



Scheme Information Document

ADITYA BIRLA SUN LIFE DUAL ADVANTAGE FUND – SERIES 2 (A Close ended Hybrid Scheme)

This product is suitable for investors who are seeking*:	
<ul style="list-style-type: none"> Income and capital appreciation investments primarily in Debt and Money Market instruments for regular returns & Equity and Equity related instruments for capital appreciation 	 <p>Investors understand that their principal will be at Moderately High risk</p>

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

Offer of units of Rs.10/- each during the New Fund Offer.

NEW FUND OFFER OPENS ON	Thursday, January 17, 2019
NEW FUND OFFER CLOSING ON	Thursday, January 31, 2019

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper.

<u>NAME OF MUTUAL FUND</u>	<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF THE TRUSTEE COMPANY</u>
ADITYA BIRLA SUN LIFE MUTUAL FUND One Indiabulls Centre, Tower 1, 17 th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 Tel: 43568000 Fax No: 43568110 / 8111 Website: www.mutualfund.adityabirlacapital.com	ADITYA BIRLA SUN LIFE AMC LIMITED (formerly known as Birla Sun Life Asset Management Co. Ltd.) One Indiabulls Centre, Tower 1, 17 th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 Tel: 43568000 Fax No: 43568110 / 8111 CIN: U65991MH1994PLC080811	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED (formerly known as Birla Sun Life Trustee Company Pvt. Ltd.) One Indiabulls Centre, Tower 1, 17 th Floor, Jupiter Mill Compound, 841, 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.

Please refer NSE and BSE disclaimer Clause overleaf.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers. **The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.**

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.

This Scheme Information Document is dated January 7, 2019.

DISCLAIMER CLAUSE OF BSE

BSE Ltd. ("the Exchange") has given vide its letter DCS/IPO/LK/IP/480/2018-19 dated June 15, 2018 permission to Aditya Birla Sun Life Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which this Mutual Fund's unit are proposed to be listed. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Aditya Birla Sun Life Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this Scheme Information Document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Aditya Birla Sun Life Dual Advantage Fund-Series 2 of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

DISCLAIMER CLAUSE OF NSE

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/4785 dated June 15, 2018 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	Aditya Birla Sun Life Dual Advantage Fund – Series 2
Structure	A Close ended Hybrid Scheme
Investment Objective	<p>The primary investment objective of the Scheme is to generate income by investing in a portfolio of fixed income securities maturing on or before the maturity of the Scheme. The secondary objective is to generate capital appreciation by investing a portion of the Scheme corpus in equity and equity related instruments.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p>
Liquidity	The Scheme will have a duration/tenure of 1180 days from and including the date of allotment. The NAV of the Scheme will be announced on every business day. No redemption or repurchase will be permitted prior to maturity of the Scheme. The Scheme will be listed on NSE / BSE and/or any other recognized stock exchanges as may be decided by AMC from time to time and the Unitholders who wish to redeem units may do so through Stock Exchanges at prevailing listed price on such Stock Exchange.
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, as per the features of the respective scheme, and / or close ended scheme(s) / plans offered by the Mutual Fund to Aditya Birla Sun Life Dual Advantage Fund – Series 2 during the New Fund Offer period (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched).
Plans/ Options offered	<p>Each Series under 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.</p> <p>Each of the above (Regular and Direct) Plans under the Scheme will have the following Options:</p> <p>(1) Dividend Option (Payout Facility & Sweep Facility)</p> <p>(2) Growth Option</p> <p>**DIRECT PLAN:</p> <p>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.</p> <p>ii. Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>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 [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].</p> <p>iv. How to apply:</p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>b. Investors should also indicate "Direct" in the ARN column of the application form.</p>
Default Plan / Option / Sub-option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)	<p>Default Option: Growth Option</p> <p>In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly.</p>

	<p>Default Plan:</p> <p>Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:</p> <table><tr><th>Scenario</th><th>Broker mentioned by the investor</th><th>Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td></td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td></td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td></td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td></td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td></td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td></td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i></p>	Scenario	Broker mentioned by the investor	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
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Minimum Application Amount	Minimum of Rs. 1,000/- and in multiples of Rs. 10/- thereafter during the New Fund Offer period.																																													
Transparency / NAV Disclosure	<p>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 9.00 pm on the day of declaration of the NAV.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed.</p> <p>Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE / BSE) and will be updated during the market hours on its website www.mutualfund.adityabirlacapital.com.</p> <p>In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.</p> <p>The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (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.</p>																																													
Dematerialization	The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized (‘Demat’) form. Unit holders opting to hold the units in 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																																													

	<p>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 during the NFO.</p> <p>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. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form. For conversion of physical holdings into demat form, the unit holders will have to send the demat requests to their Depository Participants. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Unit holders wishing to exit may do so through the Stock Exchange mode.</p>
Transfer of Units	Units held by way of account statement cannot be transferred. Units held in demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as amended from time to time.
Benchmark Index	CRISIL Hybrid 75+25 - Conservative Index
Loads	<p>Entry Load: Nil</p> <p>Exit Load: Nil</p> <p>*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. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Investors wishing to exit may do so through the stock exchange mode.</p>
Application Supported by Blocked Amount (ASBA)	<p>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.</p> <p>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).</p>
Transaction Charges (For Lumpsum Purchases routed through distributor/ agent)	<p>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:</p> <p>First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ₹ 150/- for subscription of ₹10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted.</p> <p>Investor other than First Time Mutual Fund Investor: Transaction charge of ₹ 100/- per subscription of ₹ 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted.</p> <p>Transaction charges shall not be deducted/applicable for :</p> <ul style="list-style-type: none"> ○ Purchases /subscriptions for an amount less than ₹ 10,000/-;

	<ul style="list-style-type: none"> ○ Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc. ○ Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <p>No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent).</p> <p>For further details on transaction charges refer to the section 'Transaction Charges' on page 47.</p>
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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 Dual Advantage Fund - Series 2 is the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects or returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of ₹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

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN FIXED INCOME SECURITIES:

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **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.

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- **Concentration Risk:** The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 25% of net assets as specified in this SID, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio.
- 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.

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN EQUITY SECURITIES:

- Equity investments by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors.
- The NAVs of Scheme investing in equity will fluctuate as the daily prices of the individual securities in which they invest fluctuate and the units when redeemed may be worth more or less than their original cost.
- The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.
- In respect of investments in equity, there may be risks associated with trading volumes, settlement periods and transfer procedures that may restrict liquidity of investments in equity securities.
- Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the heterogeneity in liquidity in the capital market segment, trades on this segment may not get implemented instantly.
- Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation by actively investing in equity and equity related securities. Investors therefore will have to accept the returns generated by the underlying equity investments of the scheme which may be unfavourable at the time of maturity of the Scheme.

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN DERIVATIVES:

- As and when any Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- Derivative trades involve execution risks, whereby the rates seen on the screen may not be the rate at which ultimate execution takes place.
- The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However, the gains of an options writer are limited to the premiums earned.
- Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- Risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and potential high volatility of the futures markets.

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- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

RISK FACTORS ASSOCIATED WITH LISTING OF UNITS:

- Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained.
- Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.
- Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV.
- There is a possibility that the unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme.
- Regulatory Risk: Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also result in wider premium/ discount to the NAV of the Scheme. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Scheme on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- As the units of the scheme may be held in electronic (demat) mode through depositories, the records of the depository shall be final with respect to the number of units available to the credit of unitholder. Settlement of trades, redemption/dividend payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

RISK FACTORS ASSOCIATED WITH CLOSE ENDED SCHEMES:

- A close ended scheme endeavours to achieve the capital appreciation only at the scheduled maturity of the scheme. However, there is no assurance that the said objective will be achieved at the scheduled maturity of the Scheme and there is a risk that the capital invested may not be fully realisable upon maturity of the Scheme.
- Moreover, given the uncertain nature of equity markets, the AMC may be required to liquidate the equity portfolio and the proceeds may be kept in cash and invested largely in cash equivalents/money market instruments towards the Maturity/Final Redemption date and to that extent these investments made may not be in line with the asset allocation pattern.
- Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode. For the Units listed on the exchange, it is possible that the market price at which the Units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the NAV returns.

