
(f) In an event where the credit rating of an issuance falls below the investment grade or rating mandated in the index methodology, rebalancing by the Scheme shall be done within a period of 5 working days.

The scheme will not invest in derivatives, securitized debt instruments, securities lending and borrowing, short selling, Structured Obligations / Credit Enhancements, Foreign securities, Credit Default Swaps and debt instruments with special features.

Change in Asset Allocation
The above mentioned investment pattern is indicative and may change for short duration.
Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. The Fund Manager shall rebalance the portfolio within 7 days from the date of deviation to bring it in line with the asset allocation pattern as indicated in this SID. Further, in case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

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

About CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027: It seeks to measure the performance of portfolio of CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027.

The index is computed using the total return methodology including price return and coupon return.

Tracking Error
While the objective of the Scheme is to track the index, the performance may not be commensurate with the performance of CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 on any given day or over any given period. Such variations are commonly referred to as the tracking error. Tracking errors may result from a variety of factors including but not limited to:

- Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realisation of sale proceeds and / or the registration of any securities transferred and resulting delays in reinvesting them.
- The CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 reflect the prices of securities at close of business hours.
- However, the Scheme may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices considered in the Index.
- CRISIL Indices Limited undertakes the periodical review of the scrips that comprise the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 and may either exclude or include new securities. In such an event, the Scheme will endeavour to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 in a short period of time.
- The charging of expenses to the Scheme including investment management fees and custodian fees.
- The potential for trades to fail, which may result the Schemes not having acquired shares at a price necessary to track the index.
- The holding of a cash position and accrued income prior to distribution and accrued expenses.
- Disinvestments to meet redemptions, recurring expenses, payout of IDCW etc.

Due to the reasons mentioned above the other reasons that may arise, it is expected that the schemes may have a tracking error in the range of 2% per annum from their respective Benchmarks. However, in case of events like, IDCW issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Basket, etc. or in abnormal market circumstances, the tracking error

may exceed the above limits However, it needs to be clearly understood that the actual tracking error can be higher or lower than the range given.

D. INVESTMENT BY SCHEME

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

1. **Investment in PSU Bonds**: The Scheme would invest in bonds issued by PSU issuers comprising CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 and endeavor to track the benchmark index.
2. **Investment in State Development Loans (SDLs):** The Scheme would invest in State Development Loans issued by State Governments, comprising CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 and endeavor to track the benchmark index.
3. **Investment in money market instrument:** The Scheme may also invest in money market instruments, in compliance with Regulations. Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.
4. Certificate of Deposits (CDs).
5. Commercial Paper (CPs).
6. The non-convertible part of convertible securities.
7. Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables.

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

Debt and Money Markets in India

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

A] Government Debt

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

B] Non-Government Debt

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

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

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

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

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

The following table gives approximate yields prevailing on February 15, 2022 on some instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in the macro economic conditions and RBI Policies.

Instrument	Yield Range (% per annum)
Interbank Call Money	3.00-3.05
91 Day Treasury Bill	3.40-3.45
182 Day Treasury Bill	3.60-3.65
A1+ Commercial Paper 90 Days	3.65-3.70
5 Year Government of India Security	5.59-5.64
10 Year Government of India Security	6.01-6.06
1 Year Corporate AAA	4.25-4.30
3 Year Corporate AAA	5.27-5.32

Source: Crisil

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

Investment Process and Recording of Investment Decisions

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

Investment in other Schemes

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

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

Under Regulation 28(4) of the SEBI (MF) Regulations, 1996 inserted by Gazette Notification No. LADNRO/Gn/2014-15/01 dated May 06, 2014 and SEBI circular number SEBI/HO/IMD/DF4/CIR/P/2020/100 dated June 12, 2020, the sponsor or AMC shall not invest less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, in growth option of the scheme and such investment will not be redeemed unless the Scheme is wound up.

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.

Investment of Subscription Money

The AMC shall commence investment out of the NFO proceeds received in accordance with the investment objectives of the Scheme only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Tri-party Repos before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Tri-party Repos during the NFO period. The appreciation received from investment in Tri-party Repos shall be passed on to investors.

Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in Tri-party Repos shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

Borrowing by the Mutual Fund

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

E. INVESTMENT STRATEGY

The Scheme seeks to track the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 subject to tracking errors. Accordingly, the Scheme will invest in AAA rated PSU bonds and SDLs in line with benchmark of the Scheme. The maturity of the Scheme will be April 30, 2027 ("Maturity Date") and the Scheme will distribute all of its maturity proceeds (Net Assets) to the Unitholders within 10 (Ten) Business days from the date of maturity of the Scheme, in line with current regulatory timelines.

- The Scheme will follow Buy & Hold investment strategy in which existing bonds will be held till maturity unless sold for meeting redemptions, payment of IDCW, rebalancing requirement or optimizing portfolio construction process.
- The portfolio of eligible securities invested by the Scheme shall have, in aggregate, fundamental characteristics such as modified duration, weighted average maturity, aggregate credit ratings, aggregate Yield To Maturity (YTM) etc. along with other liquidity parameters in line with CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. The Scheme may or may not hold all of the eligible securities which are part of CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027, in line with SEBI circular no. SEBI/HO/IMD/ DF3/CIR/P/2019/147 dated November 29, 2019.

  The Issuer weight of the Scheme will be in line with the Issuer weights in the Index subject to suitability and availability of the eligible PSU bonds and SDLs from time to time.
- The Scheme may also participate in new issuances / private placement by the eligible issuers which are currently not part of the index but will eventually get included in the index during the next rebalancing period in line with SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019. The Scheme may participate in such issuances only if they meet all eligibility criteria as defined by the index and suitable from asset allocation perspective and other parameters of the Scheme.
- Further, the norms as indicated in para (1) of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019 reproduced below shall be adopted -
  (a) The constituents of the index shall be aggregated at issuer level.
  (b) The index shall have a minimum of 8 issuers.
  (c) No single issuer shall have more than 15% weight in the index.
  (d) The rating of the constituents of the index shall be investment grade.
  (e) The constituents of the index shall have a defined credit rating and defined maturity as specified in the index methodology.
- The Scheme's exposure to money market instruments will be in line with the asset allocation table.

Differentiation with existing open ended Index schemes of Aditya Birla Sun Life Mutual Fund:

Name of Existing Scheme	Asset Allocation Pattern	Primary Investment Pattern	Differentiation	AUM in Crs. (as on February 28, 2022)	No. Of Folios (as on February 28, 2022)
Aditya Birla Sun Life Nifty 50 Index	Under normal circumstances, the asset allocation pattern shall be as under: (% age of investible corpus)	The objective of the scheme is to generate	An open ended scheme tracking Nifty 50	319.80	15587

<table>
<tr>
<td>Fund</td>
<td>
<table>
<tr><th>Instrument</th><th>Normal Allocation</th><th>Risk Profile</th></tr>
<tr><td>Securities covered by the Nifty including Derivatives (upto 50%)</td><td>95% to 100%</td><td>Medium to High</td></tr>
<tr><td>Cash & Money Market Instruments including Mibor linked instruments</td><td>0 to 5%</td><td>Low to Medium</td></tr>
</table>
</td>
<td>returns that are commensurate with the performance of the Nifty, subject to tracking errors.</td>
<td>TR index</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aditya Birla Sun Life Nifty Midcap 150 Index Fund</td>
<td>Under normal circumstances, the asset allocation pattern shall be as under:
<table>
<tr><th>Instrument(s)</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr>
<tr><td>Equity & Equity related securities constituting the Nifty Midcap 150 Index</td><td>Medium to High</td><td>95%-100%</td></tr>
<tr><td>Debt and Money Market Instruments</td><td>Low to Medium</td><td>0%-5%</td></tr>
</table>
</td>
<td>The investment objective of the Scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Midcap 150 Index, subject to tracking errors.</td>
<td>An Open ended scheme tracking the Nifty Midcap 150 TR Index</td>
<td>59.98</td>
<td>10761</td>
</tr>
<tr>
<td>Aditya Birla Sun Life Nifty Smallcap 50 Index Fund</td>
<td>Under normal circumstances, the asset allocation of the Scheme will be as follows:
<table>
<tr><th>Instrument</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr>
<tr><td>Equity & Equity related securities constituting the Nifty Smallcap 50 Index</td><td>Medium to High</td><td>95% - 100%</td></tr>
<tr><td>Debt and Money Market Instruments</td><td>Low to Medium</td><td>0% - 5%</td></tr>
</table>
</td>
<td>The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Smallcap 50 Index, subject to tracking errors.</td>
<td>An open ended scheme tracking Nifty Smallcap 50 TR Index</td>
<td>40.57</td>
<td>10086</td>
</tr>
</table>

<table>
<tr>
<td>Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund</td>
<td>Under normal circumstances, the asset allocation of the Scheme will be as follows:
<table>
<tr><th>Instrument</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr>
<tr><td>Equity & Equity related securities constituting the Nifty 50 Equal Weight Index</td><td>Medium to High</td><td>95% - 100%</td></tr>
<tr><td>Debt and Money Market Instruments</td><td>Low to Medium</td><td>0% - 5%</td></tr>
</table></td>
<td>The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 50 Equal Weight TR Index, subject to tracking errors.</td>
<td>An open ended scheme tracking Nifty 50 Equal Weight TR Index</td>
<td>94.15</td>
<td>21359</td>
</tr>
<tr>
<td>Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund</td>
<td>Under normal circumstances, the asset allocation of the Scheme will be as follows:
<table>
<tr><th>Instrument</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr>
<tr><td>Bonds issued by PSUs forming part of the bonds portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index

State Development Loans (SDLs) forming part of the SDL portion of the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</td><td>Moderate</td><td>95% - 100%</td></tr>
<tr><td>Cash and Money Market Instruments</td><td>Low</td><td>0% - 5%</td></tr>
</table></td>
<td>The investment objective of the scheme is to track the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index by investing in PSU Bonds and SDLs, maturing on or before September 2026, subject to tracking errors.

The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</td>
<td>An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</td>
<td>3,792.24</td>
<td>4328</td>
</tr>
<tr>
<td>Aditya Birla Sun Life Nifty</td>
<td>Under normal circumstances, the asset allocation of the Scheme will be as follows:</td>
<td>The investment objective of the</td>
<td>An open ended Target Maturity</td>
<td>650.48</td>
<td>1870</td>
</tr>
</table>

SDL Apr 2027 Index Fund	**Instrument** / **Risk Profile** / **Normal Allocation** (% of total Assets) Debt Instruments comprising Nifty SDL Apr 2027 Index — Moderate — 95% - 100% Cash and Money Market Instruments — Low — 0% - 5%	Scheme is to generate returns corresponding to the total returns of the securities as represented by the Nifty SDL Apr 2027 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved	Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk.		
Aditya Birla Sun Life Nifty Next 50 Index Fund	Under normal circumstances, the asset allocation of the Scheme will be as follows: **Instrument** / **Risk Profile** / **Normal Allocation** (% of total Assets) Equity & Equity related instruments constituting the Nifty Next 50 Index — Moderate — 95% - 100% Cash and Money Market Instruments — Low — 0% - 5%	The investment objective of the Scheme is to provide returns that closely track the total returns of securities as represented by Nifty Next 50 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the	An open-ended scheme tracking the Nifty Next 50 Index	24.73	9970

<table>
<tr><td></td><td></td><td>Scheme will be achieved</td><td></td><td></td><td></td></tr>
<tr><td>Aditya Birla Sun Life CRISIL AAA Jun 2023 Index Fund</td><td>Under normal circumstances, the asset allocation of the Scheme will be as follows:
<table>
<tr><th>Instrument</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr>
<tr><td>Debt instruments forming part of the CRISIL IBX AAA Index – June 2023</td><td>Moderate</td><td>95% - 100%</td></tr>
<tr><td>Cash and Debt/Money Market Instruments</td><td>Low</td><td>0% - 5%</td></tr>
</table></td><td>The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX AAA Index – June 2023 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved</td><td>An open ended Target Maturity Index Fund tracking the CRISIL IBX AAA Index – June 2023. A moderate interest rate risk and relatively low credit risk</td><td>266.80</td><td>1543</td></tr>
</table>

F. FUNDAMENTAL ATTRIBUTES

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

- **Type of Scheme:** An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.

- **Investment objective:** The investment objective of the scheme is to generate returns corresponding to the total returns of the securities as represented by CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 before expenses, subject to tracking errors.

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

- **Asset Allocation Pattern:**
  Please refer to 'Section II - C. Asset Allocation and Investment Pattern' of this SID for details.

- **Terms of Issue: Listing/Redemption Of Units:**
  As mentioned in Section III B of this SID

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

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

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

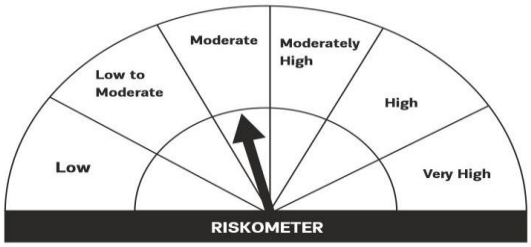
- A written communication about the proposed change is sent to each Unitholders and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The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

G. BENCHMARK

The performance of the scheme will be benchmarked to the performance of **CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027**

The index is computed using the total return methodology including price return and coupon return.

Benchmark Risk-o-meter as on February 28, 2022:



Investors understand that their principal will be at Moderate risk

About CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027

Target Date :	30th April 2027
Eligible Period for AAA PSU:	Securities maturing in 1-year period ending April 30, 2027.
Eligible Period for SDL :	Securities maturing in 1-year period ending April 30, 2027.
Asset Allocation :	AAA PSU: 40% SDL: 60%

Index objective: Seeks to track the performance of AAA PSU and SDL issuers near to the maturity date of the index.

Index Features:

- Corporate issuers with rating of AAA, issued by PSUs, with a minimum outstanding of Rs. 1,000 crores in the eligible period, having the security with the highest liquidity
- State issuers with a minimum outstanding of Rs. 1,500 crores in the eligible period, having the security with the highest liquidity

Securities Selection Methodology:

AAA PSU:

Eligibility Norms:

Issuing entity should be domiciled in India and should satisfy either of the following:

1. Central Public Sector Enterprises (CPSEs) as listed on DPE & DIPAM website.
2. Maharatna, Navratna and Miniratna as listed on DPE website, if not included in CPSEs list as mentioned in point 1.
3. Public Financial Institutions (PFIs) owned and managed by GOI and not included in points 1 and 2

above.

Statutory body set-up by Act of Parliament and included in the list of public enterprises sourced from https://www.indiabudget.gov.in/.

Issuer Selection:

1. All eligible issuers with a conservative rating of AAA maturing in the eligible period will be shortlisted
2. 8 most liquid issuers with a minimum total amount outstanding of Rs. 1,000 crores in the eligible period will be selected on the basis of liquidity. If less than 8 issuers are available, all issuers will be selected, subject to minimum of 4 issuers.
3. Only listed issuers shall be included in the index. An issuer will be considered to be listed if at least one security of such issuer is listed.
4. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Security Selection:

1. For each issuer selected, security having maturity nearest to the target date shall be selected, from securities maturing in eligible period, with minimum amount outstanding of Rs. 500 crores.
2. Perpetual bonds, Floating rate bonds, Tax free bonds, GOI service bonds, GOI guaranteed bonds, CE Rated, Partly Paid, Partial Redemption and bonds with embedded call/put options are excluded from the universe of bonds.

