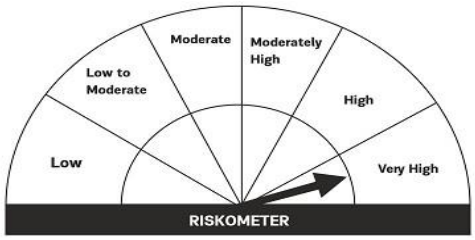
Scheme Information Document

Aditya Birla Sun Life India GenNext Fund

(An open ended equity scheme following Consumption theme)

This product is suitable for investors who are seeking:	
• Long term capital growth • investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes	 Investors understand that their principal will be at Very High risk

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

Continuous offer for Units at NAV based prices.

Name of Mutual Fund
Aditya Birla Sun Life Mutual Fund (ABSLMF)
One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
Tel. 43568000, Fax No. 43568110/ 8111
Website: www.mutualfund.adityabirlacapital.com

Name of the Asset Management Company
Aditya Birla Sun Life AMC Limited (ABSLAMC)
One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel. 43568000, Fax No. 43568110/ 8111
CIN: U65991MH1994PLC080811

Name of the Trustee Company
Aditya Birla Sun Life Trustee Private Limited (ABSLTPL)
One World Center, Tower 1, 17th 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.

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

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

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

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

This Scheme Information Document is dated June 18, 2021

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	**Aditya Birla Sun Life India GenNext Fund**
Type of Scheme	An open ended equity scheme following Consumption theme
Inception Date	August 05, 2005
Investment Objective	The objective of the scheme is to target growth of capital by investing in equity/ equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and servicesshould have distinct brand identity, thereby enabling choice.
No. of Folios & AUM (As on May 31, 2021)	Folios: 1,29,672 AUM in Crs: Rs. 2,067.78
Plans/ Options offered	The Scheme will have **Regular Plan and Direct Plan**** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above (Regular and Direct) Plan under the scheme will have the following Options: (1) **Growth** Option and (2) **Income Distribution cum capital withdrawal ("IDCW") Option (Payout of IDCW/ Reinvestment of IDCW/ IDCW Sweep Facility)^** *^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains* ****<u>DIRECT PLAN</u>:** **i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.** **ii. Eligible investors**: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. **iii. Modes for applying:** Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors]. **iv. How to apply:** a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. b. Investors should also indicate "Direct" in the ARN column of the application form. **Payout of IDCW Facility** Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavour to credit the payouts of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / 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. On payments of dividends, the NAV will stand reduced by the amount of dividend paid. In case the Dividend amount payable is less than or equal to Rs. 250/- (Rupees Two Hundred and Fifty only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-dividend date at Applicable NAV The amount of dividend reinvested will be net of applicable taxes. **Reinvestment of IDCW Facility** Unitholders opting for dividend option may choose to reinvest the IDCW to be received by them in additional units of the scheme. Under this facility the IDCW due and payable to the unitholders will be compulsorily and without any further act by the unitholders, reinvested in the IDCW option (on the next business day after the record date) at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. The amount of IDCW reinvested will be net of tax deducted at source, wherever applicable. Reinvestment of IDCW shall constitute a constructive payment of IDCW to the unitholders and a constructive receipt of the same amount from each unitholder for reinvestment in units. On reinvestment of IDCW, the number of units to the credit of the unitholders will increase to the extent of the IDCW reinvested IDCW by the applicable NAV as explained above. There shall, however, be no entry/sales load on the IDCW so reinvested. **IDCW Sweep Facility** Under IDCW Sweep Facility, Unitholders can now opt for transferring the IDCW earned under open-ended Debt / Equity Schemes to the Growth Option of any open - ended Debt / Equity Schemes of the Fund. The criteria of complying with the 'Minimum Application Amount' specified in the Scheme Information Document for respective Target Scheme will not be applicable to avail this facility. For instance, if the minimum application amount for fresh purchases in Aditya Birla Sun Life Equity Hybrid '95 Fund - Direct Plan - Growth Option is Rs. 5,000/-, Unitholder can avail the facility even if the amount of dividend is less than Rs. 5,000/- (subject to a minimum of Rs.1,000/-). The minimum amount of IDCW eligible for transfer (net of applicable taxes, if any) under IDCW Sweep Facility is Rs. 1,000/- (Rupees One Thousand Only). In case the IDCW amount to be transferred is less than the eligible amount, then the IDCW will be re-invested in the Scheme or paid to the Unitholder as per the existing option opted by the Unitholder. This facility shall not be available to the Unitholders who have opted for Reinvestment facility under Daily IDCW Option under Source Scheme(s). 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 IDCW 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 **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 under this option.
Default Plan / Option (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)	**Default Option/Sub-Option:** Dividend Option (Reinvestment facility). In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Dividend Option (Reinvestment Facility) and processed accordingly. **Default Plan:** Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:

Scenario	***Broker Code mentioned by the investor***	***Plan mentioned by the investor***	***Default Plan to be captured***
1	*Not mentioned*	*Not mentioned*	*Direct Plan*

	<table><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> *In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.*
Liquidity	The scheme being offered through this Scheme Information Document is an Open ended Scheme. The Scheme will offer for purchase/switch-in and redemption/switch-out of units at NAV based prices on every Business Day on an ongoing basis. The Mutual Fund shall dispatch the Redemption proceeds within 10 working days from the date of acceptance of the Redemption request.
Flexibility	The Mutual Fund will allow investors the flexibility to switch their investments (subject to minimum application amount under the scheme) from any other scheme(s) / plans managed by Mutual Fund, Fund, as per the features of the respective scheme offered by the Mutual Fund to Aditya Birla Sun Life India GenNext Fund on an ongoing basis (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched).
Minimum Application Amount	**Fresh Purchase (Incl. Switch-in):** Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter **Additional Purchase (Incl. Switch-in):** Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter **Repurchase for all Plans/Options:** In Multiples of Re. 1/- or 0.001 units
Transparency / NAV Disclosure	The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places and shall be published in atleast two daily newspapers in accordance with the SEBI (MF) Regulations. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall be published at least in two daily newspapers in accordance with SEBI (MF) Regulations. The information on NAV of the scheme may be obtained by the unit holders, on any day by calling the office of the AMC or any of the ISCs at various locations. As required by the SEBI (MF) Regulations, A complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in a newspaper within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders. The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) on or before tenth day of the succeeding month.
Option to hold Units in dematerialized (demat) form	The Unit holders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. The allotment of units in Demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Unitholders opting to hold the units in electronic (Demat) form must provide their Demat Account details in the specified section of the application form at the time of subscribing to the units. For further details, please refer to page 52.
Transfer of Units	The Asset Management Company shall on production of instrument of transfer together with the relevant unit certificates, register the transfer and return the unit certificates to the transferee within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of SEBI (Depositories

	and Participants) Regulations 2018, as amended from time to time.
Benchmark Index	S&P BSE 500 TRI
Load	**Entry Load:** Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. **Exit Load:** For redemption/switch out of units within 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 90 days from the date of allotment: Nil. For further details on Load Structure, please refer Section IV of this Scheme Information Document.
Transaction Charges **(For Lumpsum Purchases and SIP** **Investments routed through distributor / agent)**	In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted-in to receive the transaction charges on basis of type of product) as under: **First Time Mutual Fund Investor (across Mutual Funds):** Transaction charge of Rs. 150/- for subscription of Rs.10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted. **Investor other than First Time Mutual Fund Investor:** Transaction charge of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted. However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments. **Transaction charges shall not be deducted/applicable for :** ○ Purchases /subscriptions for an amount less than Rs. 10,000/-; ○ Transaction other than purchases / subscriptions relating to new inflows such as Switches, STPs, Dividend Reinvestment etc. ○ Transactions carried out through the Stock Exchange Platforms for Mutual Funds. **No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent).** For further details on transaction charges refer to the section 'Transaction Charges'.

Investors in the Scheme are not being offered any guaranteed / assured returns.

Investors are advised to consult their Legal / Tax and other Professional Advisors with regard to tax / legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.

Section I – INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

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

SCHEME SPECIFIC RISK FACTORS

Risks associated with investment in Equity and Equity related instruments:

- Equity and Equity related securities by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors.
- The NAVs of schemes 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 and equity-related instruments, there may be risks associated with trading volumes, settlement periods and transfer procedures that may restrict liquidity of investments in equity and equity-related securities. In the event of inordinately large number of redemptions or of a restructuring of the schemes' investment portfolio, there may be delays in the redemption of units.
- Within the regulatory limits, the Fund Manager may choose to invest in listed or to be listed 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. The liquidity and valuation of the schemes' investments due to their holdings of listed or to be listed securities may be affected if they have to be sold prior to their target date of disinvestments.
- Investment made in listed or to be listed equity or equity-related securities may only be realizable upon listing of these securities. Settlement problems could cause the Scheme to miss certain investment opportunities.
- 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.