B. RISK CONTROL STRATEGIES

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

Credit Risk

Every investment in Debt and Money Market Instruments of any issuer would be made in accordance with Credit policy as defined and established by AMC from time to time. The Credit Policy, which is reviewed and monitored on a regular basis by Investment Committee, inter alia, enumerates issuer selection process, the various parameters to be considered for setting up credit exposure limits and Credit authorisation matrix for such limits, credit monitoring process etc.

Aditya Birla Sun Life **Dual Advantage Fund – Series 2**

The following parameters shall be considered for selection:

- (i) The exposure to a counter party is based on the networth of the counterparty. The fund manager would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the networth of the company is done. The risk assessment by the fund manager includes the monitoring of the following:
 - I. Capital Structure
 - II. Debt Service coverage ratio
 - III. Interest coverage
 - IV. Profitability margin
 - V. Current ratio
- (ii) The fund managers determine the sector to which the counter party relates. The fund managers assigns risk weightages to sectors and shall not invest in sectors which carry a high credit risk. The risk weightages are based upon various factors like the nature of products/services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector.
- (iii) The fund manager shall also check the track record of the company in terms of its financials and any defaults to its creditors.
- (iv) The fund managers shall consider the track record of the sponsor/ parent of the counterparty. It includes the financials of the sponsor/ parent company and whether the parent/sponsor has defaulted in the past.
- (v) The fund manager can also have a call with the Management of the company as a part of its research of the company.
- (vi) The fund manager will also check for Credit Default Swaps spreads of the company in global market, if any available.

The above parameters are dependent upon the information available at the time of due diligence. The fund manager shall endeavour to include all these parameters but investors should note that these parameters are indicative and can change from time to time at the discretion of the fund manager.

Price-Risk or Interest-Rate Risk

The fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the Scheme.

Reinvestment Risk

Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

Concentration Risk

The Fund Manager shall endeavor to mitigate the risk by taking exposure to high rated instruments and locking in at the point of investment to such issuance yields.

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

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. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39 (2)(c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 Business days of the date of closure of the New Fund Offer.

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.

Aditya Birla Sun Life Dual Advantage Fund – Series 2

- 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.
- 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.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information (SAI) / Scheme Information Document.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, the Mutual Fund, the AMC, their directors or their employees shall not be liable for any tax consequences that may arise.
- There is no guarantee or assurance on the frequency or quantum of dividends, which shall be subject to availability of distributable surplus.
- Growth, appreciation, dividend, 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.
- 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 schemes of Fund under different levels of risk based on the scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. 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.
- 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 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).
- Investors should study this Scheme Information Document 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 making a decision to invest/redeem Units. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors associated with the scheme. From time to time, funds managed by the affiliates / associates of the Sponsor may invest either directly or indirectly in the Scheme. The funds managed by these affiliates/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.
- Within the regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio.
- Execution of investment strategies depends upon the ability of the fund manager to identify such opportunities which may not be available at all times and that the decisions made by the fund manager may not always be profitable. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- 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.

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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.
- No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this Document. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

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”	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 on the date of maturity.
“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: <ul style="list-style-type: none"> – 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 an 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 Centres.
“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, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
“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 empanelled by the AMC to distribute / sell /market the schemes of the Fund.
“Entry Load” or “Sales Load”	Load on Sale / Switch in of Units.
“Exit Load” or “Redemption Load”	Load on Redemption / Switch out Units.
“Floating Rate Instruments”	Floating rate instruments are debt / money market instruments issued by Central / State Governments, with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Fund.
“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.
“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.
“Investment Management Agreement”	The agreement dated December 16, 1994 entered into between Aditya Birla Sun Life Trustee Company 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 Ltd. 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.
“Money Market Instruments”	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Collateralized Borrowing and Lending Obligations (CBLOs) and any other like instruments as specified by the Reserve Bank of India from time to time.
“Mutual Fund” or “the Fund”	Aditya Birla Sun Life Mutual Fund, a trust set up under the provisions of the 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 Regulations from time to time.
“New Fund Offer (NFO)”	Offer of units of Aditya Birla Sun Life Dual Advantage Fund - Series 2 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.
“Recognised Stock Exchange”	Stock exchanges recognized by SEBI.
“Register of Unitholders”	Register of unitholders for the purposes of dividend declaration and/or distribution of maturity proceeds, as applicable, 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 Pvt. Ltd. (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.
“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 Regulations” or “Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“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 or “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, dividend payout, dividend reinvestment, 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 Dual Advantage Fund – Series 2
“Trustee”	Aditya Birla Sun Life Trustee Private Ltd. 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 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 June 19, 2018 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.

PLACE: Mumbai
DATE: June 19, 2018

Sd/-
Hemanti Wadhwa
Compliance Officer

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Aditya Birla Sun Life Dual Advantage Fund – Series 2 is a close ended hybrid scheme.

B. INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to generate income by investing in a portfolio of fixed income securities maturing on or before the maturity of the scheme. The secondary objective is to generate capital appreciation by investing a portion of the scheme corpus in Equity and equity related instruments.

The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

C. ASSET ALLOCATION AND INVESTMENT PATTERN

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

Instrument	Normal Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Debt Securities and Money Market instruments	70%	95%	Low to medium
Equity and Equity Related Instruments (including Options Premium [^])	5%	30%	High

The Scheme shall invest only in such debt and money market instruments/securities which mature on or before the date of the maturity of the Scheme. In case of debt securities with put/call options, the maturity shall be reckoned with respect to the final maturity date and not the “put option”/ “call option” date. Further, debt component of the portfolio may have highest investment grade rating.

The Scheme may invest upto 20% of the net assets of the Scheme in derivative instruments.

[^]The total exposure related to option premium paid shall not exceed 20% of the net assets of the Scheme. Moreover, this upper limit of 20%, for investments in options premium, if any, shall be applicable only at the time of investment. If due to market actions the value of options appreciates/ depreciates resulting in breach of the limit of 20%, the fund manager may or may not rebalance the portfolio and may run with the ongoing exposure. However, if the fund manager sells the option before expiry of the contract, the reinvestment, if any, would be subject to the maximum 20% limit on options premium.

The Options Premium offers the actual equity market exposure. However, the cumulative gross exposure through equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme. For this purpose, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The Scheme does not intend to invest in Securitized Debt, repo in corporate debt securities, Credit Default Swaps and Foreign Securities. The scheme shall not engage in securities lending / short selling.

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 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 30 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.

OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:

1. Credit Evaluation Policy

From credit evaluation perspective, each company is internally appraised by focusing on three parameters i.e.

- (1) Business Fundamental: It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
- (2) Financial Analysis: It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs, etc.
- (3) Management Track record of the Investee Company: It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.

Typically, an interaction with the company management is also sought prior to setting up of issuer limits. For structured obligations, in addition to the above, the evaluation also covers originator analysis, collateral analysis, structure analysis and embedded risk analysis.

A Detailed analysis is carried out to understand the business model of the investee company and its financial position before deciding to invest.

All Research is carried out by the internal team and approved as per our authorisation matrix.

2. Sectors in which the Scheme shall not invest

The Scheme shall not invest in securities of Airlines and Gem and jewellery sector.

The Scheme shall not have exposure in fixed income securities in excess of 25% 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 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. 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 25% of the net assets of the Scheme.

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

- i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
- ii. CBLOs.
- iii. Bank Certificate of Deposits.
- iv. Government of India securities.
- v. Treasury Bills
- vi. Short Term deposits of scheduled commercial banks

3. Type of instruments which the scheme proposes to invest in: Please refer Section 'D. Investment by Scheme' given below for further details.

4. Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:

(The scheme shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating.)

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Intended Portfolio Allocation:

Instruments	Credit Rating				
	A1	AAA	AA	A	Not Applicable
Certificate of Deposits (CDs)	0-5%	-	-	-	-
Commercial Papers (CPs)	0-5%	-	-	-	-
Non-Convertible Debentures (NCDs)	-	30%-35%	25%-30%	15%-20%	-
Government Securities	-	-	-	-	0-5%
Treasury Bills/ CBLO/ Reverse Repos/ Liquid Schemes	-	-	-	-	0-5%
Equity and Equity related securities	-	-	-	-	5%-30%

Note:

- Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively. Similarly, securities with A1 rating shall include A1+.
- All investments shall be made based on rating prevalent at the time of investment. Where any paper is having dual rating (rated differently by more than one rating agency) then for the purpose of meeting intended range the most conservative publicly available rating would be considered e.g. if the paper is rated AAA by one rating agency and AA by the other, then, the paper will be treated as AA rated paper for complying with intended portfolio range.
- There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating in the same instrument than indicated.
- In case of non-availability of and taking into account the risk-reward analysis of CPs/NCDs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or T-Bills / CBLOs. Such deviation may continue till maturity of the scheme, if suitable NCDs/CPs of desired credit quality are not available.
- At the time of building the portfolio post NFO and towards the maturity of each series under the scheme, there may be a higher allocation to cash and cash equivalents.
- Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs / T-Bills/ Repo & Reverse repo in Government Securities. Deviation, if any, due to such instances, may continue till maturity, if suitable NCDs / CPs of desired credit quality are not available.
- Further, in line with investment strategy, where the fund manager sells portion of equity shares in portfolio and considers to reinvest/redeploy such proceeds, the upper limit of the intended range w.r.t investment in equity and equity related instruments as above shall not be applicable and such breach may continue, provided the reinvestment / redeployment is made only in equity shares to the extent of sales proceeds realised from such sell transaction(s). Further, the said proceeds realised out of such sell transaction may be invested in Bank CDs having highest ratings (i.e. A1+ or equivalent) or CBLOs / Government Securities / T-Bills for period of 30 days from and including the date of such sell transaction if in the opinion of the Fund Manager the general market conditions are not favourable and/or suitable investment opportunities are not available for deployment of funds into equity shares. For any investments to be made post expiry of such 30 days into equity and equity related instruments, the intended range as specified above shall be adhered to.
- Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation.
Accordingly, investors should note that there will not be any variation between the intended portfolio allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (iii), (iv), (v), (vi) and (vii) above.
- The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, short term deposit to which rating is not applicable.

5. Reporting: After the closure of NFO, the AMC will report in the next meeting of AMC/ Trustees, the publicized percentage allocation and the final portfolio.

D. INVESTMENT BY SCHEME

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

1. Securities created and issued by Governments of India and/or reverse repos in such Government Securities/Treasury Bills as may be permitted by RBI.
2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
4. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc.
5. Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, Collateralized Borrowing and Lending Obligations (CBLOs) and any other like instruments as specified by the Reserve Bank of India from time to time.
6. Certificate of Deposits (CDs).
7. Commercial Paper (CPs).
8. The non-convertible part of convertible securities.
9. Equity and Equity related instruments including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
10. Derivative instruments like Stock Options & Index Options.
11. Any other domestic fixed income securities as may be permitted by RBI/SEBI from time to time.

The securities mentioned above could be listed or unlisted, secured or unsecured, and of varying maturity, as enabled under SEBI 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 Market 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 | • Zero Coupon Bonds |
| • Treasury Bills | • State Government Debt |
| • Dated Government Securities | • State Government Loans |
| • Coupon Bearing Bonds | • Coupon Bearing Bonds |
| • Floating Rate Bonds | |

B] Non-Government Debt

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

- CBLO
- Treasury Bills
- Government Securities with a residual maturity of < 1 year
- Commercial Paper
- Certificates of Deposit
- Banks Rediscounting Scheme (BRDS)

Aditya Birla Sun Life Dual Advantage Fund – Series 2

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 January 3, 2019 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	6.30-6.40
91 Day Treasury Bill	6.55-6.60
182 Day Treasury Bill	6.70-6.75
A1 + Commercial Paper 90 Days	8.10
5 Year Government of India Security	7.21-7.22
10 Year Government of India Security	7.40-7.41
1 Year Corporate AAA	8.40
3 Year Corporate AAA	8.55-8.60

Source: Bloomberg

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.

Trading in Derivatives

SEBI has permitted Mutual Funds to participate in derivatives trading subject to observance of guidelines issued by it in this behalf. Accordingly, Mutual Funds may use various derivative products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

Derivatives can be traded over the exchange or can be structured between two counter-parties. Those transacted over the exchange are called Exchange Traded derivatives whereas the other category is referred to as OTC (Over the Counter) derivatives. Some of the differences of these two derivative categories are as under:

Exchange traded derivatives: These are quoted on the exchanges like any other traded asset class. The most common amongst these are the Index Futures, Index Options, Stock Futures and Options on individual equities / securities. The basic form of the futures contract is similar to that of the forward contract, a futures contract obligates its owner to purchase a specified asset at a specified exercise price on the contract maturity date. Futures are cash-settled and are traded only in organised exchanges. Exchange traded derivatives are standardised in terms of amount and delivery date. Standardisation and transparency generally ensures a liquid market together with narrower spreads. On the other hand, for delivery dates far in the future, there may be insufficient liquidity in the futures market whereas an OTC price may be available.

OTC derivatives: OTC derivatives require the two parties engaging in a derivatives transaction to come together through a process of negotiation. It is a derivative that is customised in terms of structure, amount, tenor, underlying assets, collateral etc.

The Fund will invest only in exchange traded equity related derivatives (only in Options), and not in OTC (Over the Counter) derivatives. The Mutual Fund would comply with the provisions of SEBI Circular Ref. No. DNP/Cir-29/2005 dated September 14, 2005 and SEBI circular Ref. No. Cir/IMD/DF/11/ 2010 dated August 18, 2010 and such other amendments issued by SEBI from time to time while trading in derivatives.

Presently, the position limits for trading in derivatives by Mutual Fund specified by SEBI vide its circular Ref. No. DNP/Cir-29/2005 dated September 14, 2005, circular Ref. No. DNP/Cir-30/2006, dated January 20, 2006, September 22, 2006 and circular SEBI/HO/MRD/DP/CIR/P/2016/143 dated December 27, 2016 are as follows:

Position Limits

The position limits for Mutual Funds and its schemes shall be under:

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i. Position limit for Mutual Funds in index options contracts

- (a) The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.
- (b) This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for Mutual Funds in index futures contracts

- (a) The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
- (b) This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. Additional position limit for hedging

- (a) In addition to the position limits at point (i) and (ii) above, Mutual Funds may take exposure in equity index derivatives subject to the following limits:
- (b) Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
- (c) Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

iv. Position limit for Mutual Funds for stock based derivative contracts

- (a) The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).
- (b) The MWPL and client level position limits however would remain the same as prescribed.

v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit requirements shall be:

- (a) For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
 - (i) 1% of the free float market capitalization (in terms of number of shares); or
 - (ii) 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- (b) This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- (c) For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

Further, the exposure limits for trading in derivatives by Mutual Fund specified by SEBI vide its circular Ref. No. Cir/IMD/DF/11/2010 dated August 18, 2010, is as follows:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1 above.
 - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.

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7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1 above.
8. Definition of Exposure in case of derivatives positions: Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts

Investment Process and Recording of Investment Decisions

The AMC through its various policies and procedures defines prudential and concentration limits to de-risk the portfolio. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The responsibility for the investment decisions is with the 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

Investments by the Scheme

The Scheme may, in line with its investment objectives, invest in another Scheme under the management of ABSLAMC or of any other Asset Management Company. The aggregate Interscheme investment by 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 affiliates

The AMC, Sponsor, Trustee and their associates or affiliates may invest in the scheme during the New Fund Offer Period or through Stock Exchange subject to the SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme.