Weighing Approach

1. Weights to the issuers will be divided equally as on the base date of the index.
2. Each issuer will be subject to a cap of 15%
3. Weights will be reset every quarter

Rebalancing and Downgrade:

1. The securities will be held till maturity.
2. If the issuer cap of 15% is being breached, additional / excess amount may be invested in the rest of the securities of the same asset class which are part of the index
3. If government gives ‘in principal approval’ to disinvest its stake in any government owned entity, such entity will not be a part of the index at the time of inception of the index.
4. If any existing constituent of the index gets in principal approval for disinvestment, such issuer, will be excluded from the index, only after the process of disinvestment is completed, during the quarter rebalancing of the index.
5. In case if any issuer gets downgrade for the PSU AAA issuers, such issuers shall be excluded from the index within the next 5 working days.
6. When the issuer is excluded, the weight of the particular issuer will be redistributed proportionally in rest of the issuers of same asset class, subject to 15% issuer cap.
7. If the total number of AAA PSU issuers fall below 4, when issuers are excluded on the basis of above reasons (Downgrade/disinvestment), new issuers will be added as per the criteria stated above.
8. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested in the existing security of the same issuer, subject to 15% single issuer limit.
9. As the index includes securities that shall mature during the 12 month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach -
    - The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (state in case of SDL and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date. This will be subject to 15% single issuer limit
    - In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to compliance to the SEBI portfolio concentration norms (minimum 8 issuers and single issuer weight cap of 15%)
    - In case due to any reason it is not possible to meet the portfolio concentration norms as prescribed by SEBI, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
    - If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

The effective date of the above rebalancing shall be first working day of the month or the quarter.

For SDL:

Issuer Selection:

1. All states with issuances in maturing in the eligible period will be shortlisted
2. 12 most liquid issuers with a minimum total amount outstanding of Rs. 1,500 crores in the eligible period will be selected on the basis of liquidity. If less than 12 issuers are available, all issuers will be selected, subject to minimum of 5 issuers.
3. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

Security Selection:

1. For each issuer selected, security having maturity nearest to the target date shall be selected, from securities maturing in eligible period, with minimum amount outstanding of Rs. 1500 crores.
2. UDAY bonds will be excluded

Weighing Approach:

1. Weights to the issuers will be divided equally as on the base date of the index
2. Each issuer will be subject to a cap of 15%
3. Weights will be reset every quarter

Rebalancing and Downgrade:

1. The securities will be held till maturity.
2. If the issuer cap of 15% is being breached, additional / excess amount may be invested in the rest of the securities of the same asset class which are part of the index
3. When any issuer is excluded, the weight of the particular issuer will be redistributed proportionally in rest of the issuers of same asset class, subject to 15% issuer cap.
4. If the total number of SDL issuers fall below 5, when issuers are excluded due to any reason, new issuers will be added as per the criteria stated above.
5. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested in the existing security of the same issuer, subject to 15% single issuer limit.
6. As the index includes securities that shall mature during the 12 month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach -
   - The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (state in case of SDL and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date. This will be subject to 15% single issuer limit
   - In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to compliance to the SEBI portfolio concentration norms (minimum 8 issuers and single issuer weight cap of 15%)
   - In case due to any reason it is not possible to meet the portfolio concentration norms as prescribed by SEBI, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
   - If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

The effective date of the above rebalancing shall be first working day of the month or the quarter.

Index Constituents (as on February 28, 2022):

ISIN	Issuer	Date of Maturity	Weightage
IN3120161424	TAMIL NADU	29-Mar-27	5.00%
IN2220160120	MAHARASHTRA	28-Dec-26	5.00%
IN1920160125	KARNATAKA	29-Mar-27	5.00%
IN2920160438	RAJASTHAN	15-Mar-27	5.00%

IN2020170014	KERALA	12-Apr-27	5.00%
IN3420160183	WEST BENGAL	29-Mar-27	5.00%
IN1520200347	GUJARAT	31-Mar-27	5.00%
IN3320170027	UTTAR PRADESH	26-Apr-27	5.00%
IN1620160292	HARYANA	29-Mar-27	5.00%
IN4520160115	TELANGANA	09-Nov-26	5.00%
IN2120160105	MADHYA PRADESH	01-Mar-27	5.00%
IN1320160188	BIHAR	15-Mar-27	5.00%
INE134E08IX1	Power Finance Corporation Ltd.	22-Mar-27	5.71%
INE752E07NT0	Power Grid Corporation of India Ltd.	25-Apr-27	5.71%
INE020B08AH8	Rural Electrification Corporation Ltd.	12-Mar-27	5.71%
INE053F07983	Indian Railway Finance Corporation Ltd.	21-Mar-27	5.71%
INE733E07KF5	NTPC	16-Sep-26	5.71%
INE206D08311	Nuclear Power Corporation Of India Ltd.	04-Aug-26	5.71%
INE514E08FG5	Export Import Bank Of India	01-Sep-26	5.71%
Total			100.00%

H. FUND MANAGER

Mr. Mohit Sharma would be the designated Fund Manager of the Scheme.

Name	Age	Educational Qualifications	Experience
Mr. Mohit Sharma	41 years	PGDCM – IIM Calcutta; B Tech – IIT Madras	He has around 15 years of experience of which 10 years are in financial markets. He joined Aditya Birla Sun Life AMC Limited in October 2015. Prior to joining Aditya Birla Sun Life AMC Limited, he ran his own healthcare-tech business (June 2012 - May 2015). He has also worked as an Interest Rates Trader in Standard Chartered Bank (May 2007 - June 2011) and ICICI Bank Ltd (June 2006 - April 2007). He started his career in the Equity Research in Irevna Ltd (June 2005 - June 2006).

- Aditya Birla Sun Life Interval Income Fund - Quarterly Plan - Series I
- Aditya Birla Sun Life Short Term Fund @
- Aditya Birla Sun Life Dual Advantage Fund - Series 2#$
- Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund
- Aditya Birla Sun Life Dynamic Bond Fund&
- Aditya Birla Sun Life Fixed Term Plan - Series PY (1409 days)
- Aditya Birla Sun Life Fixed Term Plan - Series RC (1295 days) and Series RD (1293 days)
- Aditya Birla Sun Life Fixed Term Plan - Series RL (1254 days)
- Aditya Birla Sun Life Fixed Term Plan - Series RU to Series RY
- Aditya Birla Sun Life Fixed Term Plan - Series SF (1161 days) and Series SG (1155 days)
- Aditya Birla Sun Life Fixed Term Plan - Series SN and Series SO
- Aditya Birla Sun Life Low Duration Fund@
- Aditya Birla Sun Life Money Manager Fund@!
- Aditya Birla Sun Life Medium Term Plan ^
- Aditya Birla Sun Life Balanced Advantage Fund* %
- Aditya Birla Sun Life Credit Risk Fund ^
- Aditya Birla Sun Life Fixed Term Plan - Series PU and Series PV
- Aditya Birla Sun Life Fixed Term Plan - Series QF (1385 days)
- Aditya Birla Sun Life Fixed Term Plan - Series RH (1281 days)
- Aditya Birla Sun Life Fixed Term Plan - Series RN to Series RR
- Aditya Birla Sun Life Fixed Term Plan - Series SA (1180 days)
- Aditya Birla Sun Life Fixed Term Plan - Series SI to Series SL
- Aditya Birla Sun Life Fixed Term Plan - Series TI (1837 days) and Series TJ (1838 days)
- Aditya Birla Sun Life Nifty SDL Plus PSU Bond

@ Jointly with Mr. Kaustubh Gupta **Jointly with Mr. Vineet Maloo* *$Jointly with Mr. Ajay Garg*
^ Jointly with Ms. Sunaina Da Cunha *% Jointly with Mr. Lovelish Solanki* *! Jointly with Mr. Anuj Jain*
& Jointly with Mr. Bhupesh Bameta *#Jointly with Mr. Dhaval Shah*

I. INVESTMENT RESTRICTIONS FOR THE SCHEME

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

- The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV. Provided that, such limit shall not be applicable for investments in government securities, treasury bills and Tri-Party Repos.
- Investment in unrated debt and money market instruments (other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.) by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.
  Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.
- All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
- Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019, the following norms are prescribed for Debt Index Funds to be adopted by the AMC:
  (a) The constituents of the index shall be aggregated at issuer level.
  (b) The index shall have a minimum of 8 issuers.
  (c) No single issuer shall have more than 15% weight in the index.
  (d) The rating of the constituents of the index shall be investment grade.
  (e) The constituents of the index shall have a defined credit rating and defined maturity as specified in the index methodology.
- Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2019/147 dated November 29, 2019, replication of the Index by the Scheme shall be as follows:
  a. The Scheme shall replicate the index completely.
  b. In the event, if the condition laid down in para (a) above is not feasible due to non-availability of issuances of the issuer forming part of the index, the Scheme may invest in other issuances issued by the same issuer having deviation of +/- 10% from the weighted average duration of issuances forming part of the index, subject to single issuer limit of 15%. Further, at aggregate portfolio level, the duration of the Scheme shall not deviate +/- 5% from the duration of the index.
  c. In the event, if the conditions laid down in para (a) and para (b) above are not feasible, the Scheme shall invest in issuances of other issuer(s) within the index having duration, yield and credit rating in line with that of the non-available issuances of the issuer(s) forming part of the index, subject to single issuer limit of 15%. The duration of the Scheme shall not deviate +/- 5% from the duration of the index.
  d. In the event, if the conditions laid down in para (a), para (b) and para (c) above are not feasible, the Scheme shall invest in issuances of issuer(s) not forming part of the index with duration, yield and credit rating in line with that of the non-available issuances of issuer(s) forming part of the index. Such investment in issuances of issuer(s) not forming part of the index shall be maximum of 20% of the aggregate portfolio of the Scheme.
  e. The rationale for any deviation from para (a) above shall be recorded.

f. In an event where the credit rating of an issuance falls below the investment grade or rating mandated in the index methodology, rebalancing by the Scheme shall be done within a period of 5 working days.

The Debt Index Fund issuer shall ensure compliance to the aforesaid norms for rebalancing at the end of every calendar quarter.

- The Scheme shall not invest (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) more than 10% of net assets in the Group.

  Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

  For this purpose, "Group" means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
- The Scheme shall not have exposure in fixed income securities in excess of 20% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

  Further provided that the above sectoral limit is not applicable for:

  AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).

  Tri-Party Repo on Government securities or treasury bills.

  Bank Certificate of Deposits.

  Government of India securities.

  Treasury Bills

  Short term deposits of scheduled commercial banks.
- The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are line with SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 8, 2020
- The Mutual Fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases take delivery of relevant securities and in all cases of sale, deliver the securities.

  Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- Pending deployment of funds of the Scheme in terms of its investment objectives, the Scheme may invest its funds in short term deposits of scheduled commercial banks, subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks, subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks laid down by SEBI vide its circular dated April 16, 2007, August 16, 2019 and such other guidelines as may be specified by SEBI from time to time:

  i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.

ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
v. The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has short-term deposit with such bank.
vi. The AMC will not charge any investment management and advisory fees for funds under the Scheme parked in short term deposits of scheduled commercial banks.

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

- The Scheme shall not make any investment in:
  - Any unlisted security of an associate or group company of the Sponsor; or
  - Any security issued by way of private placement by an associate or group company of the Sponsor; or
  - The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets.

  Considering the nature of the Scheme, the limit is upto 5% of the net asset of the scheme.
- The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unitholders.
  Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.
- The Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall not invest in a fund of funds scheme.
- The scheme shall not invest in Credit default swaps and short selling

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

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

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

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by ABSLAMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / ABSLAMC may alter these above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Schemes to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective.
These investment restrictions shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unitholders.
As such investments by the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.

Restrictions pertaining to Repo Transactions in Corporate Debt Securities:
The Mutual Fund shall ensure compliance with the Seventh Schedule of the SEBI (MF) Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities.

In accordance with SEBI circular CIR / IMD / DF / 19 / 2011 dated November 11, 2011 read with SEBI circular CIR/IMD/DF/23/2012 dated November 12, 2012, the Scheme may participate in repos in corporate debt securities as per the guidelines issued by RBI and SEBI from time to time.

Participation in repos in corporate debt securities shall be made in line with the policy approved by the Board of ABSLAMC and ABSLTPL. The key features of the policy are as follows:

- The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets offered under the Scheme.
- The cumulative gross exposure to debt instruments forming part of the index, debt, cash & money market instruments, repo transactions in corporate debt securities 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.
- Only listed corporate debt securities which are rated 'AA and above' by accredited rating agencies, that are held in the security account of the repo seller, in dematerialized form, shall be eligible.
- The details of repo transactions of the Scheme in corporate debt securities, including details of counterparties, amount involved and percentage of NAV shall be disclosed to investors in the half yearly portfolio statements and to SEBI in the half yearly trustee report.
- In terms of Regulation 44 (2) of the SEBI (MF) Regulations, the Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.
- The Mutual Fund shall ensure compliance with the Seventh Schedule of the SEBI (MF) Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities.
- **Tenor**: In case of investment in Corporate Repos, the tenor of the transaction may range from a minimum period of one day to a maximum period of one year.
- **Haircut**: A haircut shall be applicable on the market value of the corporate debt security prevailing on the date of trade of 1st leg, depending upon the rating of the underlying security.
- Applicable Minimum Haircut on the underlying security:

Rating of the Security	**AAA/A1**	**AA+/A2+**	**AA/A2**
Minimum Haircut	7.5%	8.5%	10%

- **Eligible Counterparties:** In accordance with the RBI Circular No. RBI/2009-10/284 idmd.dod.05/11.08.38/2009-10 dated January 8, 2010, the following categories of entities shall be deemed to be the eligible counterparties to undertake repo transactions in corporate debt securities, provided, they form part of the Fixed Income Investment Universe of Aditya Birla Sun Life Mutual Fund, have unexhausted credit limits, approved by the Credit Committee, at least to the extent of gross repo exposure and subject to execution of master repo agreement:
  i. Any scheduled commercial bank excluding RRBs and LABs;
  ii. Any Primary Dealer authorised by the Reserve Bank of India;
  iii. Any non-banking financial company registered with the Reserve Bank of India (other than Government companies as defined in section 617 of the Companies Act, 1956);
  iv. All-India Financial Institutions, namely, Exim Bank, NABARD, NHB and SIDBI;
  v. Other regulated entities, subject to the approval of the regulators concerned, viz.,
     - Any mutual fund registered with the Securities and Exchange Board of India;
     - Any housing finance company registered with the National Housing Bank; and
     - Any insurance company registered with the Insurance Regulatory and Development Authority
     - Any other entity specifically permitted by the Reserve Bank.

- **Credit Rating of Counterparty:** Category of Counterparty and Credit Rating of counterparty that ABSLAMC schemes shall enter into lending via Repo shall be only in Investment Grade counterparties (as required by SEBI regulation) which are part of our approved Debt Universe on which we have approved Credit Limits. ABSLAMC has a stringent Credit policy with appropriate authorisation matrix and approval structure for any credit exposures taken.