Risk Factors associated with investments in Fixed Income Securities:

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

Risk Factors associated with investments in Foreign Securities:

- Investments in International (overseas) securities including Exchange Traded Funds involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity, and volatile prices. Further, risks associated with introduction of extraordinary exchange control, economic deterioration, and changes in bi-lateral relationships.

- To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

- **Currency Risk**: The schemes may invest in securities denominated in a broad range of currencies and may maintain cash in such currencies. As a consequence, fluctuations in the value of such currencies against the currency denomination of the relevant scheme will have a corresponding impact on the value of the portfolio. Furthermore, investors should be aware that movements in the rate of exchange between the currency of denomination of a fund and their home currency will affect the value of their shareholding when measured in their home currency.

- **Country Risk:** The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

- The Scheme(s) may also invest in Foreign Securities as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the Schemes may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as all other restrictions on investments as applicable.

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.
- The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
- 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.

- 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.
- Execution of investment strategies with respect to investments in Derivatives 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.

Risks associated with Writing of Covered Call Options:

a) Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however, the downside depends upon the increase in value of the underlying equity shares.

b) The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

c) The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received, the scheme would be at a loss.

d) The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme.

Risk Factors associated with Securities Lending and Borrowing:

Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lenders of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

RISKS FACTORS ASSOCIATED WITH SHORT SELLING:

The scheme shall not engage in Short Selling.

B. RISK CONTROL STRATEGIES

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by ABSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

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. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the

provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

D. SPECIAL CONSIDERATIONS

- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his / her own professional tax advisor.
- The NAV of the scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors, settlement periods and transfer procedures.
- A Unitholder may invest in the scheme and acquire a substantial portion of the scheme units. The repurchase of units by the Unitholder may have an adverse impact on the units of the schemes, because the timing of such repurchase may impact the ability of other Unit holders to repurchase their units.
- 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' 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.
- 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.
- 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 respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the schemes falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing.Further, pursuant to SEBI circular dated October 05, 2020, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on their website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.
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- The AMC and its Registrar reserve the right to disclose/share investors' personal information with the following third parties:

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

Account statements or financial information pertaining to the investor, if it is to be sent over the internet to the Unitholder, distributors or any other entity as indicated above, will be sent only through a secure means and / or through encrypted electronic mail.

- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- 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.
- Investors should study this Scheme Information Document carefully in its entirety and should not construe the contents hereof as advise 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.
- 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.
- **Other Activities of ABSLAMC**
  1. Aditya Birla Sun Life AMC Limited is registered with SEBI vide Registration Certificate no.PM/INP000000597 to act as Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993.
  2. Aditya Birla Sun Life AMC Limited is also appointed as an investment manager to the Venture CapitalFund- Aditya Birla Real Estate Fund (bearing Registration No. IN/VCF/09-10/169 dated February 26, 2010} registered with SEBI under the SEBI (Venture Capital Funds) Regulations, 1996.
  3. SEBI vide its letters dated August 20, 2009 having reference no. IMD/SM/174044/2009 and August 16, 2010 having reference no. IMD/SM/16522/10 granted its no-objection to Aditya Birla Sun Life AMC Limited (ABSLAMC) to set up wholly owned subsidiaries, namely; Aditya Birla Sun Life Asset Management Company Pte Ltd., incorporated in th e Republic of Singapore under the Companies Act, Cap. 50 bearing license no CMSI00176-l; Aditya Birla Asset Management Company Ltd., incorporated in Dubai under the Companies Law, DIFC Law no.2 of 2009 bearing registration no. 0993, for undertaking fund management services, investment advisory services, distribution of financial products or any such permissible activity subject to SEBI (Mutual Funds) Regulations, 1996. Further, its subsidiary company, Aditya Birla Sun Life AMC (Mauritius) Limited (erstwhile Birla Sun Life AMC (Mauritius) Limited), is registered with Financial Service Commission and acts as Investment Manager to India Advantage Fund Limited, a Collective Investment Company set-up in Mauritius having license no. OC96002833 under approval of SEBI vide its letter dated April l8, 1996 having reference no. IIMARP/1108/96.
  4. ABSLAMC also acts as an Investment Manager to Aditya Birla Real Estate Debt Fund (Category II) registered with Securities and Exchange Board of India (SEBI) on January 27, 2016 at Mumbai having registration number as IN/AIF2/15-16/0200.
  5. Further, the Company has also received SEBI registration for Alternative Investment Fund (AIFs) Category III namely 'Aditya Birla Sun Life AIF Trust – I' under registration code IN/AIF3/17-18/0319 dated April 11, 2017 and AIF Category II namely 'Aditya Birla Sun Life AIF Trust – II' under registration code IN/AIF2/17-18/0513 dated January 19, 2018.
  6. Pursuant to the no-objection from SEBI vide its email dated July 15, 2020, ABSLAMC will offer non-binding Investment Advisory Services (including credit research) to Funds/Schemes managed by Aditya Birla Sun Life Asset Management Company Pte. Limited, a wholly owned subsidiary of ABSLAMC incorporated in Singapore. While undertaking the aforesaid business activity, ABSLAMC will ensure that (i) There is no conflict of interest with the activities of the Fund; (ii) Interest of the Unit holder(s) of the Schemes of the Fund are protected at all times; and (iii) This business activity is in Compliance with the provisions of Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 and relevant circulars issued in this regard from time to time.