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 CBLO before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period. The appreciation received from investment in CBLO 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 CBLO 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 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 dividend to the Unit holders. Further, as per the SEBI 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

Fixed Income Strategy:

Investments in fixed income / debt investments would be made only in securities which will mature on or before the date of the maturity of the Scheme. Scheme will invest in the fixed income / debt securities with a view to hold them till the maturity. The scheme has the flexibility to invest in the entire range of debt instruments. The actual percentage of investment in various fixed income securities will be decided after

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considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.

Equity Strategy:

The corpus of the equity component of the scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run to achieve the market linked appreciation (upside) and premium of exchange traded options. The Scheme will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management. The quality or strength or management would be a key focus area.

F. FUNDAMENTAL ATTRIBUTES

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

- **Type of Scheme:** A Close ended Hybrid Scheme
- **Investment objective:**
The primary investment objective of the scheme is to generate income by investing in a portfolio of fixed income securities maturing on or before the maturity of the scheme. The secondary objective is to generate capital appreciation by investing a portion of the scheme corpus in Equity and equity related instruments.
The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives 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, 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

CRISIL Hybrid 75+25 - Conservative Index

The fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme. The performance of this scheme will be compared with its peers in the Industry. The performance will be placed before the Investment Committee as well as the Board of Directors of the AMC and the Trustee Company in each of their meetings.

Rationale for adoption of benchmark:

CRISIL Hybrid 75+25 - Conservative Index consists of tracking the returns on the constituents in both the Equity and the Non-Equity sector of the market. It comprises of Nifty and Crisil Short Term Bond Fund Index (Gilt, AAA, AA, CP, CD), which covers instruments across all maturity and credit rating in which the Scheme is expected to invest. It serves as an indicator for all the market participants in the category, to benchmark their performance against the index. Hence, it is proposed to use CRISIL Hybrid 75+25 - Conservative Index as the benchmark index.

H. FUND MANAGER

Mr. Mohit Sharma (for debt assets), Mr. Vineet Maloo (for equity assets) and Mr. Ajay Garg (for Index Options) would be the designated Fund Managers of the Scheme

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Name	Age	Educational Qualifications	Experience
Mr. Mohit Sharma	38 yrs	PGDCM - IIM Calcutta; B Tech - IIT Madras	He has around 13 years of experience of which 10 years are in financial markets. He joined Aditya Birla Sun Life AMC Ltd on October 2015. Prior to joining Aditya Birla Sun Life AMC Ltd, 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).

Names of other schemes managed by Mr. Mohit Sharma:

• Aditya Birla Sun Life Low Duration Fund@	• Aditya Birla Sun Life Money Manager Fund@
• Aditya Birla Sun Life Interval Income Fund - Quarterly Plan - Series I	• Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22^
• Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29^	• Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30^
• Aditya Birla Sun Life Dual Advantage Fund - Series I^*	• Aditya Birla Sun Life Balanced Advantage Fund^
• Aditya Birla Sun Life Fixed Term Plan - Series OD (1145 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OE (1153 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OF (1151 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OG (1146 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OH (1120 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OI (1120 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OJ (1136 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OK (1135 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OM (1146 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OT (1117 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OW (1245 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OX (1234 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OY (1218 days)	• Aditya Birla Sun Life Fixed Term Plan - Series OZ (1187 days)
• Aditya Birla Sun Life Fixed Term Plan - Series OL (1148 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PM (1141 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PA (1177 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PB (1190 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PC (1169 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PD (1177 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PE (1159 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PF (1148 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PG (1148 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PH (1143 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PI (1140 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PJ (1135 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PK (1132 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PL (91 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PN (1135 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PO (1140 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PR (1134 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PT (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PU (1463 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PV (1462 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PW (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series PY (1409 days)
• Aditya Birla Sun Life Fixed Term Plan - Series PZ (1120 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QB (1113 days)

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• Aditya Birla Sun Life Fixed Term Plan - Series QC (1116 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QD (91 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QY (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QE (1101 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QF (1385 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QG (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QH (1101 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QI (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QJ (1098 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QK (1099 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QL (1099 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QM (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QN (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QO (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QS (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QP (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QT (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QU (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QV (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series QW (1099 days)
• Aditya Birla Sun Life Fixed Term Plan - Series QX (1103 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RA (1100 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RC (1295 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RD (1293 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RE (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RH (1281 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RI (1100 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RJ (117 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RL (1254 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RN (1240 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RO (1241 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RP (1239 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RQ (1103 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RR (1240 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RU (1225 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RV (1224 days)
• Aditya Birla Sun Life Fixed Term Plan - Series RW (1202 days)	• Aditya Birla Sun Life Fixed Term Plan - Series RY (1199 days)

@Jointly with Mr. Kaustubh Gupta

^Jointly with Mr. Vineet Maloo

*Jointly with Mr. Ajay Garg

Name	Age	Educational Qualifications	Experience
Mr. Vineet Maloo	36 yrs	B.Com., C.A.	Has around 14 years of experience in Financial services. Prior to joining ABSLAMC He had been providing analytical support to the Chief Financial Officer of Hindalco Industries Limited, prior to which he has worked with Aditya Birla Management Corporation Ltd. & M/s. D. K. Chhajjer & Co., Chartered Accountants.

Names of other schemes managed by Mr. Vineet Maloo:

- Aditya Birla Sun Life Regular Savings Fund@
- Aditya Birla Sun Life Dividend Yield Fund@\$
- Aditya Birla Sun Life Infrastructure Fund
- Aditya Birla Sun Life International Equity Fund
- Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22*
- Aditya Birla Sun Life Balanced Advantage Fund*
- Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29*
- Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30*
- Aditya Birla Sun Life Dual Advantage Fund - Series I*^

Aditya Birla Sun Life Dual Advantage Fund – Series 2

@Jointly with Mr. Satyabrata Mohanty
\$Jointly with Mr. Pranay Sinha

*Jointly with Mr. Mohit Sharma
^Jointly with Mr. Ajay Garg

Name	Age	Educational Qualifications	Experience
Mr. Ajay Garg	48 years	B.E. (Electronics), MBA (Finance)	He has an overall experience of 24 years in financial services. He is working with the ABSLAMC since January, 2003. Prior to this he worked with Birla Sun Life Securities Ltd.

Names of other schemes managed by Mr. Ajay Garg:

- Aditya Birla Sun Life Tax Relief' 96
- Aditya Birla Sun Life Tax Plan
- Aditya Birla Sun Life MNC Fund
- Aditya Birla Sun Life Index Fund
- Aditya Birla Sun Life Dual Advantage Fund - Series I#

jointly with Mr. Mohit Sharma / Mr. Vineet Maloo

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 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. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of the AMC. Provided that, such limit shall not be applicable for investments in government securities, treasury bills and collateralized borrowing and lending obligations.
- The Scheme does not intend to invest in unrated debt instruments. For this purpose, unrated securities shall exclude instruments such as CBLO, Reverse Repo, short term deposits to which rating is not applicable.
- The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights.
Provided, for investments in asset management company or trustee company of other mutual fund, collective investment of sponsor of a mutual fund, its associate and/or its group company, and its AMC through Schemes should be considered for calculating 10% voting rights.
- 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.
- The 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 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 the funds of the Scheme in securities in terms of investment objective, the Scheme may invest its funds in short term deposits of scheduled commercial banks subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks laid down by SEBI vide its Circulars; SEBI/IMD/CIR No. 1/91171/ 07 dated April 16, 2007 and SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008 and such other guidelines as may be specified by SEBI from time to time will be adhered to.
 - 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.