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

J. SCHEME PERFORMANCE

This scheme is a new scheme and does not have any performance track record.

Section III - UNITS AND OFFER

This Section provides details you need to know for investing in the scheme

A. NEW FUND OFFER

New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	**NFO opens on: FRIDAY, MARCH 25, 2022** **NFO closes on: MONDAY, MARCH 28, 2022** The AMC reserves the right modify the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days. Any such modification in the New Fund Offer period shall be announced by way of a notice in one English daily newspaper having nationwide circulation and in one newspaper published in the language of the region where the head office of the Mutual Fund is situated.
New Fund Offer Price This is the price per unit that the investors have to pay to invest during the NFO.	The New Fund Offer price of Units of the scheme will be Rs.10 per Unit.
Minimum Amount for Application during the NFO	Minimum of Rs 500/- and in multiples of Re. 1/- thereafter during the NFO period.
Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 Business days from the date of closure of the NFO period.	The minimum subscription (target) amount under the Scheme shall be Rs.20,00,00,000/- (Twenty crore) during the New Fund Offer Period. Therefore, subject to the applications being in accordance with the terms of this offer, full and firm allotment will be made to the Unit holders.
Maximum amount to be raised (if any)	N.A.
Plans / Options offered	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) **Income Distribution cum capital withdrawal ("IDCW")** Option (Payout of IDCW)^ (2) **Growth** Option *^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.* **<u>**DIRECT PLAN</u>:** **i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.** **ii. Eligible investors**: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. **iii. Modes for applying:** Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [excluding other Platform(s) where investors'

applications for subscription of units are routed through Distributors].

iv. How to apply:

a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.

b. Investors should also indicate "Direct" in the ARN column of the application form.

Payout of IDCW

Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavor to credit the payouts of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NACH). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid. In case the IDCW amount payable is less than or equal to Rs. 100/- (Rupees One Hundred Only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-IDCW date at Applicable NAV The amount of IDCW reinvested will be net of applicable taxes.

Growth Option

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

Default Plan:

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

Scenario	***Broker Code mentioned by the investor***	***Plan mentioned by the investor***	***Default Plan to be captured***
1	*Not mentioned*	*Not mentioned*	*Direct Plan*
2	*Not mentioned*	*Direct*	*Direct Plan*
3	*Not mentioned*	*Regular*	*Direct Plan*
4	*Mentioned*	*Direct*	*Direct Plan*
5	*Direct*	*Not Mentioned*	*Direct Plan*
6	*Direct*	*Regular*	*Direct Plan*
7	*Mentioned*	*Regular*	*Regular Plan*
8	*Mentioned*	*Not Mentioned*	*Regular Plan*

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the

	application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. **Default Option/Sub-option:** Growth Option In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as Growth Option and processed accordingly.
IDCW Policy	Under IDCW option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI (MF) Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of IDCW distribution nor that will the IDCW be paid regularly. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid and statutory levy, if any. IDCW Distribution Procedure: • Quantum of IDCW and Record date shall be fixed by the Trustees. • AMC shall issue a notice to the public communicating the decision about IDCW including the record date, within one calendar day of the decision made by the trustees in their meeting. Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unitholders. Record date shall be five calendar days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. However, the aforesaid procedure shall not be applicable for plan/ options having frequency of IDCW distribution from daily upto monthly.
Allotment	All Applicants whose payment towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Allotment to NRIs/FPIs will be subject to RBI approval, if required. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period. Subject to the SEBI (MF) Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete. The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. **Allotment Confirmation / Consolidated Account Statement (CAS)/ Single Consolidated Account Statement (SCAS):** AMC / Depositories shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. Thereafter, a Consolidated Account Statement (CAS) / Single Consolidated Account Statement (SCAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 15th day of the succeeding month by e-mail/mail. In case of specific request received from investors, Mutual

	Fund will issue an account statement to the investors within 5 (five) Business Days from the date of receipt of such request. **No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.**
Refund	If application is rejected, full amount will be refunded within 5 Business days of closure of NFO by way of RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time by speed post, courier etc. If refunded later than 5 Business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF); 3. Minors through parent / legal guardian; 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) / Overseas Citizen of India(OCIs) residing abroad on repatriation basis or on non-repatriation basis; 10. Foreign Portfolio Investors (FPIs) registered with SEBI 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 14. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI Regulations; 15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations. Notes: • NRI and PIO residing abroad (NRIs) / OCI have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • Subject to provisions of SEBI (MF) Regulations, FEMA and other applicable regulations read with guidelines and notifications issued from time to time by SEBI and RBI, investments in the schemes can be made by various categories of persons as listed above including NRIs, FPIs etc. FATCA is a United States (US) Federal Law, aimed at prevention of tax evasion by US Citizens and Residents (US Persons) through use

	of offshore accounts. FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Further, SEBI vide its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 has informed that on July 9, 2015, the Government of India and US Government have signed an agreement to improve international tax compliance and to implement FATCA in India. The USA has enacted FATCA in 2010 to obtain information on accounts held by U.S. taxpayers in other countries. As per the aforesaid agreement, foreign financial institutions (FFIs) in India will be required to report tax information about U.S. account holders / taxpayers directly to the Indian Government which will, in turn, relay that information to the U.S. Internal Revenue Service (IRS). Aditya Birla Sun Life AMC Limited (the AMC)/the Fund is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC/the Fund would be required, from time to time: (i) To undertake necessary due diligence process by collecting information/ documentary evidence about US/Non US status of the investors/unit holders and identify US reportable accounts; (ii) To the extent legally permitted, disclose/report information (through itself or its service provider) about the holdings, investments returns pertaining to US reportable accounts to the specified US agencies and/or such Indian authorities as may be specified under FATCA guidelines or under any other guidelines issued by Indian Authorities such as SEBI, Income Tax etc. (collectively referred to as 'the Guidelines') and ; (iii) Carry out any other related activities, as may be mandated under the Guidelines, as amended from time to time. FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously. The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified. The AMC reserves the right to change/modify the provisions

	mentioned above in response to any new regulatory development which may require to do so at a later date. **Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Aditya Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns.** • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions. • Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. • In case of application in the name of minor, the minor has to be the first and the sole 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. 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. • The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him to operate the account in his own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'. (b) Updated bank account details including cancelled original cheque leaf of the new account (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC/ Mutual Fund. • The list given above is indicative and the applicable law, if any, shall supersede the list. • The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of units of this Scheme. • Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. • No request for withdrawal of application made during the New Fund Offer Period will be entertained. Further, any request for withdrawal of application made during the New Fund Offer Period will be treated as redemption request and shall be processed at the

	redemption price on the first day after the scheme opens for sale and redemption on an ongoing basis.
Cash Investments in mutual funds	In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per mutual fund, per financial year shall be allowed subject to: i. compliance with Prevention of Money Laundering Act, 2002 and rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines. ii. sufficient systems and procedures in place. However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.
Application Supported by Blocked Amount (ASBA)	Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the **Applications Supported by Blocked Amount (ASBA) facility**, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form. Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
Where can you submit the filled up applications	**Registrar & Transfer Agents** **Computer Age Management Services Limited (CAMS)** Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address:www.camsonline.com The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID. ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (http://www.sebi.gov.in/pmd/scsb.pdf).
How to Apply	Please refer to the SAI and Application form for the instructions.
Listing	The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units on one or more stock exchanges at a later date if it is considers this to be necessary in the interest of unit holders of the scheme.
Special Products / facilities available during the NFO	**I. SYSTEMATIC INVESTMENT PLAN (SIP)** SIP allows investors to invest money in scheme of Aditya Birla Sun Life Mutual Fund on a regular basis. Applicants can avail of SIP facility by filling up the relevant application form available at branch offices / ISC / OPTs. SIP allows investors to invest money in scheme of Aditya Birla Sun Life Mutual Fund on a regular basis. Applicants can avail of SIP facility by filling up the relevant application form available at branch offices / ISC / OPTs. Investors should note that during the New Fund Offer, SIP facility is available only through NECS / Auto Debit. In this case, the investor should mandatory give a cheque for the first SIP transaction drawn on the same bank account, which is to be registered for NECS / Auto Debit. The cheque should be dated on or before the date of submission of the Application Form. **During the NFO, the AMC would not accept SIP with post-dated cheques.** **For features of SIP refer section Special Products under Ongoing Offer.** **II. INTER-SCHEME SWITCHING OPTION**

The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other scheme(s)/plans managed by Mutual Fund, as per the features of the respective scheme to this scheme during the New Fund Offer period.
This Option will be useful to Unit holders who wish to alter the allocation of their investment among scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and investment of the proceeds in the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the Scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). The price at which the Units will be Switched out of the respective Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / plan at the Offer price for units in the scheme.

III. SUBSCRIPTION THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS:

Units of the scheme shall be available for subscription / purchase through stock exchange platform(s) made available by NSE and/or BSE during NFO i.e. Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors as may be qualified as per the guidelines issued by relevant stock exchange) to purchase / subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Further, Investors can directly access infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies.
Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder from time to time.

IV. TRANSACTION THROUGH MF UTILITY

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

Aditya Birla Sun Life AMC Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme and non-financial transactions.

Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e.

	www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the ABSLAMC. The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the scheme shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force. MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services Limited (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.mutualfund.adityabirlacapital.com to download the relevant forms. For facilitating transactions through MFU, Aditya Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time. For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The Units can be repurchased/redeemed (i.e., sold back to the Fund) or Switched-out on every business day, at the Applicable NAV subject to payment of exit load, if any. The Units so repurchased shall not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**Suspension of Sale / Switching Options of The Units:** The Mutual Fund at its sole discretion reserves the right to suspend sale and switching of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and switching of Units either temporarily or indefinitely will be with the approval of the Trustee. 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.

	5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI. The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units into and out of the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme. Suspension or restriction of Redemption facility shall be made applicable only after the approval of the Board of Directors of the AMC and the Trustee. The approval from the AMC Board and the Trustee giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.
Right to Limit Redemptions	**a) Liquidity issues** - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security. **b) Market failures, exchange closures -** When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. **c) Operational issues** - When exceptional circumstances are caused by *force majeure*, unpredictable operational problems and technical failures (e.g. a black out). Under the aforesaid circumstances, ABSLAMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. For redemption requests placed during the restriction period the following provisions will be applicable: (i) For redemption requests upto Rs. 2 lakhs the above-mentioned restriction will not be applicable and (ii) Where redemption requests are above Rs. 2 lakhs, AMCs shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction. ABSLAMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period	Within 5 (five) business days from the date of allotment
Ongoing Price for subscription (purchase) / switch-in (from other schemes / plans of the Mutual Fund) by investors This is the price you need to pay for purchase/switch-in.	At Applicable NAV.
Ongoing Price for	At Applicable NAV, subject to prevailing exit load, if any.

redemption (sale) / switch outs (to other schemes / plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs.	For example, if the Applicable NAV of the Scheme is Rs.10/- and the Exit Load is 2%, then the Redemption Price will be calculated as follows: Redemption Price = Rs. 10* (1-2%) i.e. Rs. 10*0.98 = Rs. 9.80/- Redemption amount of 1,000 Units = 1,000*9.80 = Rs.9,800 (subject to applicable taxes)
Cut off timing for subscriptions/ redemptions/ switches. (This is the time before which your application (complete in all respects) should reach the official points of acceptence).	In accordance with provisions of SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case: **I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:** • In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. • Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable. • In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date. **II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:** • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.
Where can the applications for purchase / redemption /switches be submitted	**Registrar & Transfer Agents -** **Computer Age Management Services Limited (CAMS)** Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details : 1800-425-2267, E-mail.com : adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com The application forms can also be submitted at the designated offices/ ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID.

Minimum amount for purchase /redemption / switch	**For Fresh Purchase (Including Switch-in):** Minimum of Rs. 500/- and in multiples of Re 1/- thereafter. **For Additional Purchase (Including Switch-in):** Minimum of Rs. 500/- and in multiples of Re 1/- thereafter. Subscriptions on an ongoing basis can be made only by specifying the amount to be invested and not the number of Units to be subscribed. The total number of Units allotted will be determined with reference to the applicable Sale Price and fractional Units may be created. Fractional Units will be computed and accounted for upto three decimal places and they will in no way affect an investor's ability to redeem Units. **For Redemption / Repurchase for all Plans/Options:** Minimum Rs. 100 and any amount thereafter. The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of Units. Also Switch transactions are currently not available in case of units held in electronic (demat) mode.
Minimum balance to be maintained and consequences of non-maintenance	Nil
Special Products Available The following facilities are currently available to unitholders of Aditya Birla Sun Life Mutual Fund Schemes. The AMC reserves the right to modify/amend any of the terms and conditions of these facilities on a prospective basis.	**I. SYSTEMATIC INVESTMENT PLAN (SIP)** SIP allows investors to invest money in scheme of Aditya Birla Sun Life Mutual Fund on a regular basis. Applicants can avail of SIP facility by filling up the relevant application form available at branch offices / ISC / OPTs. Given below are the salient features of SIP: 1. Investors have the option of: i. **Monthly** Systematic Investment Plan and ii. **Weekly** Systematic Investment Plan

	Monthly Systematic Investment Plan	**Weekly Systematic Investment Plan**
Minimum Application Amount	Minimum 6 installments (including the first installment) of Rs. 500/- each and above per month	Minimum 6 installments (including the first installment) of Rs. 500/- each and above
Investment Dates	Investment can be of the following: a. Any date from 1st to 28th of a month^ b. Investors can also opt for multiple dates within a month. Investors may choose maximum upto 4 dates from Any date from 1st to 28th of a month	Monday to Friday of every week. In case of a non-Business Day, SIP would be executed on next Business Day.
Default date:	If the investment frequency is not selected	In case none of the frequencies have been

	or in case of any ambiguity, the SIP date will be 7th of each month under Monthly SIP. In case where more than 4 dates are specified, default dates will be 7th, 15th, 20th & 28th of each month. Further, In case the 'End Date' is not mentioned by the investor, the same would be considered as December 31, 2099 by default	selected or in case of any ambiguity, Monthly frequency shall be treated as Default frequency and 7th shall be treated as Default Date. If the day for Weekly SIP is not selected or in case of any ambiguity, Wednesday shall be treated as a Default day. Further, in case the 'End Date' is not mentioned by the investor, the same would be considered as 31st December, 2099 by default.

^In case, the SIP transaction date is a non-business day, the SIP will be processed on the immediate next business day. Further, in case the date is not indicated for the aforesaid facility, 7th of every month will be treated as the default date.

2. **Minimum Application Amount:** Minimum 6 installments (including the first installment) of Rs 500/- each and above per month.
   The first SIP cheque may be accepted on any working day of the month. The balance SIP cheques must be uniformly dated for every month.
3. Initial / First SIP investment amount can be different from the subsequent SIP amounts but subsequent SIP amounts should be the same and further, the initial / first / subsequent SIP investment amount(s) must confirm to the minimum SIP amount criteria as specified above.
4. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/ or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
5. **STEP-UP SIP:**
   'Step-Up SIP', is an optional, add-on feature, and an enhancement to Systematic Investment Plan (SIP) facility available under the scheme. This feature enables the investors to enhance/increase SIP installment at pre-defined intervals by a fixed amount, thus, providing the investors a simplified method of aligning SIP installments amounts with increase in earnings over the tenure of SIP.