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

E. DEFINITIONS

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

"AMC" or "Asset Management Company or "Investment Manager" or "ABSLAMC"	Aditya Birla Sun Life AMC Limited incorporated under the provisions of Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Aditya Birla Sun Life Mutual Fund.
"Applicable NAV"	The NAV applicable for purchase or redemption or switching, based on the time of the Business Day on which the application is accepted.
Benchmark	Means the corresponding benchmark index as listed under Section II-G of this document
"Beneficial owner"	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
"Business Day"	A day other than: – Saturday and Sunday or – A day on which the banks in Mumbai and / RBI are closed for business / clearing or – A day on which the Stock Exchange, Mumbai is closed or – A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received or – A day on which Sale and Repurchase of Units is suspended by the AMC or – A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.
"Call Option"	Call option is a financial contract between two parties, the buyer and the seller of the option. The call allows the buyer the right (but not the obligation) to buy a financial instrument (the underlying instrument) from the seller of the option at a certain time for a certain price (the strike price). The seller assumes the corresponding obligations. Note that the seller of the option undertakes to sell the underlying in exchange.
"Consolidated Account Statement" or "CAS"	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
"Corporate debt securities"	Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.
"Custodian"	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Citibank NA.
"Depository"	Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).
"Depository Participants"	Depository Participant (DP) means a person registered as such under sub-section (1A) of section 12 of the SEBI Act, 1992.
"Distributor"	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and empanelled by the AMC to distribute / sell /market the schemes of the Fund.
"Equity related instruments"	Equity related instruments would include convertible bonds, convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares and any other like instrument.
"Equity and Equity Linked Instruments"	Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time;
"Exit Load" or "Redemption Load"	Load on Redemption / Repurchase / Switch out Units.

"Fixed Income Securities"	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognized / permitted which yield a fixed or variable rate by way of interest, premium, discount or a combination of any of them.
"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.
"Foreign Securities"	Foreign Securities shall include securities specified by SEBI/RBI from time to time as permissible for investments by Mutual Funds. ADRs/ GDRs issued by Indian or foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas, Initial and follow on public offerings for listing at recognized stock exchanges overseas, Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds, Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade, Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Securities (REITs) listed in recognised stock exchanges and (c) unlisted overseas securities (not exceeding 10% of their net assets).
"Fund Manager"	Person/s managing the scheme.
"Gilt or Government Securities"	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
Income Distribution cum capital withdrawal ("IDCW")	When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account (investors capital) and this amount can be distributed to investors under this option.
"Investment Management Agreement"	The agreement dated December 16, 1994 entered into between Aditya Birla Sun Life Trustee Private Limited and Aditya Birla Sun Life AMC Limited, as amended from time to time.
"Investor Service Centres" or "ISCs" or "Official Points of acceptance of transactions"	Designated branches of Aditya Birla Sun Life AMC Limited or such other enters / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the Scheme Information Document shall be reckoned at these official points.
"Load"	In the case of Repurchase / Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Repurchase / Redemption / Switch out and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
"Market Capitalisation"	Market value of the listed company, which is calculated by multiplying its current market price by number of its shares outstanding.
"Money Market Instruments"	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.
"Mutual Fund" or "the Fund"	Aditya Birla Sun Life Mutual Fund (ABSLMF), a trust set up under the provisions of the Indian Trusts Act, 1882.