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- 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.
- 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 Scheme shall not invest (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) more than 20% of net assets in the Group. Such investment limit may be extended to 25% 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 invest not more than 10% of its NAV in the equity shares or equity related instruments of any company.
- 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.
- 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 dividend 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.
- The scheme shall not have exposure in fixed income securities in excess of 25% 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 25%) not exceeding 15% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AAA or equivalent and these HFCs are registered with NHB and the total investment / exposure in HFCs shall not exceed 25% 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);
 - CBLOs;
 - Bank Certificate of Deposits;
 - Government of India securities;
 - Treasury Bills;
 - Short term deposits of scheduled commercial banks.
- 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.
- Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall not invest in a fund of funds scheme.
- 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 Scheme to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.

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: Thursday, January 17, 2019 NFO closes on: Thursday, January 31, 2019 The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper.
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 ₹10 per Unit.
Minimum Amount for Application during the NFO	Minimum of ₹1,000/- and in multiples of ₹ 10/- 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 each Series under the Scheme shall be ₹20,00,00,000/- (Rupees Twenty Crores) 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	Each Series under 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 / Sub-options: (1) Growth Option and (2) Dividend Option (Payout Facility & Sweep Facility) **DIRECT PLAN: 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 [except through Stock Exchange Platforms for Mutual Funds and all 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.

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: Growth

In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly.

Dividend Option (Payout facility):

Under this option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. Dividends, 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 dividends and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly. On payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable.

Dividend Option (Sweep facility)

Under Dividend Sweep Facility, the Unitholders can opt for switching the dividend earned under the Scheme to the Growth Option of any open - ended Debt / Equity Schemes of the Fund. The minimum amount of dividend eligible for transfer (net of applicable taxes, if any) under Dividend Sweep Facility is Rs. 1,000/- (Rupees One Thousand Only). In case the dividend amount to be transferred is less than the eligible amount, then the dividend will be re-invested in the Scheme or paid to the Unitholder as per the existing option opted by the Unitholder. Unitholders will have the right to discontinue the facility at any time by sending a written request to the Investor Service Centres (ISCs) of Aditya Birla Sun Life AMC Limited. Notice of such discontinuance should be received at least 7 (seven) business days prior to the Dividend Record Date. On receipt of the valid request, the facility will be terminated. This facility shall be processed on the record date of the dividend declared under the Scheme. Further this facility shall not allow for switch of partial dividend or switch of dividend to multiple schemes

	<p>Growth Option Under this option, no dividends 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.</p>
Dividend Policy	<p>Under Dividend option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI (MF) Regulations. Dividends, 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 dividends and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of dividend distribution nor that the dividends will be paid regularly. On payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable.</p>
Allotment	<p>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/FIIs 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 Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion.</p> <p>Units in fractions The Units will be computed and accounted for up to whole numbers (complete integers) only and no fractional units will be allotted. If any fractional units are calculated as a result of the application money/switch units received during the NFO from the investors not in multiple of ₹ 10/, the Units would be allotted to the extent of whole numbers (complete integers) only and the excess of application money/units corresponding to the fractional Units shall be refunded to the investor.</p> <p>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 10th 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.</p> <p>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.</p>
Refund	<p>If application is rejected, full amount will be refunded within 5 Business days of closure of NFO. If refunded later than 5 Business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
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.	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p>

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 and Private trusts authorised to invest in mutual fund schemes under their trust deeds;
9. Non-Resident Indians / OCI / Persons of Indian origin residing abroad (NRIs) on repatriation basis or on non-repatriation basis;
10. 11. 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 Regulations.

Notes:

- Non Resident Indians (NRIs) and Persons of Indian Origin residing abroad / OCIs 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).

	<p>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:</p> <ol style="list-style-type: none"> 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; 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 Carry out any other related activities, as may be mandated under the Guidelines, as amended from time to time. <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <ul style="list-style-type: none"> 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 /
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	<p>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.</p> <ul style="list-style-type: none"> 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) New Bank details where account changed from 'minor' to 'major'. (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC 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. <p>No request for withdrawal of application made during the New Fund Offer Period will be entertained.</p>
Cash Investments in mutual funds	<p>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:</p> <ol style="list-style-type: none"> 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. sufficient systems and procedures in place. <p>However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p>
Application Supported by Blocked Amount (ASBA)	<p>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.</p> <p>Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details</p>

	on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
Where can you submit the filled up applications	<p>Registrar & Transfer Agents – Computer Age Management Services Pvt. Ltd. (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com</p> <p>The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID.</p> <p>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)</p>
How to Apply	Please refer to the SAI and Application form for the instructions.
Listing	<p>The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme will be listed on NSE / BSE and/or any other recognized stock exchange/s as may be decided by AMC from time to time within 5 (five) Business days from the date of allotment. Thus, the units of the Scheme will be listed and traded on the stock exchange/s and settled through depository mechanism as per the settlement cycle of the stock exchange/s. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the respective Series under the Scheme. Unitholders who wish to trade in units would be required to have a demat account.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on National Stock Exchange of India (NSE) and BSE Limited (BSE) for which the Trustees have obtained an in-principle approval from NSE vide letter NSE/LIST/4785 dated June 15, 2018 and BSE vide letter DCS/ IPO/ LK/ MF/ IP/ 480/ 2018-19 dated June 15, 2018.</p>
Special Products / facilities available during the NFO	<p>I. INTER-SCHEME SWITCHING OPTION</p> <p>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 and/or close ended scheme launched prior to December 12, 2008 offered by the Mutual Fund to this scheme during the New Fund Offer period.</p> <p>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</p>

will be invested in the Scheme / plan at the Offer price for units in the scheme.

II. 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. 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. Investors should note that the said stock exchange platform(s) shall not be available to the investors for purpose of trading in units of the scheme post listing of units on NSE. 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.

III. ADVANCE SWITCH FACILITY

Investors are requested to note that a facility has been enabled for submitting switch out request for the scheme, 10 calendar days in advance, prior to the maturity date of the Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity.

This advance switch facility is enabled for switching into any of the New Fund Offer or any open-ended scheme of Aditya Birla Sun Life Mutual Fund (subject to minimum application amount under the Scheme).

Investors are requested to note that such advance switch out requests once submitted shall not be cancelled at later date. The AMC / Trustees shall not be liable for any loss due to subsequent movement in NAV.

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/Key Information Memorandum 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 Pvt. Ltd (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com 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.

V. OPTIONAL AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH)

The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of Aditya Birla Sun Life Low Duration Fund (ABSLLDF), as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the Plan/Option of ABSLLDF into which the maturity proceeds are to be switched into, the default plan/option shall be as per the SID of ABSLLDF.

This Option enables the investors to take advantage of investment in short term debt securities through ABSLLDF on maturity of the scheme, instead of receiving the payout of redemption proceeds. **Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch.** In case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, at any time during the tenure of the Scheme, not later than 10 working days prior to the maturity of the Scheme.

To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Load, etc.

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 Scheme shall be listed and hence this clause is not applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. Unitholders' right to freely retain or dispose of units depend on the operations and trading activities of the Stock Exchange(s). The trading activities on the stock exchanges and / or the redemption of units on maturity may be restricted / affected in the following circumstances:</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets, 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. During the period of Book Closure. 8. If so directed by SEBI. <p>Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.</p>

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	Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.
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.	Not Applicable being a close ended scheme.
Ongoing Price for redemption (sale) / switch outs (to other schemes / plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is ₹10, exit load is 2% then redemption price will be: $₹ 10 * (1 - 0.02) = ₹ 9.80$.	Not Applicable being a close ended scheme.
Where can the applications for	Not applicable being a close ended scheme and redemption shall not be allowed prior to the maturity of the scheme.

purchase / redemption be submitted	
Minimum amount for purchase	This been a close ended Scheme purchases are not available on an ongoing basis.
Minimum balance to be maintained and consequences of non-maintenance	Not applicable as no redemption / repurchase of units shall be allowed prior to the maturity of the scheme.
Special Facilities Available	<p>TRANSACTION THROUGH MF UTILITY</p> <p>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.</p> <p>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 non-financial transactions.</p> <p>Accordingly, all 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.</p> <p>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 Pvt. Ltd (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.mutualfund.adityabirlacapital.com to download the relevant forms.</p> <p>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.</p> <p>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.</p>
<p>Accounts Statements</p> <p>The Account Statement shall not be construed as a proof of title and is only a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The Account</p>	<p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.