The terms and conditions for availing the 'Step-Up SIP' shall be as follows:

1. **Option for Frequency for Step-Up SIP:**
   a. **Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.
   b. **Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.
2. **Minimum Step-Up SIP Amount:** Rs 500 and in multiples of Rs. 500 thereafter
3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and Rs. 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the

frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.

4. **Maximum Tenure for Step-Up SIP:** 10 year (i.e. Investors may chose / have tenure of more than 10 years under SIP, however, in such cases, feature of Step-Up SIP shall be considered and processed for a maximum of 10 years only.)
5. **Step-Up SIP shall be available for SIP Investments through** NACH**/ Direct Debit Facility only.** Step-Up SIP shall not be available under Fast Forward SIP facility.

To Illustrate: The calculation and advantages of Step-Up SIP:

Conventional SIP	Step-Up SIP
• Fixed SIP Installment amount: Rs. 1,000/- • SIP Period: 3 years (i.e. 36 installments) • SIP date: 1st of every month	By providing/choosing the following additional details, an investor can opt for Step-Up SIP: Example: • **Step-Up SIP Amount:** Rs. 500/- • **Step-Up SIP Frequency:** Every 6 months

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

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

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

6. The AMC reserves the right to discontinue the SIP in case of cheque return and debit the cheque return charges to the investor's account. SIP registration will be discontinued in the following cases: (1) Where 3 (three) consecutive SIP installments are not honored or (2) In case of Fast Forward Facility, 3 (three) sequential SIP installments are not honored.
7. On an ongoing basis, the AMC would accept SIP with post-dated cheques as well NACH/ Auto Debit. However, the investor is required to provide a cheque* for the first SIP transaction drawn on the same bank account which is to be registered for NACH /Auto Debit. The cheque should be dated on or before the date of submission of the Application Form. SIP form should be submitted atleast 21 days before the first Debit through NACH /Auto Debit. Units will be allotted at the Applicable NAV on the applicable dates (or the immediately next business day, in case the date happens to fall on non-business day) subject to realization of proceeds.

***Note:** Investors can also start a SIP without any initial Investment. For availing this feature, investors need to submit the application form atleast 21 days before the first Debit date. Further, in case investor is desirous of registering SIP without initial/first SIP investment, investor must attach a original copy of cancelled cheque of the bank account to be registered for NACH /Auto Debit.

Micro SIP:

1. As per AMFI notification and Guidelines issued on July 14, 2009, SIPs without life insurance cover or lumpsum by eligible investors

where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.

2. This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN*. HUFs and other categories will not be eligible for this exemption.
   ** In case of joint holders, first holder must not possess a PAN.*
3. Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement / confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
4. Please note that investors holding a valid Permanent Account Number (PAN) issued by Income Tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement.
5. Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investors can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
6. In case of any deficiencies in the supporting documents or in case of the aggregate of SIP and investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.

In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments.

Pause Facility under SIP

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

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

- The Pause Facility is only available for SIP registered with Monthly frequency;
- Notice of pause should be submitted at least 15 working days prior to the subsequent SIP date;
- Pause facility request can be for minimum 1 installment and for maximum 3 consecutive installments;
- Investors can avail this facility only once in the tenure of the existing SIP;
- In case of Step up SIP, the Pause facility will not be available between two separate instalment amounts and would be liable to be rejected. For e.g. if the Pause facility period is 3 months, SIP amount for 1st month is Rs. 1000 and subsequent 2nd and 3rd instalment amount is increased with Step up amount of Rs. 1500, in such case Pause request will be rejected;
- Pause facility is allowed only for ECS/NACH/Direct Debit Registrations and will not be available for SIP registered through Standing Instruction;

Aditya Birla Sun Life AMC Limited reserves the right to modify / terminate the features of this Facility as it may deem fit from time to time.

II. SYSTEMATIC TRANSFER PLAN:

STP allows the Investors to invest by transfer of a fixed amount from any of the following schemes to any open ended scheme of Aditya Birla Sun Life Mutual Fund. Since the amount is fixed, the investor

gets the benefit of Rupee Cost Averaging. Further, the Investors have an option of Daily Systematic Transfer Plan (Daily STP) in addition to Weekly Systematic Transfer Plan, Monthly Systematic Transfer Plan and Quarterly Systematic Transfer Plan. This facility of Daily STP shall enable the Unitholders to transfer a fixed amount from their existing investments in the Scheme of Mutual Fund at daily intervals (business days) through a onetime request to other eligible existing schemes

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

However, for Daily STP, Investors can transfer "OUT" investment from the Scheme and transfer "IN" to all the Open-ended Scheme(s) of the Fund (except Aditya Birla Sun Life Gold ETF, Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF, Aditya Birla Sun Life Nifty ETF and Aditya Birla Sun Life Banking ETF and Investors who have opted for Daily IDCW Option under the Schemes of the Fund).

1. **Investors have the option of:**
   i. Daily Systematic Transfer Plan
   ii. Weekly Systematic Transfer Plan
   iii. Monthly Systematic Transfer Plan
   iv. Quarterly Systematic Transfer Plan

2. **Minimum Balance in the scheme at the time of enrollment for STP facility.**
   i. Daily Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 10,000/-
   ii. Weekly Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 6000
   iii. Monthly Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 6000
   iv. Quarterly Systematic Transfer Plan: Minimum balance in the scheme at the time of enrollment should be Rs. 8000

3. **Minimum Transfer Amount**
   i. Daily Systematic transfer Plan: Investors are required to instruct for minimum of 20 transfers of Rs. 500/- and in multiples of Rs. 100 /- thereafter.
   There will be no maximum number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered for a maximum of 365 installments or until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount, whichever is earlier.
   ii. Weekly/Monthly/Quarterly Systematic Transfer Plan:
   For STP installments greater than Rs. 500 but less than Rs. 999: Investors are required to instruct for minimum 12 transfers of Rs. 500 and in multiples of Re. 1 thereafter.
   For STP installments of Rs. 1000 and above: Investors are required to instruct for minimum 6 transfers of Rs. 1000 and in multiples of Re. 1 thereafter.

The minimum amount for fresh/ additional purchases as per subscription rules of "In" scheme shall not be applicable to STP triggers.

4. Transfer dates:

i. Daily Systematic Transfer Plan: In case of Daily STP, the commencement date for transfers shall be the 15th day (or the next business day, if that day is a non-business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load, if any. Thus, in the event of an intervening non-business day STP triggers will take place to the next business day and accordingly the end date to trigger all installment mentioned by the investor shall be extended i.e., For e.g. if the investor has opted for 100 installments and if 3non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments..

ii. Weekly Systematic Transfer Plan: Transfers shall be on following dates: 1st and 7th and 14th and 21st and 28th of each month

iii. Monthly Systematic Transfer Plan: Transfer can be of following dates: 1st or 7th or 10th or 14th or 20th or 21st or 28th of each month for minimum 6 transfers.
Fast Forward Facility: Investors availing Monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.

iv. Quarterly Systematic Transfer Plan: Transfer can be of following dates: 1st or 7th or 10th or 14th or 20th or 21st or 28th of each quarter for minimum 4 transfers.

(Default date: If the transfer frequency is not selected or in case of any ambiguity, the STP date will be 7th of each month/ quarter. In case where more than 4 dates are specified, default dates will be 7th, 14th, 21st & 28th of each month.)

5. In case of insufficient balance, the transfer will not be effected.

<u>Value Systematic Transfer Plan (Value STP):</u>

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

The key features of Value STP are mentioned below:

a. In Value STP (as per the Frequency opted by the Unitholder i.e. Monthly or Quarterly) Unitholders will be eligible to transfer fixed amount per installment OR the amount as determined by the following formula whichever is higher:
[(First installment amount) X (Number of installments including the current installment)] less (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer).
If the amount of transfer as calculated by the above formula is less than Rs. 500, then the default amount of Rs. 500 will be transferred to the Transferee Scheme on the trigger date.
However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance instalments under Value STP will be processed for the fixed instalment amount only as specified by the Unitholder at the time of enrolment.
On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the

Investment Value for that period [(first installment amount) X (number of installments; including the current installment)], then there would be no STP on that trigger date effected from the Transferor Scheme.

b. The first instalment under Value STP will be processed for the fixed instalment amount mentioned by the Unitholder at the time of enrolment.
From the second instalment onwards, the amount to be transferred shall be computed as per formula stated in (a) above.

c. The minimum number of installments and amount for enrollment to avail Value STP are as below:

Frequency	Trigger Dates	Minimum Value STP amount (Rs.)
Monthly Quarterly	1st, 7th, 10th, 14th, 20th, 21st, 28th	For STP installments greater than Rs.500 but less than Rs. 999, Unitholders are required to instruct for minimum12 transfers of Rs. 500 and in multiples of Re. 1 thereafter. For STP installments of Rs.1000 and above, Unitholders are required to instruct for minimum 6 transfers of Rs 1000 and in multiples of Re.1 thereafter.

d. The maximum amount of transfer under Value STP would be limited to twice the amount per instalment mentioned in the application form at the time of enrolment.

e. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date.

f. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

g. A Single Value STP Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.

h. Unitholder has the right to discontinue Value STP at any time he/she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.

i. Value STP will be terminated/not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

B. Capital Appreciation Transfer Plan (CATP):

Capital Appreciation Transfer Plan (CATP) is a facility wherein the Unitholders can opt for the Systematic Transfer Plan by providing instruction to transfer capital appreciation at regular intervals - Monthly or Quarterly under the open-ended Scheme(s) of the Fund (except Aditya Birla Sun Life Gold ETF, Aditya Birla Sun Life Nifty ETF, Aditya Birla Sun Life SENSEX ETF and Aditya Birla Sun Life Nifty Next 50 ETF and Aditya Birla Sun Life Banking ETF)

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

a. CATP is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity,

Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

b. The minimum amount required to trigger instalment under CATP is Re. 1 and in multiples of Re. 1 thereafter.
c. A Single CATP Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
d. Unitholder has the right to discontinue CATP at any time he/she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.
e. CATP will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

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

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

III. SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

1. Investors have the option of:

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

Particulars	Fixed Withdrawal	Appreciation Withdrawal
Objective	Allows investors of the Growth Plan to withdraw a fixed amount at regular intervals	Allows investors of Growth Plan to withdraw the appreciation amount at regular intervals
Withdrawal Amount	Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals.	Investors can withdraw appreciation of Rs. 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/- or

		the specified amount.

Daily and Weekly frequency under Fixed Withdrawal Option of SWP facility allows the Unitholder to withdraw a specified sum of money on daily / weekly basis on all business days from the investments in the eligible open ended Schemes of the Fund.

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

(a) Unitholders can withdraw minimum fixed amount of Rs.500 and above on daily/weekly basis. Withdrawal under Daily/Weekly SWP will be treated as redemption and equivalent units will be redeemed at the Applicable NAV subject to applicable exit load.

(b) Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount.

(c) If the amount of withdrawal instalment is more than the amount available in the account for redemption, the entire available amount will be redeemed and Daily / Weekly SWP will terminate automatically.

(d) Weekly SWP dates - Monday to Friday of every week. In case of a non-Business Day, SWP would be executed on next Business Day.

(e) If the day for Weekly SWP is not selected or in case of any ambiguity, Wednesday shall be treated as a Default day.

(f) Unitholders can enroll themselves for the facility by submitting the duly completed enrolment Form along with cancelled cheque copy to enable electronic payout at the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs).

(g) Unitholder has the right to discontinue/modify Daily SWP at any time he/ she so desires by sending a written request at least 5 (five) days in advance to any of the offices of the Fund or its Authorised Collection Centres.

2. **Withdrawal Frequency:**
   For Fixed Withdrawal Option Withdrawal can be of following dates: Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter.
   For Appreciation Withdrawal Option: Investors can withdraw appreciation on the 1 of each month/quarter for minimum 6 months/ 4 quarter.
   Default Dates: In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7th of each month in case of Fixed withdrawal facility.
3. This facility is not available for investments under lock-in period or against which a lien is marked or for investments which are pledged.
4. In case of fixed withdrawals, if the amount of installment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically. In case of appreciation withdrawal, the appreciation will be calculated on the units available for redemption at the time of SWP installment. Investors opting for appreciation withdrawal in the event of there being no appreciation in a particular month, no withdrawal/payment will be effected in that month.
5. Withdrawal under SWP will be treated as redemption and

equivalent units will be Redeemed at the NAV related prices of the 1st or 7th or 10th or 14th or 20th or 21st or 28th of month/quarter (or next business day, if 1st or 7th or 10th or 14th or 20th or 21st or 28th is a non-business day).

6. AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. AMC/Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.

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

IV.SWITCHING

(a) Inter - Scheme Switching option

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

(b) Intra-Scheme Switching option:

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

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

V. WEB BASED TRANSACTIONS

The Mutual Fund may allow subscriptions / Redemption of Units, during the period when the ongoing subscription list is opened by the Trustees, by electronic mode through the various websites with whom the AMC would have an arrangement from time to time. Normally, the

subscription proceeds, when invested through this mode, are by way of direct credit to the designated bank collection account of the Scheme. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time. The intermediary will aggregate the data and forward the same to the AMC / ISC for processing. These transactions will be converted into a physical piece of instructions and date/time stamped in accordance with the guidelines specified in SEBI circular dated October 11, 2006. The Fund, the AMC, the Trustee, alongwith its directors, employees and representatives shall not be liable for any damages or injuries arising out of or in connection with the use of the web-site or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, unauthorised access or use of information. The Fund may introduce a facility for distributors to transact on the web on behalf of their clients, provided the client has authorised the distributors to do so by executing a Power of Attorney in favour of the distributor for this purpose. In such events, the Power of Attorney should be submitted to the Fund. It shall be the responsibility of the distributor, to ensure that the Power of Attorney is valid and subsisting to carry out the transaction.

VI. TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS:

ABSLAMC, shall enter into arrangements with NSE and BSE to facilitate purchase / subscription and redemption / repurchase of units of the scheme on an ongoing basis at any time after the scheme reopens for purchase and sale.

The transactions carried out on the above platform shall be subject to such guidelines as may be issued by NSE/BSE and also SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time. For further details please refer SAI.
Accordingly, following guidelines shall be applicable for transactions executed in open ended Schemes of the Fund through Mutual Fund Distributors through the Stock Exchange Infrastructure:

(1) Mutual Fund Distributors registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use "NMF II Online Mutual Fund Platform" of National Stock Exchange of India Ltd.(Rs.NSE') platform and / or "BSE StAR MF" platform of BSE Limited (Rs.BSE') to purchase (including switches) and redeem units of schemes of the Fund in physical (non-demat) mode and/or demat (electronic) mode.
(2) Mutual Fund Distributors will not handle payout/payin of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors.
(3) Incase of payment of redemption proceeds to the Clearing Corporation by the Fund/ its Registrar, it shall be treated as valid discharge for the Fund/ Aditya Birla Sun Life AMC Limited ("ABSLAMC") of its obligation of payment of redemption proceeds to investor. Similarly, incase of purchase of units crediting units into Clearing Corporation's Pool account shall discharge the Fund/ABSLAMC of its obligation to allot units to investor.
(4) The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to operating

guidelines, terms and conditions as may be prescribed by the recognised Stock Exchanges from time to time.

VII. **TRANSACTIONSTHROUGHSMS-'SMSTRANSACT':**

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

1. **Eligible Investors:** This Facility is currently being made available to Resident Individuals (including guardians on behalf of minor) and Non-Resident Individuals only, being existing Unitholders of Aditya Birla Sun Life Mutual Fund. However, AMC/Mutual Fund reserves the right to extend this Facility to other categories of Unitholder(s) like sole proprietors, non-individuals etc. later at its discretion. Please note that the transactions request will be accepted in 'Amount' mode only. Further, for subscription instructions received through SMS Transact, units will be allotted in Physical Mode under Scheme.

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

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

a. For subscription/purchase transaction: **BUY** space<**PAN or Folio No.**>space<**scheme code**>space<**Amount**>space<**PIN**>
b. For redemption transaction: **SELL** space<**Folio No.**>space<**scheme code**>space<**Amount**>space<**PIN**>
c. For Switch Transaction (made available w.e.f. October21,2013): **SWITCH** space**<Folio>**space**<SO_ Scheme Code>**space **TO** space**<SI-Scheme Code>**space**<Amount or All>**space**<PIN>**
d. SIP Registrations (made available w.e.f. October 21, 2013):
   i. For registering a SIP Transaction: **REGSIP** space **<Folio or PAN>**space**<SchemeCode>**space**<Amount>**space**<CountofInstalment>**space**<SIPDate>**space**<PIN>**
   ii. Incase of SIP Registration, investors would be allowed to select the earliest SIP Start date of within T+2 days of the same month. If T+2 days are not available between the SMS request date and SIP start date, the SIP date would be considered for next month.

SMS Date	SIP Start Date as per SMS	SIP Start Month SIP considered	Start Date considered
18-May-21	21st	May	21-May-2021
18-May-21	28th	May	28-May-2021
18-May-21	1st	June	01-June-2021
18-May-21	7th	June	07-June-2021
18-May-21	10th	June	10-June-2021
18-May-21	14th	June	14-June-2021
18-May-21	20th	June	20-June-2021

   iii. Unitholders should note that any cancellation or modification of SIP registered via SMS transact can be carried out by submission of physical request at any of the Investor Service Centers (ISC) of Aditya Birla Sun Life AMC Limited/ Aditya Birla Sun Life Mutual Fund.

Investors should note that initiating BUY (subscription) transaction by providing PAN, as indicated above, shall result into processing of the said subscription request into last transacted folio belonging to the unitholder and registered for SMS Transact Facility. Folio no. provided should be the folio registered by the unitholder for availing this Facility.

3. **Cut-off Timings:** Applicable NAV forth transaction will be dependent upon the time of receipt of the SMS recorded by the server, electronically time-stamped and the uniform cut-off timings as prescribed by SEBI and mentioned in this SID shall be applicable for applications received though SMS Transact. For the purpose of providing this Facility, the Server of Registrar &Transfer Agent (RTA) office/ AMC / SMS Aggregator, as applicable, would be considered as an Official Point of Acceptance of the transaction.

4. **Distributor/ Broker Code:** Investors availing of SMS transact facility should note that last transacted broker/distributor in the folio, would be considered as the default broker for subscriptions through this route in the said folio. Also, in case the subscription (lumpsum) amount is Rs10,000/-or more and your Distributor has opted-into receive Transaction Charges on basis of type of product, Rs100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount received and paid to the distributor. Units will be issued against the balance amount invested.
5. For details on Scheme code(s), Terms and Conditions, Registration form and further details on SMS Transact, unitholder(s) are requested to visit our website www.mutualfund.adityabirlacapital.com.
6. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the AMC, Mutual Fund or any of its service providers liable for the same.
7. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the AMC, Mutual Fund or any of its service providers liable for the same.

VIII. TRANSACTION THROUGH MF UTILITY

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

Aditya Birla Sun Life AMC Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme and non-financial transactions.

Accordingly, all financial and non-financial transactions for the Schemes can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in

	addition to the existing Official Points of Acceptance ("OPA") of the ABSLAMC. The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force. MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services Limited (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.mutualfund.adityabirlacapital.com to download the relevant forms. For facilitating transactions through MFU, Aditya Birla Sun Life Mutual Fund (Fund)/ AMC may require to submit and disclose information/ details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time. For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.
Option to hold Units in dematerialized (demat) form	The Unitholders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unitholders opting to hold the units in electronic (demat) form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records **In case the unit holders do not provide their Demat Account details or provide incomplete details or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / IDCW proceeds into bank account linked to their Demat account. However, Special Products/ Facilities such as Systematic Transfer Plan, Systematic Withdrawal Plan, Switching etc. offered by ABSLAMC/Mutual Fund under the scheme shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP. Under SIP option, units will be allotted based on the applicable NAV as per provisions of this SID and will be credited to demat account of the investors on weekly basis (upon realisation of funds). The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.

	In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.
Accounts Statements	**APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :** **For normal transactions during ongoing sales and repurchase:** ▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period or from the date of receipt of the application. ▪ The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder. ▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 15th day of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. ***The word 'transaction' shall include purchase, redemption, switch, payout of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.* ▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. ▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. ▪ The transactions viz. purchase, redemption, switch, payout of IDCW, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). ▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. ▪ **No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions** **APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:** ▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period or from the date of receipt of the application. ▪ The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder • Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each

calendar month within 15th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.

- SCAS shall be sent by Depositories every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/ order of investors in various folios/ demat accounts across mutual funds / demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form

Half Yearly Consolidated Account Statement:

- A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement.
- The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.

COMMUNICATION BY EMAIL

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail

	statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.
Creation of Segregated Portfolio	Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: • Downgrade of a debt or money market instrument to 'below investment grade, or • Subsequent downgrades of the said instruments from 'below investment grade, or • Similar such downgrades of a loan rating. In case of difference in rating by multiple CRAs, the most conservative rating will be considered. Creation of segregated portfolio will be based on issuer level credit events and as mentioned above implemented at the ISIN level. Further, segregated portfolio may also be created in case of unrated debt or money market instruments of an issuer that does not have any outstanding rated debt or money market instruments. However, such segregation may be done only in case of actual default of either the interest or principal amount by the issuer of such instruments. The Fund shall inform AMFI immediately about the actual default by the issuer. AMFI will disseminate the information about the actual default by the issuer to all AMCs post which the Fund may segregate the portfolio of debt or money market instruments of the said issuer. **Process of creation of segregated portfolio:** ABSLAMC will decide on creation of segregated portfolio on the day of credit event and will seek approval of ABSLTPL. Post that ABSLAMC will immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. ABSLAMC will also disclose in the press release that the segregation shall be subject to trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC. ABSLAMC will ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions. The segregated portfolio shall be effective from the day of credit event, post approval of Trustee. ABSLAMC will issue a press release immediately post approval of ABSLTPL with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI. An e-mail or SMS will be sent to all unit holders of the concerned Scheme. The NAV of both segregated and main portfolio will be disclosed from the day of the credit event. All existing unit holders in the Scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, ABSLAMC will enable listing of units of

segregated portfolio on recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer request.

If the trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.

Valuation and processing of subscriptions and redemptions

The valuation will take into account the credit event and the portfolio will be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.

All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV. However, in case of segregated portfolio, applicability of NAV will be as under:

1. Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
2. Investors subscribing to the Scheme will be allotted units only in the main portfolio based on its NAV.

In case ABSLTPL does not approve the above valuation process, all subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosure requirements

A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event will be communicated to the investors within 5 working days of creation of the segregated portfolio. Further, adequate disclosure of the segregated portfolio will also appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the Scheme. Further, the NAV of the segregated portfolio will be declared on daily basis.

The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc. The scheme performance required to be disclosed at various places will include the impact of creation of segregated portfolio. The scheme performance will clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery (ies), if any, will be disclosed as a footnote to the scheme performance. These disclosures regarding the segregated portfolio will be carried out for a period of atleast 3 years after the investments in segregated portfolio are fully recovered/ written-off.

The investors of the segregated portfolio will be duly informed of the recovery proceedings of the investments of the segregated portfolio and status update will be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

Total Expense Ratio ("TER") for the Segregated Portfolio

ABSLAMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio. The TER so levied shall not exceed the simple average of such expenses (excluding the

investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence. The legal charges related to recovery of the investments of the segregated portfolio will be charged to the segregated portfolio in proportion to the amount of recovery. However, the same will be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, will be borne by ABSLAMC. The costs related to segregated portfolio will in no case be charged to the main portfolio.

Monitoring by Trustees

In order to ensure timely recovery of investments of the segregated portfolio, Trustees will ensure that, the ABSLAMC puts in sincere efforts to recover the investments of the segregated portfolio. Upon recovery of money, whether partial or full, it will be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio. Further, an Action Taken Report (ATR) on the efforts made by the ABSLAMC to recover the investments of the segregated portfolio will be placed in every Trustee meeting till the investments are fully recovered/ written-off.

The Trustees will monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, trustees will ensure that there is a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

Creation of segregated portfolio will be optional and at the discretion of ABSLAMC.

Illustration of portfolio segregation

The below illustration explains the impact of portfolio segregation on account of the credit event on the Scheme and its investors.

Total Portfolio	Regular Plan	Direct Plan
Net Assets (A)	200.00	110.00
Units (B)	20.000	10.000
NAV per unit (A)/(B)	10.0000	11.0000

Assuming, the above portfolio has a security with market value of Rs. 20 which has got impacted by a credit event. Based on Trustees approval for segregation of portfolio, total portfolio would be split into main portfolio and segregated portfolio as given below:

Main Portfolio	Regular Plan	Direct Plan
Net Assets before Segregation (A)	200.00	110.00
Value of impacted security (B)	12.90	7.10
Net Assets after segregation (C) = (A) – (B)	187.10	102.90
Units (D)	20.000	10.000
NAV per unit (C)/(D)	9.3548	10.2903

Segregated Portfolio	Regular Plan	Direct Plan
Value of impacted security segregated from Total portfolio	12.90	7.10
Haircut @ 25%	3.23	1.77
Net Assets after Haircut (A)	9.68	5.32
Units (B)	20.000	10.000
NAV per unit (A)/(B)	0.4839	0.5323

Investor Holding	Regular Plan	Direct Plan
Net Assets in Total Portfolio	200.00	110.00
Net Assets in Main Portfolio	187.10	102.90
Net Assets in Segregated Portfolio after Haircut*	9.68	5.32

*Market value of investor holding will come down to the extent of haircut on the impacted security.

Impact on investors:

Existing Investors: All existing investors in the scheme as on the day of the credit event will be allotted equal number of units in the segregated portfolio as held in the main portfolio.

New Investors: Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.

Exiting Investors: Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.

Income Distribution cum Capital withdrawal (IDCW)

The IDCW warrants shall be dispatched to the unitholders within 15 days from the record date. In the event of failure of dispatch of IDCW payments within the stipulated 15 day period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders for the period of such delay.

AMC will endeavor to credit the payouts of IDCW directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NACHS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.

Redemption

Redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.

The Scheme is an open ended target maturity Index Fund tracking CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. In line with maturity profile of the underlying Index, the maturity of the Scheme will be April 30, 2027 (“Maturity Date”).

If the maturity / payout date falls on a non-business day, the maturity / payout date shall be the next business day. The Scheme will distribute all of its maturity proceeds (Net Assets) to the Unitholders within 10 (Ten) Business days from the date of maturity of the Scheme, in line with current regulatory timelines.

The Units can be Redeemed (i.e. sold back to the Mutual Fund) or Switched-out on every Business Day at the Redemption Price. The Redemption / Switch-out request can be made by way of a written request / pre-printed form / relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs.

In case an investor has purchased Units of the Scheme on more than one Business Day (either during the New Fund Offer Period, or on an

	ongoing basis), the Units purchased prior in time will be redeemed/switched-out first. Thus, in case of valid application for redemption/switch-out is made by the investor, those Units of the scheme which have been held for the longest period of time will be redeemed/switched-out first i.e. on a First-in-First-Out basis. However, where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan. The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of Units. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder. AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. AMC/Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout. **Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI (MF) Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details are liable to be rejected.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The Units can be repurchased/redeemed (i.e., sold back to the Fund) or Switched-out on every business day, at the Applicable NAV subject to payment of exit load, if any and lock-in period, if any. The Units so repurchased shall not be reissued. The Redemption / Switch-out request can be made by way of a written request / pre-printed form / relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs. In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder. For further details, please refer to “Redemptions”.
Restrictions, if any, on the right to freely retain or dispose of units being	**Suspension of Sale / Switching Options of The Units:** The Mutual Fund at its sole discretion reserves the right to suspend sale and switching of Units in the Scheme temporarily or indefinitely when any

offered	of the following conditions exist. However, the suspension of sale and switching of Units either temporarily or indefinitely will be with the approval of the Trustee. 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI. The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units into the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.
Right To Limit Redemptions	Subject to the approval of the Board of Directors of Aditya Birla Sun Life AMC Limited ("ABSLAMC") and the Aditya Birla Sun Life Trustee Private Limited ("Trustee") and also subject to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted under the following circumstances that leads to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets: **a) Liquidity issues** - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security. **b) Market failures, exchange closures -** When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. **c) Operational issues** - When exceptional circumstances are caused by *force majeure*, unpredictable operational problems and technical failures (e.g. a black out). Under the aforesaid circumstances, ABSLAMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. For redemption requests placed during the restriction period the following provisions will be applicable: (iii) For redemption requests upto Rs. 2 lakh the above-mentioned restriction will not be applicable and (iv) Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. ABSLAMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.
Delay in payment of redemption / repurchase	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of

proceeds and despatch of IDCW warrants	such delay (presently @ 15% per annum).
Transfer of Units	Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, On listing, the Units of the scheme held in electronic (demat) form would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in electronic (demat) mode. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s)

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC. In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of each fortnight and within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. . The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.
Portfolio Disclosures	In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of

	each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
Half Yearly Results	Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.
Annual Report	The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on its website (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com). The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.	

Tax	**Resident Investors**	**Mutual Fund being investor in other fund**
Tax on IDCW*	10%@/20%@@ (Note 1)	Nil (Note 1)
Capital Gains*: Long Term Short Term	20% with indexation Taxable at normal rates of tax applicable to the assesse	Nil Nil
*plus applicable surcharge^ and education cess		

Note:

1. IDCW distribution tax is abolished w.e.f. 1st April 2020. Accordingly, IDCW will be taxed in the hands of investor. Section 194K is introduced in order to deduct tax on IDCW.
   @Tax is not deductible if IDCW income in respect of units of a mutual fund is below Rs. 5000/- in a financial year
   @@ The base tax is further increased by surcharge at the following rates:
   a. 15% where total income exceeds Rs. 1 Cr
   b. 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 Crs

   As per section 196 of the income tax act, 1961, no deduction of tax shall be made by any person from any sums payable to a mutual fund specified under section 10(23D).