<p>Statement will be issued in lieu of Unit Certificates.</p> <p>Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein.</p>	<ul style="list-style-type: none"> ▪ An allotment confirmation specifying the number of units allotted to the investor shall be send 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) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th 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. <i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i> ▪ 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, dividend payout, 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 <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> ▪ 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 10th 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. <p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</p> <ul style="list-style-type: none"> • On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) days from the date of closure of the New Fund Offer Period. • Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th 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 10th 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.
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	<ul style="list-style-type: none"> • 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. <p>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.</p>
Dividend	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. In the event of failure of dispatch of dividend within the stipulated 30 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.</p> <p>AMC will endeavor to credit the dividend payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.</p>
Redemption	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode.</p> <p>On maturity of the scheme, the outstanding Units shall be redeemed and proceeds will be paid, to such Unitholders, whose names appear in the Statement of Beneficiary Position as may be received from the Depositories on the record date or in the records of unitholders maintained by Registrar and Transfer Agent with respect to unitholders holding units in physical form, within 10 business days from the date of Maturity. In case the Units are held</p>

	<p>in the names of more than one Unit holder, the Redemption proceeds will be paid only to the first named holder. In case of the Units on which any lien or encumbrance is marked and such lien or encumbrance is subsisting on the date of maturity, the Unitholder will be required to procure a release of their lien/encumbrance pending which, the maturity proceeds will not be paid. The Unitholder shall not be entitled for any interest or compensation for any delayed or non-payment of the maturity proceeds till such time the Unitholder provides proof of the release of the lien/encumbrance to the satisfaction of the Mutual Fund. In case the maturity date or payout date falls on a non-business day then the applicable NAV for maturity redemption and / or switch out shall be calculated on the immediate next business day.</p> <p>AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.</p> <p>Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.</p>
Delay in payment of redemption / repurchase proceeds and despatch of dividend warrants	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum)
Transfer Facility	<p>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.</p> <p>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.</p>

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The 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 9.00 pm on the day of declaration of the NAV.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed.</p>
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	<p>Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p> <p>In terms of SEBI regulation, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.</p> <p>The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (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.</p>
Portfolio Disclosures	<p>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.</p>
Half Yearly Results	<p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p>
Annual Report	<p>The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder.</p> <p>Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).</p>
Associate Transactions	<p>Please refer to Statement of Additional Information (SAI).</p>

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.

D. COMPUTATION OF NET ASSET VALUE

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

NAV of Units under the scheme shall be calculated as shown below:

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

The AMC will calculate and disclose the NAV of the scheme on every business day. The NAVs of the Scheme will be calculated upto 4 decimals.

Section IV – FEES AND EXPENSES

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

A. NEW FUND OFFER EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and 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)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

First ₹ 100 Crores	Next ₹ 300 Crores	Next ₹ 300 Crores	Over ₹ 700 Crores
2.25%	2.00%	1.75%	1.50%

In addition to total expense permissible within limits of Regulation 52 (6)(c)(i) 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 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.

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.

**Top 30 cities shall mean 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.*

- (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 and 0.05 per cent of the value of trades in case of derivatives 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 of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs (including Goods and Service Tax (GST), if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions and 0.05 per cent for derivatives 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.

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated on a corpus size of ₹100 crores and 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 2.25%
Trustee fee	
Audit fees	
Registrar & Transfer Agent (RTA) Fees	
Custodian 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 dividend/ 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 and 5 bps for cash and derivative market trades respectively.	
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)(i) ##	Upto 2.25%
B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%

\$Listing expenses are part of other expenses.

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) Atleast 10%# of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/

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commission (at least 10%#) which is charged in the Regular Plan. For eg: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 20% p.a. (i.e. 10% of 2.00% p.a.).

#The expected difference in Total Expense Ratio to be charged to Direct Plan and Regular Plan under the Scheme.

- (b) ##The Maximum total expense ratio for the Direct Plan as permissible under Regulation 52(6)(c)(i) will not exceed 2.00% p.a. of daily net assets of the Scheme.
- (c) ^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.
- (d) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge the following:
- Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
 - Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations
- (e) **Fungibility of 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 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: Impact of Expense Ratio on Scheme's return:

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/- under the Growth Option, the impact of expenses charged will be as under:

	Regular Option			Direct Option		
	Amount (Rs.)	Units	NAV (Rs.)	Amount (Rs.)	Units	NAV (Rs.)
Invested in the NFO (A)	10,000.00	1000	10.0000	10,000.00	1,000	10.0000
Value of above investment after 1 year from the date of allotment (post all applicable expenses) (B)	10,648.53	1000	10.6485	10,698.523	1,000	10.6985
Expenses charged during the year (other than Distribution Expenses) (C)	100.00			100.00		
Distribution Expenses charged during the year (D)	50.00			0.00		
Value of above investment after 1 year from the date of allotment (after adding back all expenses charged) (E) [E= B+C+D]	10,798.52	1000	10.7985	10,798.52	1,000	10.7985
Returns (%) (post all applicable expenses) (F) [F= (B-A)/A]	6.49%			6.99%		
Returns (%) (without considering any expenses) (G) [G= (E-A)/A]	7.99%			7.99%		

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
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor

C. TRANSACTION CHARGES

SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMC's vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 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)	₹ 150 for subscription application of ₹ 10,000 and above.
Investor other than First Time Mutual Fund Investor	₹ 100 for subscription application of ₹ 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.
3. **Transaction charges shall not be deducted/applicable for:**
 - (a) purchases / subscriptions for an amount less than ₹ 10,000/-;
 - (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
 - (c) **Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**
 - (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.
4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

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. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.mutualfund.adityabirlacapital.com) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Entry Load*	Nil.
Exit Load	Nil; No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode

*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. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective scheme immediately, net of GST, if any.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.
NIL
2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.
NIL
3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.
NIL
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.
 - a. Sun Life Financial Inc. (SLF Inc.) and its subsidiaries are regularly involved in legal actions, a. Sun Life Financial Inc. (SLF Inc.) and its subsidiaries are regularly involved in legal actions, both as a defendant and as a plaintiff. Management does not believe that the conclusion of any current legal matters, either individually or in the aggregate, will have a material adverse effect on SLF Inc.'s financial condition or results of operations.
 - b. The criminal complaint filed before the Metropolitan Magistrate, Patiala House Court, New Delhi by the investor whose appeal in a civil suit for recovery of the redemption proceeds was dismissed as withdrawn by the Division Bench of New Delhi High Court on December 06, 2017, was adjourned due to non – appearance of the complainant.
 - c. There are cases pending before the Consumer Redressal Forums, Civil Courts and High Courts. The contingent liability aggregates to Rs. 93.25 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.

Aditya Birla Sun Life **Dual Advantage Fund – Series 2**

Government and regulatory bodies in Canada, the United States, the United Kingdom and Asia, including provincial and state regulatory bodies, state attorneys general, the Securities and Exchange Commission, the Financial Industry Regulatory Authority and Canadian securities commissions, from time to time make inquiries and require the production of information or conduct examinations concerning compliance by SLF Inc. and its subsidiaries with insurance, securities and other laws. Management does not believe that the conclusion of any current regulatory matters, either individually or in the aggregate, will have a material adverse effect on SLF Inc.'s financial condition or results of operations.

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 14, 2018. Further, Trustees have obtained in-principle approval from NSE and BSE vide letter NSE/LIST/4785 dated June 15, 2018 and vide letter DCS/IPO/LK/MF/IP/480/2018-19 dated June 15, 2018.
- (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 Ltd.**

Sd/-

PLACE: MUMBAI

DATE: January 7, 2019

**Hemanti Wadhwa
Compliance Officer**

THE REGISTRAR

AMC has appointed Computer Age Management Services Pvt. Ltd. (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), Thiruvanniyur, Adyar-600041 • **Agra:** Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City Circle, Sanjay Place, Agra - 282002 • **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. • **Ahmedabad:** 2nd Floor, Dinesh Complex, Behind Anand Nagar MTS Bus Stop, Anand Nagar Road, Prahladnagar, Ahmedabad - 380 051. • **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:** Upper ground floor, 45/1(202), MG Marg, Civil Lines, Allahabad-211001 • **Aligarh:** 1st Floor, Landmark Shopping Mall, Marris Road, Centre Point, Aligarh - 202 001. • **Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001 • **Alwar:** Shop No. 2, Road No. 2, Scheme - 1, Jai Complex, Alwar - 301 001. • **Amravati:** 1st Floor, Katri Mall, Morchi Road, Amravati - 444602 • **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 • **Anand:** 1st floor, 104, Maruti Sumiran Complex, Opp. Nandbhumi Party Plot, Anand Vidhyanagar Road, Anand - 388 001. • **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 :** 1st Floor, Flat no. 111-112, Ratandeep Complex, Civil Lines, Near Chowk Chauraha, Bareilly - 243001 • **Baroda:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodra-390007 • **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 • **Bhagalpur:** 1st Floor, Angar Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur – 812 001 • **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch – 392001 • **Bhatinda:** First Floor, Above Punjab National Bank, Tinkoni, G.T Road, Bhatinda - 151 001. • **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 • **Bhillai :** 81, Commercial Complex, Nehru Nagar(East), Bhilai – 490 020 • **Bhilwara:** Shop No. A7, Ground Floor, SK Plaza, Pur 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:** 1st Floor, Vishwas Plaza, Rani Bazar Circle, Bikaner - 334 001. • **Bilaspur:** 2nd Floor, Shriji Plaza, Sonchhatra Compound, Near Shiv Talkies Square, Bilaspur - 495 001. • **Burdwan:** Al Amin Bhavan, Parbihata, G T Road, Sripally, Burdwan - 713 103. • **Calicut:** Door No-6/296 G1, Karuppali Square, 2nd Floor, YMCA Cross Road, Calicut-673001 • **Chandigarh:** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh – 160 022 • **Chennai :** Madhurai S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 • **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 • **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 • **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 • **Ghaziabad :** 17, Advocate Chambers RDC, Ghaziabad -201001. • **Goa:** First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco - 403 802. • **Gorakhpur :** First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur- 273001. • **Guntur:** D NO: 31-10-880, 10/3, Arundelpet, Guntur - 522 002 • **Gurgaon:** Unit no. 16, Ground floor, Vipul Agora, Sector 28, MG Road, Gurgaon – 122002 • **Guwahati:** 201, 2nd floor, Orion Place, G.S Road, Near Mizoram House, Guwahati - 781 005. • **Gwalior:** Ground Floor, Orion Tower, City Center, Gwalior – 474011 • **Hissar:** 1st Floor, Kamala Place, Plot # 57 - 60, Kamala Nagar, Red Square Market, Hissar - 125 001. • **Hosur:** First Floor, Opp. Ramakrishna School, Denkanikotta Road, Hosur - 635 109. • **Hubli:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI-580029 • **Hyderabad:** No. 1-98/211/3, 2nd Floor, Srihiti Towers, Madhapur, Hyderabad - 500 081. • **Hyderabad - Abids:** RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad, Telangana - 500082 • **Indore:** 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. • **Jabalpur:** Ground Floor, Motor Mitra Building, Near Petrol Pump, Napier Town, Jabalpur- 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 • **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda Lane Corner, Lal Bungalow Road, Jamnagar – 361001 • **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 • **Janakpuri :** SCO number 112, 114, First Floor, Mahatta Tower, Community Centre, Janakpuri – 110 058, New Delhi • **Jhansi:** Building no 372/44 New no. 670 civil lines, Gwalior road, 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), Maharashtra - 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. • **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 :** Ground Floor, Suchana Building, Kamala Cabin India, West Medinipur, Kharagpur - 721 305. • **Kolhapur :** First Floor, Jaduban Plaza F-3, Shahupuri, Bhaskarrao Jadhav Chowk, Near Panch Bungalows, Kolhapur - 416 001. • **Kolkata:** Kolkata : Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 • **Kota:** Second Floor, 96 Shopping Centre, Opposite Bharat Hotel, Kota – 324007 • **Kottayam:** First Floor, Pulimootil 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:** SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 • **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 - Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandavarkar 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 India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400013 • **Muzaffarpur :** Urmila Complex, 1st Floor, Near Mithanpura Chowk, Club Road, Muzaffarpur - 842 002. • **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. • **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:** (w.e.f. 12-Jan-2018) Space No. 9, Lower Ground Floor, Block E, International Trade Tower, Nehru Place, New Delhi - 110 019. • **Noida:** 409, 4th Floor, Chokani Square, Sector 18, Noida – 201301 • **Palakkad - Second Floor, Aradhana Arcade, Kunnathurmedu, Kaimandapam, Palakkad, Kerala - 678013** • **Panipat:** N.K Tower, Office no -1, Second Floor, G.T. Road, Panipat-132103 • **Panjim:** 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Off. 18th June Road, Panaji, Goa- 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:** Ground Floor, B-5, Empire Estate, Old Mumbai Pune Highway, Near Ranka Jewellers, Pimpri, Pune-411019 • **Pitampura :** Shop No.109 A, First Floor, PP Towers, Netaji Subhash Place, Pitampura - 110 034. • **Pondicherry:** First Floor, No. 66, JSV Building, 100 Feet Road, Ellipallavahavady, 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 • **Pune:** Shop. No. 11, Kumar

Aditya Birla Sun Life Dual Advantage Fund – Series 2

Pavilion, East Street, Camp, Pune - 411 001. • **Raipur**: 2nd floor S-1, Raheja Towers, Fafadih Chowk, Jail Road, Raipur - 492001 • **Rajahmundry**: Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Street, Rajahmundry - 533101 • **Rajkot**: 915- Star Plaza, Full chap chowk, Rajkot-360001 • **Ranchi**: Ground Floor, Sethi Corporate P.P. Compound Ranchi - 834001 • **Rohtak**: 2nd Floor, Plot No. 120-121, Bank Square, Delhi Road, Opp. Many Tourism, Rohtak - 124 001. • **Rourkela**: 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Rourkela - 769012. • **Saharanpur** - 1st Floor, Krishna Complex, Moh. Missoin Compound, Court Road, Saharanpur - 247001 • **Sagar**: Ground Floor, Near Muthoot Finance, Katra Ward (Any Marg), Opp. Deluxe Petrol Pump, Gujarat Bazar, Station Road, Sagar - 470 002. • **Salem**: No. 4, Anura Complex, Omalur Main Road, Angamall Colony Entrance, Salem - 636 009. • **Sambalpur** – Above Kalinga Hardware, Budharaja Road, In front of SBI, Sambalpur - 768 004 • **Sangli**: First Floor, Signature Complex, Sangli - Miraj Road, Opposite Zilha Parishad, Sangli - 416 416. • **Satara**: 1st Floor, Shop No. 2, Adarsh Corner, Radhika Road, Satara - 415 001. • **Satna**: 1st Floor, "Om Tower", Krishna Nagar Road, Satna - 470 002. • **Shillong**: RPG Complex, Keating Road, 3rd Floor, Shillong - 793 001. • **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, Hakimpura, 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 • **ThaneShop No. 3, Jay Khodiyar Bhawan, Ambadi Road, Opposite Gurudwara, Vasai - 401 202, Thane. 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 Center, 2nd Floor, Kuruppam Road, Thrissur - 680001 • **Trichy** 1st Floor, Vignesh Aradhana, 16, Shop 2 & 3, Sastri Road, Tiruchirappalli - 620 017. • **Trivandrum**: 3rd Floor, Kailas Plaza, Pattom, Trivandrum - 695 004 • **Udaipur**: 209-210 Daulat Chambers, 4-D Sardarpura 2nd Floor, Udaipur-313001 (Raj.) • **Valsad**: First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001 • **Vapi**: 145-146 Tirupati Plaza Chala Road, VAPI 396191. • **Varanasi**: Arihant Complex, 3rd Floor, D-9/127 C-4, Siga, Varanasi-221002 • **Vashi**: Shop No. 5 & 6, Ground Floor, Om Rachana CHS, Sector 17, Vashi, Navi Mumbai - 400 703. • **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** - First Floor, No. 12-4-161, "Srirama Nilayam", Old Bus Depot Road, Ramnagar Cross Road, Hanamkonda, Warangal - 506001. • **Yamuna Nagar**: (w.e.f 08-05-2017) SCO-178, 1st Floor, Vijaya Bank Building, HUDA Complex, Near Usha Rath Hospital, Yamunanagar, Jagadhri - 135003.