	8. Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. WHT on IDCW paid to non-corporate investors (namely individual, HUF,AOP, BOI, artificial judicial person etc.) **In case of Non Resident Indians (NRIs), on unlisted schemes, long term capital gain will be taxed at 10% without indexation and foreign currency fluctuation benefits (plus applicable surcharge^ and cess$). ^Surcharge rates are as under: - **In case of Corporate Assessees:** i. Where the taxable income exceeds Rs. 1 crore but less than Rs. 10 Crores- At the rate of 7% (Marginal Relief in Surcharge, if applicable) ii. Where the taxable income exceeds Rs. 10 crore - At the rate of 12% (Marginal Relief in Surcharge, if applicable) iii. For Corporates opting for lower tax rates of 22%/15%, applicable surcharge will be 10% - **In case of Non- Corporate Assessees:** i. for individuals, HUF, association of persons, body of individuals and artificial juridical person, surcharge at 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and surcharge at 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crores, 25% if specified income (i.e. total income excluding equity capital gains and IDCW income) and 37% if specified income (as mentioned in the rate above) exceeds Rs. 5 crores is applicable. ii. for firm, co-operative society and local authority, surcharge at 12% is applicable where income exceeds Re. 1 crore. $ The Health and Education Cess to be applicable at 4% on aggregate of base tax and surcharge. **For details on taxation please refer to the clause on Taxation in the SAI**
Investor services	Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. Ms. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Contact Nos: 1800-270-7000 (Toll free) Email: care.mutualfunds@adityabirlacapital.com 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.
Disclosure related to Risk-o-meter	The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Riskometer categorizes the scheme of Fund under different levels of risk based on the respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the scheme falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing.

	Further, pursuant to SEBI circular dated October 05, 2020, 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.
Disclosure of Potential Risk Class (PRC) Matrix	Pursuant to the provisions of SEBI Circular dated SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996. The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change. The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.

D. COMPUTATION OF NET ASSET VALUE

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

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

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

Section IV – FEES AND EXPENSES

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

A. NEW FUND OFFER EXPENSES

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

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

B. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

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

(a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors^ from beyond top 30 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.
^As per SEBI circular dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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

In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.
Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.

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

(b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations

(c) Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.05 per cent of daily net assets of the scheme.

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated have been made in good faith as per the information available to the AMC based on past experience and are subject to change inter se. **The**

purpose of the below table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

Maximum estimated permissible expense as a % per annum of daily net assets	
A. Expense Head / Nature of expense	**% of daily net assets**
Investment Management and Advisory Fees (AMC fees)	Upto 1.00%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent (RTA) Fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants	
Costs of Statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Brokerage & transaction cost over and above 12 bps for cash market trades.	
Goods & Service tax (GST) on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other expenses	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	**Upto 1.00%**
B. Additional expenses under Regulation 52 (6A) (c)	Upto 0.05%
C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%

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.

Note:

(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.

(b) ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, 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.

(c) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge the following Fees and expenses as mentioned below:

a. **Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the Scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations..

b. **Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the Scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

(d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.

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

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

The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee,

shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC.

Illustration of impact of expense ratio on schemes returns:
Expense ratio, normally expressed as a percentage of Average Assets under Management, is calculated by dividing the permissible expenses under the Regulations by the average net assets.

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

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year	10,000	10,000
Returns before expenses	1,500	1,500
Expenses other than Distribution expenses	150	150
Distribution expenses	50	
Returns after expenses at the end of the year	**1300**	**1350**

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

C. TRANSACTION CHARGES

SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above.
In accordance with the said circular, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.

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

Investor Type	Transaction charges^
First Time Mutual Fund Investor (across Mutual Funds)	Rs. **150** for subscription application of Rs. 10,000 and above.
Investor other than First Time Mutual Fund Investor	Rs. **100** for subscription application of Rs. 10,000 and above.

2. ^The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.
   However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.
3. **Transaction charges shall not be deducted/applicable for:**
   (a) purchases / subscriptions for an amount less than Rs. 10,000/-;

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

D. LOAD STRUCTURE

Load is an amount that is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.mutualfund.adityabirlacapital.com) or may call at 1-800-270-7000 or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Entry Load*	Nil.
Exit Load	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil

*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009.

- No Exit Loads will be chargeable in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme
- No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of IDCW and units issued to unitholders as Bonus units.
- No exit load will be charged in case of switch of investments from Regular Plan to Direct Plan and vice versa.
- The above Load shall be applicable in case SIP/STP/SWP transactions.
- Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of GST, if any.

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

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

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

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

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

Unitholder Transaction Expenses and Load

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

Note: Where as a result of a Redemption/ Switch arising out of excess holding by an investor beyond 25% of the net assets of the schemes in the manner envisaged under SEBI Circular dated December

12, 2003 ref SEBI/IMD/CIR No. 10/ 22701/03 read with Circular dated June 14, 2005 ref SEBI/IMD/CIR No. 1/ 42529/05, such Redemption / Switch will not be subject to Exit load.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details

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

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

   NIL

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

   NIL

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

   SEBI had issued a show cause notice in the matter of Mannapuram Finance Ltd (hereinafter referred to as “Company”), wherein it has been alleged that ING Asset Management (India) Pvt. Ltd., the investment manager of ING Mutual Fund (post-acquisition of schemes of ING Mutual Fund in October 2014, now known as, Aditya Birla Sun Life AMC Limited (AMC) and Aditya Birla Sun Life Mutual Fund (MF), respectively) traded in the scrip of Mannapuram Finance Ltd. when in possession of Unpublished Price Sensitive Information (hereinafter referred to as “UPSI”). It was alleged in the notice that there was a violation of Section 12A(d) and 12A(e) of SEBI Act, 1992 read with Regulation 3(i), 3A and 4 of SEBI (Prohibition of Insider Trading) Regulations, 1992 (hereinafter referred to as “PIT Regulations”). In response to the Show Cause Notice, the AMC has filed a preliminary reply denying the aforesaid allegations on the grounds that, AMC was not in possession of UPSI at the time of sale of shares and that the said shares were sold post publication of Price Sensitive Information made available by the Company on BSE website and thus the AMC/MF had not violated the alleged provisions of SEBI Act and PIT regulations.

   Show Cause Notice dated May 29, 2019 issued against ABSLAMC and others for trades done by Schemes of ING Mutual Fund in the scrip of Mannapuram Finance Limited, has been disposed off by SEBI on April 13, 2020 without any penalty.

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

There are cases pending before the Consumer Redressal Commissions, Civil Courts and High Courts. The contingent liability aggregates to Rs. 86 lakhs approximately

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

NIL.

Asides the above, there is no other disclosure.

Note:

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

(b) The Scheme under this Scheme Information Document was approved by the Trustees on June 17, 2021. The Trustees have ensured that Aditya Birla Sun Life CRISIL SDL plus AAA PSU Apr 2027 60:40 Index Fund approved by them is a new product offered by Aditya Birla Sun Life Mutual Fund and is not a minor modification of any existing scheme/fund/product.

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

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

Sd/-

PLACE: MUMBAI
DATE: March 15, 2022

Hemanti Wadhwa
Compliance Officer

THE REGISTRAR

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

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

BRANCH OFFICES OF ADITYA BIRLA SUN LIFE MUTUAL FUND

•**Adyar:** 1st Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvanmiyur, Adyar-600041 **Agartala** 2nd floor, Om Niwas, Netaji Choumuni, Near HDFC Bank, Agartala - 799 001 **Agra**: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkarpur City Circle, Sanjay Place, Agra - 282 002.• **Ahmedabad:**1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC Bank House, Navrangpura, Ahmedabad-380 009 • **Ahmedabad** : 2nd Floor, Poonam Plaza, Opp. Citi Corner Rambaug, Maninagar, Ahmedabad - 380 028. • Ahmednagar : 2nd Floor, Mauli Sankul, NR Zopadi Canteen, Manmad Road, Savedi, Ahmednagar - 414 003. • **Ajmer:** 1st Floor Patwari Bhawan, 11/191 Kutchery Road, Ajmer- 305001.• **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Akola-444001 •**Alappuzha:** 2nd Floor, Sri Rajarajeshwari Building, Church Road, Mullakkal Ward, Alappuzha - 688 011. • **Allahabad:** 3rd Floor, Adarsh Square, Sardar Patel Marg, Civil Lines, Allahabad - 211 001• **Aligarh:** 1st Floor, Centre Point Market, Samad Road, Aligarh - 202001.•**Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001• **Alwar**: 2nd Floor, Ahana Tower, Near Jai Complex, Alwar - 301 001.• **Amravati:** 1st Floor,Katri Mall, Morchi Road, Amravati - 444602 • **Amritsar:** SCO-91, 3rd Floor, District Shopping Center, Ranjit Avenue, Amritsar - 143001• **Anand:** Office No. 05, 2nd Floor, Royale Citadel, Keval Bungalow Society, V. V. Nagar Road, Anand – 388001. •**Anantapur:** Second Floor, Pallavi Towers, Subhash Road, Anantapur - 515 001.• **Ankleshwar:** Shop No. 7, 1st Floor, Roshani Plaza, GIDC, Ankleshwar - 393 002. •**Anna Nagar:** 1st Floor, No. 334/4, Galaxy Apartment, 2nd Avenue, Anna Nagar-600040• **Asansol**: Shree Vishal Plaza, 1st. Floor, G T Road, Asansol - 713 303• **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 • **Bangalore:** # 9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore - 560001• **Bangalore:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore – 560011 • **Bankura** : 80/1/A, Bankura Raghunathpur Main Road, Nutanchati Mahalla, Bankura - 722 101. • **Bareilly** : 3rd Floor, Dashmesh Tower, Near SBI Building, StationRoad, Civil Lines, Bareilly - 243001 • **Baroda:** A1 Smeet, 2nd Floor, Sarabhai Campus, Near Genda Circle, Gorwa Road, Vadodara- 390023• **Bellary:** Sree Gayathri Towers No. 4, Gopal Swamy (Moka) Road, Gandhi Nagar, Bellary - 583 103.• **Belgaum:** No. 14, 2nd floor, Shri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum – 590006 •**Bhadrak :** Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak - 756100• **Bhagalpur**: 1st Floor, Angar Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur – 812 001 • **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch – 392001 • **Bhatinda:** Ground Floor, MCB Z-3/3228, Opposite Small Capital Finance Bank Near Tinkoni Chowk, G.T Road, Bhatinda -151 001. • **Bhavnagar:** 1st Floor, Plot No. 2110/B, Sumeru Elite, Opposite Custom Office, Parimal Chowk, Off. Waghawadi Road, Bhavnagar - 364001 • **Bhillai :** 81, Commercial Complex, Nehru Nagar(East), Bhillai – 490 020• **Bhilwara**: 203-204, 2nd Floor, Govindam, Old R.T.O. Road, Bhilwara – 311001. • **Bhopal:** 149 Kamal Tower , MP Nagar Zone 1 Bhopal - 462011 • **Bhubaneswar:** 1st Floor, 96, Unit III, Kharvel Nagar, Janpath- 751 001 • **Bhuj – Kutch:** Ground Floor, Pooja Complex, A wing, Shop no 1, Near ICICI Bank, Station Road, Bhuj – Kutch - 370 001•**Bikaner:** 13rd Floor, Parshavnath Plaza, Rani Bazar, Bikaner - 334 001 •**Bilaspur:** 1st Floor, A3 Building, Vyapar Vihar Road, Village Talapara, Ward No. 9, Bilaspur - 495001. • **Bokaro Steel City** - Plot No. HB - 09, City Centre, Sector - 04, Bokaro Steel City - 827 004 •**Burdwan**: 1st Floor, R. G. Bhawan, Parbirhata, P.O. – Sripally, Burdwan -713103.• **Calicut:** Door No. 63/3053, 2nd Floor, Noble Tower, Above SBI, Mavoor Road, Opposite New Sagar Hotel, Calicut - 673 004• **Chandigarh** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh – 160 022 • **Chhattisgarh** : 1st Floor, Corporate Avenue, Plot No. 93, Indira Commercial & Residential Complex, Transport Nagar, Kobra – 495 677 • **Chennai** - 2nd Floor, 2/3, G.V. Towers, Melakkal Main Road, Near Passport Office, Madurai – 625 016 • **Chennai** - Arcade Centre, No: 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034 • **Cochin**: Pynadath Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015 • **Coimbatore**: 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road , Coimbatore - 641018 • **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack – 753001 • **Darbhanga**: 1st Floor, Opposite ICICI Bank, Main Road, Laheriasarai, Darbhanga - 846 001 • **Dehradun**: 97 India Trade Centre,Rajpur road,Adjoining hotel Madhuban,Dehradun-248001 • **Delhi**: 406-415, 4th floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 •**Deoghar:** Jagannath Dham, 1st Floor, SSM Jalan Road, Near IDBI Bank, Deoghar - 814 112 • **Davanagere –** 2nd Floor, VHV Heights, Hadadi Road, Davanagere - 577002. • **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 •**Dhule:** 1st Floor, CTS No. 1606/A, Lane No. 6, Opposite HDFC Bank, Dhule-424001 • **Durgapur**: First Floor, "Landmark", Shahid Khudiram Sarani,City Center, Durgapur – 713216. • **Erode:** 318, First floor, Sakthi road, Erode – 638003. • **Faridabad:** SCO No. 2, First Floor, Sec-16, Faridabad -121002 • **Firozabad:** 1st floor, 266/267, Agra Gate, New Basti, Firozabad – 283 203 • **Gandhidham:** Office No. 1, 1st Floor, Aum Corner, Plot No. 336/337/343, Ward No. 12-B, Near Banking Circle, Gandhidham - 370 201. • **Ghaziabad** : 1st Floor, C-78 & C-79, Raj Nagar District Centre (RDC), Raj Nagar, Ghaziabad - 201 002.• **Goa**: First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco - 403 802.• **Gorakhpur** : 3rd Floor, A.D. Tower, Bank Road, Gorakhpur - 273 001. • **Guntur:** D NO: 31-10-880, 10/3, Arundelpet, Guntur - 522 002• **Gurgaon:** Unit no. 301 & 301 A, 3rd Floor, Platina Tower, M.G. Road, Gurgaon – 122022 • **Guwahati:** 5th Floor, Sureka Square, Lachit Nagar, Near Hanuman Mandir, G.S. Road, Guwahati - 781 007. • **Gwalior**: Ground Floor, Orion Tower, City Center, Gwalior – 474011•**Himmatnagar:** 1st Floor, Kumar House, Durga Bazaar, Near Railway Crossing, Himmatnagar - 383 001.•**Hissar:** 1st Floor, Kamala Place, Plot # 57 - 60, Kamala Nagar, Red Square Market, Hissar - 125 001 **Hooghly -** Ground Floor, 81 N.S Road, Serampore, Hooghly - 712 201 •**Hosur:** First Floor, Opp. Ramakrishna School, Denkanikotta Road, Hosur - 635 109.• **Hubli:** 1st Floor, Kalburgi Emerald, Girls High School Road, Deshpande Nagar, Hubli - 580029• **Hyderabad:** H. No. 1-98/2/11/3, 1st Floor, Shrishti Towers, Madhapur, Hyderabad, Telangana – 500 081. • **Hyderabad** - 2nd & 3rd Floor, Bhupal Towers, 6-3-1090 /A/ T-2 & part of 6-3-1090 /A/S-1, Raj Bhavan Road, Hyderabad - 500082 **Indore**: Benchmark Business Park, 5th Floor, Block No. A-3, Scheme No.54, PU4, Opposite Satya Sai School, Vijay Nagar, Indore – 452010. • **Jabalpur**: Ground Floor, Motor Mitra Building, Near Petrol Pump, Napier Town, Jablapur- 482001 •**Jaipur:** G-2, Ground Floor, Anukampa Fountain Heights, Subhash Marg, C - Scheme, Jaipur - 302001• **Jalandhar:** Unit 29, 1st Floor, City Square, G. T. Road, Jalandhar - 144 001 • **Jalgaon:** Ground Floor,Geetai Villa,Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002 • **Jammu :** Shop no 105, 1st Floor North Block, Bahu plaza, Jammu-180004 •**Jammu:** Guru Nanak Institute, NH-1A, Udhampur, Jammu - 182 101.• **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda Lane Corner, Lal Bunglow Road, Jamnagar – 361001 • **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 • Jalgaon : Flat No. 02 - Gangai, Plot No. 22, Shikshak Wadi Ring Road, Above HDFC Mutual Fund, Next to JDCC Bank, Jalgaon - 425 001. • **Jalpaiguri** – 1st Floor, Cosmos Arcade, DBC Road, Beside Axis Bank, Jalpaiguri - 735 101 •**Janakpuri -** 1st Floor, B1- 26-27, Community Centre, Janakpuri, New Delhi – 110058 • **Jhansi:** 2nd Floor, City Plaza, Elite Plaza Road, Above Axis Bank, Civil Lines, Jhansi - 284 001.• **Jodhpur:** KK.Plaza II nd Floor, Sardarpura Ist B Road, Jodhpur (Raj.) 342003 •**Kadapa:** 2/380, First Floor, R S Road, Opp. LIC Office, Kadapa - 516 001.• **Kalyan**- Shop no 5 & 6 Ground Floor, Vikas Heights,Next to NKGSB Bank, Santoshimata Road, Kalyan (W), Maharsthra - 421301• **Kanpur:** 114/113,Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 •**Kannur:** 3rd Floor, Grand Plaza, Room # TV - 33/362 Z-3, Fort Road, Kannur - 670 001• **Karimnagar -** First Floor, City Centre Mall, IB Guest House Circle, Karimnagar - 505 401 • **Karnal:** Ground Floor, DSS No. 212, Sector 12, Karnal - 132 003.• **Kestopur** (w.e.f March 01, 2017) : Shop No 7, Block 5 , Clubtown, VIP Road, Tegharia, Kolkata - 700052. • Kharagpur: 4th Floor, Atwals Real Estate, Opposite Kharagpur College, H.P Petrol Pump, O.T. Road, Kharagpur – 721 305, West Bengal • **Kolhapur** : First Floor, Jaduban Plaza F-3, Shahupuri, Bhaskarrao Jadhav Chowk, Near Panch Bungalows, Kolhapur - 416 001. • **Kolkata:** Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 • **Kolkata:** Indian Chamber of Commerce, 2nd Floor, ICC Tower, 4, India Exchange Place, Dalhousie, Kolkata - 700 001.• **Kota**: Second Floor, 96 Shopping Centre, Opposite Bharat Hotel, Kota – 324007 • **Kottayam:** First Floor, Pulimoottil Arcade, KK Road, Kanjikuzhy, Kottayam – 686004 • **Kollam**: 2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam - 691 008. • **Lucknow:** 103-B, 1st Floor,Shalimar Square,Lalbagh, Lucknow-226001 • **Ludhiana**: Apra Tower, Ground and First Floor, SCO 130-132, Feroze Gandhi Market, Ludhiana -141001 •**Mahbubnagar:** No. 1-3-110/A, Opposite Harmony Arcade, Near Srinivas Reddy Hospital, Rajendra Nagar, New Town, Mahbubnagar - 509 001. • **Malappuram :** 1st Floor, Perumbally Tower, Near AUP School, Up Hill Road, Malappuram - 676 505. • **Malda:** Krishna Bhawan, 1st Floor, Sukanta More (420 More), Near ICICI Bank, Malda - 732 101 • **Mathura:** Ground Floor, Tera Tower, Bhuteshwar Road, Mathura - 281 004. • **Mangalore:** Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpady, Mangalore, Karnataka - 575 003 • **Margao:** Ground Floor,Shop No.7 & 8, Colaco Building,Abade Faria Road,Margao-Goa,403601 • **Meerut:** Unit No-05 & 06, Ground Floor, Om Plaza, Opp. Ganga Plaza, Begum Bridge Road, Meerut-250 001.• **Moradabad:** Near Hotel Rajmahal,Infront of Dr P K Das,Civil Lines,Moradabad-244001 • **Mumbai – Goregaon (w.e.f. 20-Dec-2017):** Romell Tech Park (R-Tech Park), 12th Floor, Nirlon Compound, Off Western Express Highway, Goregaon (E), Mumbai - 400 063. • **Mumbai – Andheri:** 1st Floor, Kohli Villa, S.V. Road, Opposite ICICI Bank, Andheri (West), Mumbai - 400 058. • **Mumbai - Borivali**: Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandarvarkar Road, Borivali (West), Mumbai - 400092. • **Mumbai - Ghatkopar**: Shop No. 9 & 10, Neelkanth Regent, R D Narkar Marg, Ghatkopar