ADDRESS OF CAMS CENTERS

Andaman and Nicobar Islands 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighat, Port Blair - 744 103
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**: B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. Maharashtra • **Ajmer**: AMC No. 423/30, Near Church Brahmampuri 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 1st 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 Bhavan Road, Ambala -134003 • **Amreli**: B 1, 1st Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365 601. • **Amritsar**: SCO - 18J, 'C' Block Ranjit Avenue, Amritsar 140001 • **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. • **Asansol**: Block - G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushangram 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. • **Balasoore**: B C Sen Road Balasoore - 756001 • **Bangalore**: First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027. • **Bangalore**: Trade Centre, 1st Floor 45, Dikens 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, 1st 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. Beside SBI BAZAR Branch. Berhampur - 02 • **Bhagalpur**: Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. • **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**: Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road Bhuj - Kutch - 370001 • **Biharsharif**: R&C Palace, Amber Station Road, Opp Manta 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. • **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**: Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar - 788005 • **Calicut**: 29/97G 2nd Floor, S A Arcade, Mavoar 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. • **Chhindwara**: Shop No. 01 Near Puja Lawn, Parasia Road, 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, Thirumoothy 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, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere 577002 • **Dehradun**: 204/121 Nari Ship 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, Jannalal 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 • **Erode**: 197, Seshaiyer Complex Agharam Street Erode 638001 • **Faridhabad**: B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 • **Faizabad**: 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224 001 • **Gandhidham**: S7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370 201. • **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 Mount View, Development Area, Opposite New Secretariat, Near Community Hall, Gangtok - 737 101. • **Gaya**: North Bisar Tank, Upper Ground floor, Near -I.M.A. Hall, Gaya - 823 001. • **Ghaziabad**: B-11, LGF, RDC - Rajnagar, Ghaziabad - 201 002. • **Goa**: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji Goa, Goa - 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 Prakash 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, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 • **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, Rehbari, Guwahati - 781 008 • **Gwalior**: 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 • **Haldia**: 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602 • **Hazaribag**: Municipal Market, Annanda Chowk, Hazaribagh - 825301 • **Howrah**: Gagananchal 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, Uttarakhand – 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**: No. 9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, 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**: 367/8, Central Town Opp. Gurudwara Diwan Asthan Jalandhar 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 1st Chopasani Road Jodhpur 342003 • **Jorhat**: Jail Road Dholasatra, Near Jonaki Shingha Vidyalaya Post Office – Dholasatra, 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, Kamal - 132001 • **Karimnagar**: HN.0.7-1-257, 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**: Saket Building, 44 Park Street, 2nd Floor, Kolkata 700016 • **Kolkata**: Room no 217, 2nd Floor, 1, India Exchange Place, Dalhousie, Kolkata - 700 001 • **Kollam**: Kochupilamoodu Junction Near VLC, Beach Road Kollam 691001 • **Kota**: B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 • **Kottayam**: Thamarapalli Building, Door No - XIII/658, M.L. road, Near KSRTC Bus Stand Road, Kottayam - 686 001 • **Kumbakonam**: Jailani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. • **Kurnool**: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddagari, 39th Ward, Kurnool - 518 001 • **Lucknow**: Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow - 226 001 • **Ludhiana**: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 • **Madurai**: 86/71A, Tamilangam Road Madurai 625 001 • **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 Home, 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**: Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa – 403507 • **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**: First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231 001 • **Moga**: Gandhi Road, Opp. Union Bank of India, Moga – 142001 • **Moradabad**: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001 • **Mumbai**: Rajababdur 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 Tribhuvandas 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 Trishakti 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 Chakraborty, Amulapatty, V.B.Road, Nagaon - 782003. • **Nagpur**: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 • **Nagercoil**: IV Floor, Kalluveetil Shyres Center 47, Court Road, Nagercoil - 629 001 • **Nagpur**: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 010 • **Namakkal**: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 • **Nasik (w.e.f 16-Dec-2017)**: 1st Floor, "Shraddha Niketan", TilakWadi, Opp. Hotel City, Pride, Sharanpur Road, Nasik - 422002. • **Navsari**: 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. • **Nanded**: Shop 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 Videocan 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**: (w.e.f 17-Jan-2018) Shop No. 9, First Floor, Do No - 17/1/55, G.V.S Building, Kanyaka Parameswari Street, Bandlamitta, 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**: SCO-17, Opposite Amar Ashram, Near Hotel Polo Club, Lower Mall, 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 Duttia Traders, Near Durga Mandir , Ballipur, Pratapgarh - 230 001 • **Proddatur**: Dwarakamayee, D. No 8/239, Opp. Saraswathi Type Institute, Srimula Peta, Proddatur - 516 360 • **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. • **Raebareilly**: 17, Anand Nagar Complex, Raebareilly – 229001 • **Raipur**: HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. • **Rajahmundry**: Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvarti 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**: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri – 415639 • **Rohtak**: SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001 • **Rourkela**: 1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001 • **Roorkee**: 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee – 247 667 • **Sagar**: Opp. Soman Automobiles Bhagwananj Sagar Madhya Pradesh Sagar 470 002 • **Salem**: No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 • **Saharanpur**: I Floor, Krishna Complex, Opp. Hathhi 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 Ganganganagar, 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 (Bardoli)**: F-10, First Wings, Desai Market, Gandhi Road, Bardoli, Surat - 394601 • **Surendranagar**: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar – 363035 • **Thane (W) (w.e.f 26-Dec-17)**: Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. • **Thiruppur**: (11), Binny Compound, II Street, Kumaran Road Thiruppur 641601 • **Thiruvalla**: 24/590-14, C.V.P. Parliament Square Building, cross Junction, Thiruvalla – 689101 • **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 • **Tirunelveli**: 51/72, 1st Floor, K.A.P Complex, above Nachiyar Super Market, Trivandrum Road, Palayamkottai, 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, Korkkalai, 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**: Shree Kalyanam, 50, Tagore Nagar, Sector – 4, Hiranmagri, Udaipur – 313 001. • **Tuticorin**: 227/F

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South New Street, Tuticorin - 628 002. • **Ujjain:** 123, First Floor, Siddhi Vinayaka Trade Centre, Saheed 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, 1st Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 • **Vijayawada:** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010 • **Visakhapatnam:** Door No. 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016 • **Vizianagaram:** Portion 3, First Floor, No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vizianagaram-535 003 • **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 Ltd (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.