(East), Mumbai - 400 077. • **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 • **Mumbai (IB):** One World Bulls Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai- 400013• **Muzaffarnagar**: 414, Kambal Wala Bagh, New Mandi, Muzaffarnagar - 251 001• **Muzzaffarpur** : 2nd Floor, Sabita Complex, Opposite MDDM College, Club Road, Mithanpura, Muzaffarpur - 842002.• **Mysore:** CH-16,Prashanth Plaza, Safe wheels building, 3rd main, 5th cross, Saraswathipuram, Mysore-570009 • **Nadiad:** City Centre Unit - 211, 2nd Floor, Near City point, Paras Cinema Road, Nadiad - 387 001.• **Nagpur:** 1st Floor, The EDGE, above Equitas Bank, WHC Road, Shankar Nagar, Nagpur - 440 010. . •**Nainital**: U 9B, Upper Ground Floor, Durga City Centre, Opposite Addiction Gym, Haldwani, Nainital - 263 139**.** • **Nanded-** Shop #12, 1st Floor, Sanman Prestige, Opposite Railway Station, Nanded - 431 601 • **Nasik:** Office #G-3, Ground Floor, Suyojit Heights, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik - 422 002. • **Navsari:** 103, 1st floor, Swiss Cottage, Asha Nagar Main Road, Navsari - 396 445**.** •**Nellore:** First Floor, "Neelima Towers" No. 16-1-17, R R Street, AC Statue, Nellore - 524 001.• **New Delhi:** 2nd, 3rd & 4th Floor of Ghansham House, Plot no. 25, Nehru Place, New Delhi - 110019• **Noida:** 509, 5th floor, Chokhani Square, Sector-18 , Noida - 201 301. • **Palakkad - Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmandapam, Palakkad, Kerala - 678013** • **Panipat:** N.K Tower,Office no -1, Second Floor,G.T Road, Panipat-132103 • **Panjim:** Shop #.101 /102, 1st Floor, Milroc Lar Menezes, Swami Vivekanand Road, Opposite Old Passport Office, Panaji – 403001 • **Patiala:** 1- SCO 88, 1st Floor, New Leela Bhawan Market,Tehsil & District Patiala, Patiala - 147001 • **Patna:** Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna – 800001 • **Pimpri:** Shop No.3, Ground Floor, MSR Capital, Morwadi, Pimpri Chinchwad, Pimpri - 411 018• **Pitampura** - Unit no. 203-206, 2nd Floor, P. P. Tower – 2, Netaji Subhash Place, Pitampura – New Delhi – 110 034..• **Pondicherry:** First Floor, No. 66, JSV Building, 100 Feet Road, Ellapillaichavady, Pondicherry – 605 005.• **Pune:** 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar Road, Pune - 411 004. •.**Pune** : 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar road, Pune- 411004 • **Raipur:** 4th Floor, Sky Park, Adjacent to G. E. Road, Ravi Nagar, Raipur - 492 001**• Rajahmundry No. 46-17-12, 1st Floor, Kilari Enclave, Danavaipet, Rajahmund - 533 103** • **Rajkot:** Office No. 101, 1st Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidan, Rajkot – 360 001 • **Ranchi:** 3rd Floor, Saluja Tower, P. P. Compound, Ranchi – 834001 •**Rohtak:** 2nd Floor, Plot No. 120-121, Bank Square, Delhi Road, Opp. Manya Tourism, Rohtak - 124 001.• **Rourkela:** Unit No.4, 1st Floor, Adarsh Corner, Plot No. 12/Plot No.3, Village Karanje, Radhika Road, Satara - 415 002. • Saharanpur - 2A/2390, 1st Floor, Mohalla Ram Nagar, Pathanpura, Near Clock Tower, Dehradun Road, Saharanpur - 247 001• **Sagar:** Ground Floor, Near Muthoot Finance, Katra Ward (Anya Marg), Opp. Deluxe Petrol Pump, Gujarati Bazar, Station Road, Sagar - 470 002.• **Salem:** Ground Floor, Kandaswarna Mega Mall, Block- B, Saradha College Road, Fairlands, Salem - 636016• **Sambalpur –** 1st Floor, Harichitra Tower, Plot No- 1792/3923, Unit- 5, Near AIR Colony, VSS Marg, Sambalpur - 768001• **Sangli:** Office No.1, First Floor, Signature Building, Behind Domino's Pizza, Sangli-Miraj Road, Sangli - 416416**.** •**Satara:** Unit No.4, 1st Floor, Adarsh Corner, Plot No. 12/Plot No.3, Village Karanje, Radhika Road, Satara - 415 002. •**Satna:** 1st Floor, "Om Tower", Krishna Nagar Road, Satna - 470 002.• **Shillong:** 2nd Floor, Goenka Tower, Morellow Complex, Keating Road, Shillong - 793001.• **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 • **Siliguri:**(w.e.f June 15, 2017) 78, Haren Mukherjee Road, 1st floor, Beside SBI, Hakimpara, Siliguri - 734 001. • **Solapur**: Veetrag Vertex, Office No. 6&7,1st floor, Opp. Naval Petrol Pump,Railway Station Road, Solapur - 413 001.• **Sri Ganganagar:** First Floor, Shah Tower, Plot No. 3, Near Sukhadia Circle, Sri Ganganagar - 335 001**.** • **Surat:** HG-5, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002**.** • **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane – 400602 • **Thane:** Shop No. 3, Jay Khodiyar Bhawan, Ambadi Road, Opposite Gurudwara, **Vasai** - 401 202, Thane. • **Tinsukia:** 2nd Floor, Arjun Tower, Chirapatty, Tinsukia - 786 125. • **Tirunelveli** : 1st Floor, 1/4 South Bye Pass Road, Vannarapettai, Palayamkottai, Tirunelveli - 627 003 **Tirupati:** D.No:20-2-704, 1st Floor, Near Balaji Hospital, Korlagunta, Tirupati-517501 • **Thiruvalla**: 1st Floor, Pulimuttathu Building, Door No. 185/11, Muthoor P O, Ramanchira, Thiruvalla - 689 107.• **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 • **Trichy** 1st Floor, Vignesh Aradhana, 16, Shop 2 & 3, Sastri Road, Tiruchirapalli - 620 017.• **Trivandrum:** Unit no. 301 & 301 A, 3rd Floor, Platina Tower, M.G. Road, Gurgaon – 122022 • **Udaipur:** 1st Floor, Manohar Heights, 16- C, Bank Street, Madhuban, Udaipur - 313 001 • **Valsad:** First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad – 396001 • **Vapi:** 145-146 Tirupati Plaza Chala Road, VAPI 396191. • **Ujjain:** Excel Tower, 1st Floor, 6 Kamla Nehru Marg, Above IDBI Bank, Freeganj, Ujjain - 456 010. • **Varanasi:** Arihant Complex, 3rd Floor,D-9/127 C-4,Sigra,Varanasi-221002 • **Vashi:** Shop No. 5 & 6, Ground Floor, Om Rachana CHS, Sector 17, Vashi, Navi Mumbai - 400 703 **Vellore:** Ground Floor, No 23/2, Registrar Periyasamy Mudallyar Street, Sankaranpalayam, Vellore - 632 001 • **Vijayawada:** K.P.Towers, 40-1-52/6 , Birla Sun Life Insurance, Acharya Ranga Nagar , Vijaywada -520010 • **Vishakapatnam:** #47-11-28, 1st Floor, Showroom - 3, Uma Vinayanagar, Diamond Park Area, Dwaraka Nagar, Visakhapatnam - 530 016.• **Warangal** - 1-7-1419/21/22/23, 1st Floor, SVA Plaza, Near HP Petrol Bunk, Balasamudram, Hanamkonda, Warangal - 506001.• **Yamuna Nagar:** (w.e.f 08-05-2017) SCO-178, 1st Floor, Vijaya Bank Building, HUDA Complex, Near Usha Rathi Hospital, Yamunanagar, Jagadhri – 135003.

ADDRESS OF CAMS CENTERS

Andaman and Nicobar Islands : 35, Behind Hotel Haywizz, M.A. Road, Phoenix Bay, Port Blair - 744 102 • **Agra :** No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 • **Ahmedabad :** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 • **Agartala :** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala – 799001 • **Ahmednagar** : Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer:** AMC No. 423/30, Near Church Brahampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001. • **Akola :** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 • **Aligarh :** City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 • **Allahabad :** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 • **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. • **Alwar :** 256A, Scheme No:1, Arya Nagar Alwar 301001 • **Amaravati :** 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 • **Ambala :** Opposite PEER, Bal Bhawan Road, Ground Floor, Ambala - 134 003.–134003 • **Amreli**:B 1, 1st Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365 601..• **Amritsar :** 3rd Floor, Bearing Unit No - 313, Mukut House, Amritsar - 143 001• **Anand :** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 • **Ankleshwar :** Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 • **Andheri :** 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069. • **Angul:** Similipada, Near Siddhi Vinayak +2 Science College, Angul - 759 122. • **Arrah:** Old NCC Office, Ground Floor, Club Road, Arrah - 802 301. • **Arambagh:** Ward No. 5, Basantapur More PO Arambagh, Hooghly, Arambagh - 712 601. West Bengal • **Asansol :** Block – G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303 • **Anantapur :** 15-570-33, I Floor Pallavi Towers, Anantapur – 515001 • **Aurangabad: (w.e.f – 22-Jul-17)** 2nd Floor, Block No. D, 21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad – 431001 •**Bagalkot:** Shop No. 2, 1st floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101**.**• **Balasore :** B C Sen Road Balasore - 756001 • **Bangalore:** First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027.• **Bangalore :** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 • **Barasat:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat – 700 124 • **Bareilly*** : D-61, Butler Plaza, Civil Lines, Bareilly-243001• **Basti** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh • **Belgaum (w.e.f. 16-Dec-2017) : Classic Complex, Block No. 1 04, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006.**• **Bellary:** 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Bellary - 583 102.• **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch,Berhampur - 760 002• Bhagalpur* : Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812 001. • **Bharuch** : A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392 001. • **Bhatinda*** : 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 • **Bhavnagar :** 305-306, Sterling Point Waghawadi Road OPP. HDFC BANK Bhavnagar - 364002 • **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. • **Bhilwara :** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 • **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. • **Bhubaneswar :** 101/ 7, Janpath, Unit – III Bhubaneswar - 7510013, • **Bhusawal :** Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal – 425201 • **Bhuj** Office No. 4-5, First Floor, RTO Relocation Commercial Complex - B, Opp. Fire Station, Near RTO Circle Bhuj-Kutch - 370 001.• **Biharsharif :** R&C Palace, Amber Station Road, Opp Mamta Complex, Bihar Sharif (Nalanda) - 803101 • **Bikaner** : 1404,Amar Singh pura, Behind Rajasthan patrika In front of Vijaya bank, Bikaner - 334001• **Bilaspur :**Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495001**.** • **Bolpur:** Room No. FB28, 1st Floor, Netaji Market, Bolpur -731 204, West Bengal• **Bijapur:** No. 9, 1st floor Gajanan Complex, Azad Road Karnataka, Bijapur-586 101• **Bokaro :** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 • **Bongaigaon -** G.N.B. Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon - 783380**.** • **Burdwan :** 1st Floor Above Exide Showroom, 399 G T Road, Burdwan -713 101 • **Silchar:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Near Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar -788 004.• **Calicut :** 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut 673001 • **Chandigarh :** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 • **Chandrapur:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402. • **Chattisgarh:** 6, Sriram Commercial Complex, Infront of Hotel Blue Diamond, T. P. Nagar, Korba, Chattisgarh - 495677 • **Chennai :** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 • Chennai – 600097 • Chennai : III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theater, West Tambaram, Chennai - 600 045.• **Chhindwar**a: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480 001 . • **Chittorgarh** : 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001 • **Cochin:** Modayil, Door No.: 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016. • **Coimbatore :** No. 1334, Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara, Bakery, Coimbatore - 641 002. •**Cooch Behar:** N.N.Road, Power House Choupathi, Cooch Behar - 736 101.• **Cuttack :** Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001 • **Davenegere :** 13, Ist Floor,

Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere 577002 • **Dehradun :** 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 • **Dharmapuri** : 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 70 • **Darbhanga** : Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga-846001• **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 • **Dhanbad :** Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001 • **Dhule:** House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001 • **Dibrugarh:** Amba Complex, Ground Floor, H S Road, Dibrugarh - 786 001**.** • **Dimapur:** MM Apartment, House No - 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur - 797 112**.**• **Durgapur:** Plot No 3601, Nazrul Sarani, City Centre, Durgapur – 713 216 • **Eluru:** No. 22b-3-9, Karl Marx Street, Powerpet, Eluru - 534 002.• **Erode:** 197, Seshaiyer Complex Agraharam Street Erode 638001 • **Faridhabad :** B-49, Ist Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 • **Faizabad**: 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224 001 • **Gandhidham**: Shyam Sadan, 1st Floor, Plot No. 120, Sector 1/A, Gandhidham - 370201• **Firozabad:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203 • **Gandhinagar–**507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasan, Gandhinagar – 382 421**..•Gangtok:** Ground Floor, Hotel Heritage, Diesel Power House Road, Near Janta Bhawan, Gangtok – 737101 • **Gaya:** North Bisar Tank, Upper Ground floor, Near - I.M.A. Hall, Gaya - 823 001..• **Ghaziabad**: 1st Floor, C-10 RDC Rajnagar, Opposite Kacheri Gate No. 2, Ghaziabad, Pin - 201 002..• **Goa:** Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji - 403 001..• **Goa:** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 • **Godhra**: 1st Floor, Prem Praksh Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra – 389001 • **Gondal**: A/177, Kailash Complex, Opp. Khedut Decor, Gondal – 360 311 • **Gorakhpur :** Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273 001**.**• **Gulbarga** : Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101• **Guntur :** D No. 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur – 522 002 • **Guntur :** Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 • **Gurgoan :** SCO - 16, Sector 14, First Floor, Gurgoan 122001 • **Guwahati (w.e.f. 1-Aug-17):** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari , Guwahati – 781 008• **Gwalior :** 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 • **Haldia*** : Mouza-Basudevpur J.L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Purba Medinipur, Haldia - 721602• **Hazaribag** : Municipal Market, Annanda Chowk, Hazaribagh – 825301 • **Howrah:** Gaganaanchal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah – 711106 • **Haldwani :** Durga City Centre, Nainital Road, Haldwani – 263139 • **Haridwar:** F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408 • **Hassan:** Pankaja, 2nd Floor, Near Hotel Palika, Race Course Road, Hassan - 573 201 • **Hoshiarpur :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur – 146001• **Himmatnagar** : C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar – 383001 • **Hisar** : 12, Opp. Bank of Baroda Red Square Market, Hisar – 125001• **Hosur :** Survey No. 25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110 • **Hubli :** No. 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli – 580029 • **Hyderabad :** 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 • **Hyderabad :** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG KPHB Colony, Kukatpally, Hyderabad – 500 072 • **Indore :** 101, Shalimar Corporate Centre 8- B, South tukogunj, Opp.Greenpark Indore 452 001 • **Jabalpur :** 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. • **Jaipur :** R-7, Yudhisthir Marg ,C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 • **Jalandhar :** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001• **Jalpaiguri:** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri - 735101 • **Jalgaon :** Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 • **Jalna :**Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203.• **Jammu :** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 • **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar - 361 001.• **Jamshedpur :** Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 • **Jaunpur:** Gopal katra, 1st Floor , Fort Road, Jaunpur – 222 001**.** • **Jhansi: (w.e.f March 06, 2017)** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001 • **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 • **Jorhat:** Dewal Road ,Second Floor Left side second building Near Budhi Gukhani Mandir Gar Ali, Jorhat –785001 • **Junagadh :** Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001 • **Junagadh :** 2nd Floor, Shop 211, Rayjinagar Shopping Centre, Opp. HDFC Bank, Moti Baug, Junagadh - 362 001• **Kakinada**: D No-25-4-29,1St floor, Kommireddy vari Street, Beside Warf Road, Opp Swathi Madicals, Kakinada-533 001.• **Kalyani** : A - 1/50, Block - A, Dist Nadia, Kalyani – 741235 • **Kangra -** C/O Dogra Naresh & Associates, College Road, Kangra – 176 001 • **Kanpur :** I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur 208001 • **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur – 670004 • **Karnal:** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001 • **Karimnagar :** HNo.7-1-257, Upstairs S B H Mangammathota Karimnagar A.P. Karimnagar 505 001 • **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 • **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 • **Kadapa** : Bandi Subbaramaiah Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA – 516 001, Andhra Pradesh • **Kashipur:** Dev Bazar, Bazpur Road, Kashipur, Uttarakhand - 244 713 • **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001**.** • **Kharagpur**: "Silver Palace" OT Road, Inda - Kharagpur, G.P-Barakola, P.S- Kharagpur Local, Dist-West Midnapore - 721 305. • **Kasaragod:** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671 121.• **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 • **Kolkata:** Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata – 700 071 • **Kollam :** Ground Floor, Uthram Chambers, Thamarakulam, Kollam - 691 006• **Kota* :** B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 • **Kottayam :** 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC O f f i c e , B e h i n d M a l a y a l a Manorama, Muttambalam P O, Kottayam - 686 501• **Kumbakonam :** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam 612001**.** • **Kurnool**: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall,Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518 001• **Lucknow :** Office No. 107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow-2260011 • **Ludhiana :** U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 • **Madurai :** Shop No. 3, 2nd Floor, Suriya Towers, 272/273 – Goodshed Street, Madurai - 625001 • **Malapuram :** Kadakkadan Complex, Opp. Central School, Malapuram – 670504. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda – 732101 • **Mangalore :** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 • **Mandi:** 328/12, Ram Nagar , 1st Floor, Above Ram Traders, Mandi-175 001 • **Mandi-Gobindgarh -** Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh – 147 301 • **Manipal :** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576 104. • **Mapusa :** O f f i c e N o . 5 0 3 , B u i l d m o re Business Park, New Canca By-Pass Road, Ximer, Mapusa – 403 507 • **Margao:** F4- Classic Heritage, Near Axis Bank, opp. BPS Club, Pajifond, Margao - 403 601• **Mathura :** 159/160 Vikas Bazar Mathura 281001 • **Meerut :** 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 • **Mehsana :** 1 Floor,Subhadra Complex Urban Bank Road Mehsana Gujarat 384002 • **Mirzapur** - Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231 001 • **Moga** : 9 No., New Town, Opposite Jaswal Hotel, Daman Building, Moga - 142 001 • **Moradabad :** H 21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001 • **Mumbai :** Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 • **Mumbai:** Hirji Heritage, 4th Floor, Office no 402, Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ), L.T. Road, Borivali – West, Mumbai - 400 092**.** • **Mumbai**: Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai - 400 077. • **Murshidabad**: 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad - 742 103.• **Muzaffarnagar** : F26/27 - Kamadhenu Market, Opp LIC Building, Ansari Road, Muzaffarnagar, Uttar Pradesh-251001 • **Muzzafarpur** : Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 • **Mysore**: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram Mysore 570009 • **Nadia** : R.N Tagore Road, in front of Kotwali P. S., Krishnanagar Nadia - 741 101 • **Nadiad:** F-134, First Floor**,** Ghantakarna Complex, Gunj Bazar,Nadiad - 387 001. • **Nagaon -** House No.315, Utaplendu Chakraborthy, Amulapatty, V.B.Road, Nagaon - 782003.• **Nagpur :** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 • **Nagercoil** IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 •**Nalgonda**: 6-4-80, 1st Floor Above Allahabad Bank, Opposite to Police Auditorium, VT Road, Nalgonda - 508 001.• **Namakkal*** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 • **Nasik):** 1st Floor, "Shraddha Niketan", TilakWadi, Opp. Hotel City, Pride, Sharanpur Road, Nasik - 422002**.** • **Navsari :** 214-215, 2nd Floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari - 396 445. • **Nanded: S**hop No. 8,9 Cellar "Raj Mohd. Complex", Main Road, Shri Nagar, Nanded - 431 605. Maharashtra, Nanded - 431 605 • **Nellore* :**97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001 • **New Delhi :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110 055 • New Delhi : 306, 3rd Floor, DDA -2 Building District Centre, Janakpuri, New Delhi -110 058.. •**Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503 001.• **Noida (w.e.f June 25, 2018) :** E-3, Ground floor, sector 3, Near Fresh food factory Noida - 201301• **Ongole**: Shop No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole – 523 001 **.**• **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad – 678001 • **Palanpur :**Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001..• **Panipat :** 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103 • **Patiala** : 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147 001.• **Patna :** G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 • **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 • **Pitampura :** Aggarwal Cyber Plaza-II, Commercial Unit No. 371, 3rd floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi - 110 034. • **Pondicherry :** S-8, 100,Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 • **Pratapgarh**: Opposite Dutta Traders, Near Durga Mandir , Balipur, Pratapgarh - 230 001 • **Pune :** Vartak Pride, 1st Floor, Survey No. 46,City Survey No. 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052.• **Raebarelly** : 17, Anand Nagar Complex, Raeberaily – 229001 • **Raipur :** HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004.• **Rajahmundry :** Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 • **Rajkot :** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 • **Rajapalayam** : No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam – 626117 • **Ranchi :** 223,Tirath Mansion (Near Over Bridge),1st Floor Main Road Ranchi 834001 • **Ranchi :** 4, HB Road. No. 206, 2nd Flr.,

Shri Lok Complex, Ranchi - 834 001.• **Ratlam :** 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. • **Ratnagiri**: Orchid Tower, Ground Floor, Gala No. 06,S.V. No. 301/Paiki 1/2, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri - 415 612 • **Rohtak :** SCO 06, Ground Floor, MR Complex, Near Sonipat Stand, Delhi Road, Rohtak - 124 001 • **Rourkela :** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012.• **Roorkee** : 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee – 247 667 • **Sagar :** Opp. Somani Automobiles Bhagwanganj Sagar Madhya Pradesh Sagar 470 002 • **Salem :** No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 • **Saharanpur** : I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001 • **Sangli** : Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416 • **Sambalpur :** C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur 768001 • **Satara* :** 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 • **Satna :** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001 • **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. • **Siliguri:** 17B Swamiji Sarani, Siliguri - 734 001 •**Sikar**: 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar - 332 001.• **Sirsa:** Gali No. 1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125 055. • **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla – 171001 • **Shimoga:** No.65 1st Floor, Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga - 577 201 • **Shillong:** 3rd Floor, RPG Complex, Keating Road, Shillong - 793001• **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur – 262001 • **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan – 173212 • **Solapur :** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 • • **Sonepat:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131 001 • **Sriganganagar** : 18 L Block, Sri Ganganagar, Sriganganagar – 335001 • • **Srikakulam :** Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam -532001 • **Srinagar** : Near New Era Public School, Rajbagh, Srinagar - 190 008 • **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 • **Surat :** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 •**Surat:** International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395 002.• **Surat (Bardoli):** F-10, First Wings, Desai Market, Gandhi Road, Bardoli, Surat - 394601 • **Surendranagar** : Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar – 363 001 • **Thane (W):** Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601**.** • **Thiruppur :** 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 • Thiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opposite St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla – 689105 • **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 • **Tirunelveli :** F4, Magnum Suraksha Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002..• **Tirupathi:** Shop No.: 6, Door No: 19-10-8, Opp. To Passport Office, AIR Bypass Road, Tirupati – 517 501• **Trichur :** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001 • **Trichy :** No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 • **Trivandrum :** R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 • **Udaipur :** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001• **Tuticorin** : 227/F South New Street, Tuticorin - 628 002. • **Ujjain:** Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain – 456010.•**Uttar Dinajpur:** Rabindrapally, Near Gitanjali Cinema Hall, Raiganj, Uttar Dinajpur - 733 134**.**• **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 • **Valsad :** Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad – 396001 • **Vapi** : 215-216, 208, 2nd Floor Heena Arcade,Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi – 396195.• **Varanasi** : Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010 • **Vashi:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400 705**.**• **Vellore :** No:54, Ist Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 •**Vellore:** AKT Complex, 2nd Floor, No. 1 & 3, New Sankaranpalayam Road, TollGate, Vellore - 632 001.• **Vijayawada :** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010 • **Vijayapur (Bijapur):** 1st floor, Padmasagar Complex, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) - 586 101.• **Visakhapatnam:** Door No. 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016 • **Vizianagaram:** Door No. 4-8-7, Beside Sub Post Office Kothagraharam, Vizianagaram – 535001 • **Warangal :** F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda, Warangal 506001 • **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 •**Wayanad:** 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673 121**.**• **West Bengal**: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist – Hooghly – 712201 • **West Bengal**: Cinema Road Nutan Ganj (Beside Mondal Bakery) PO & Dist Bankura – 722101 • **Yamuna Nagar :** 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 • **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001.

*Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrar & Transfer Agents to Aditya Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Aditya Birla Sun Life AMC Limited (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.adityabirlacapital.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance. Pursuant to SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, Aditya Birla Sun Life Mutual Fund has designated MFCentral - a digital platform for Mutual Fund investors as its Official Point of Acceptance (“DISC” – Designated Investor Service Centre). Any registered user of MFCentral, requiring submission of physical document, as per the requirements of MFCentral, may do so at any of the DISC or collection centres of KFin Technologies Private Limited (“KFintech”) or CAMS. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future.