"National Automated Clearing House"	National Automated Clearing House is an electronic payment facility available through National Payments Corporation of India (NPCI) that is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature for Banks, Financial Institutions, Corporates and Government.
"NAV"	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
"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).
"Put Option"	Put option is a financial contract between two parties, the buyer and the seller of the option. The put allows the buyer the right (but not the obligation) to sell a financial instrument (the underlying instrument) to the seller of the option at a certain time for a certain price (the strike price). The seller assumes the corresponding obligations. Note that the seller of the option undertakes to buy the underlying in exchange.
"RBI"	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
"RBI Regulations	Rules, regulations, guidelines or circulars as notified by RBI from time to time.
"Recognised Stock Exchange"	Stock exchanges recognized by SEBI.
"Redemption Price	Redemption Price to an investor of Units under the Scheme (including Options thereunder) computed in the manner indicated elsewhere in this SID.
"Register of Unitholders"	Register of unitholders for the purposes of IDCW declaration shall mean the Statement of Beneficiary Position as may be received from the Depositories on the record date and the records of unitholders maintained by the Registrar and Transfer Agent in case of units not held in electronic (demat) form.
"Registrar and Transfer Agent"	Computer Age Management Services Private Limited (CAMS) is currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
"Repurchase / Redemption"	Repurchase / Redemption of Units of the Scheme as permitted.
"Repo/ Reverse Repo	Sale/ Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell at a later date.
"Sale / Subscription"	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
"Scheme Information Document" or "SID"	This document issued by Aditya Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme for subscription.
"SEBI"	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
"SEBI (MF) Regulations" or "Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
"Single Consolidated Account" 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, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialized 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	Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for

Platform for Mutual Funds"	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"	Means Aditya Birla Sun Life India GenNext Fund
"Tri-party Repo"	Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
"Trustee"	Aditya Birla Sun Life Trustee Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the schemes of Aditya Birla Sun Life Mutual Fund (ABSLMF).
"Trust Deed"	The Trust Deed dated December 16, 1994 (read with all amendments and supplemental trust deeds thereto) made by and between the Sponsor and Aditya Birla Sun Life Trustee Private Limited ("Trustee"), thereby establishing an irrevocable trust, called Aditya Birla Sun Life Mutual Fund as amended from time to time.
"Unit"	The interest of the Unit holder, which consists of, each Unit representing one undivided share in the assets of the Scheme.
"Unit holder"	A person holding Units in the Scheme of the Aditya Birla Sun Life Mutual Fund (ABSLMF) offered under this Scheme Information Document.

Interpretation

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

F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The Asset Management Company confirms that a Due Diligence Certificate duly signed by the Compliance Officer of Aditya Birla Sun Life AMC Limited, has been submitted to SEBI on June 18, 2021 which reads as follows:

Due Diligence Certificate

It is confirmed that:

(i) The revised and updated 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 scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

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

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

Sd/-

PLACE: Mumbai
DATE: June 18, 2021

Hemanti Wadhwa
Compliance Officer

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Aditya Birla Sun Life India GenNext Fund is an open ended equity scheme following Consumption theme

B. INVESTMENT OBJECTIVE

To target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics:

1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services.
2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer.
3. The products and services should have distinct brand identity, thereby enabling choice.

C. ASSET ALLOCATION AND INVESTMENT PATTERN

Under normal circumstances, the asset allocation pattern shall be as under:

(% age of investible corpus)

Instrument	Asset Allocation	Normal Allocation	Risk Profile
Equity and Equity related Instruments	80%-100%	90%	Medium to High
Fixed Income Securites (including Money Market Instruments)	0%-20%	10%	Low to Medium

The scheme may also invest upto 50% of the net assets of the scheme in derivative instruments for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations, 1996. As and when the 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. 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.

The scheme may invest upto 25% of its net assets in ADRs/GDRs issued by Indian companies, which in the judgment of the Asset Management Company are eligible for investment as part of the scheme's portfolio and is consistent with the investment strategy, subject to a limit based on net assets of the Mutual Fund in accordance with the SEBI guidelines issued from time to time. To the extent that the assets of the scheme will be invested in the securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the relative values of certain foreign currencies. The repatriation of capital may also be hampered by changes in applicable laws.

Subject to SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI /IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009, as amended from time to time, the Scheme may engage in Stock Lending not more than 20% of the net assets of the Scheme.

Change in Asset Allocation

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

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive

considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders. The Fund Manager shall rebalance the portfolio within 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.

D. INVESTMENT BY SCHEME

Subject to the Regulations, and the specific asset allocation as provided for each of the scheme, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Securities issued by Government of India, Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Debt obligations 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 permitted by SEBI/RBI, having maturities upto one year, in call money market or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
6. Certificate of Deposits (CDs).
7. Commercial Paper (CPs).
8. Securitised Debt Obligations.
9. The non-convertible part of convertible securities.
10. Any other domestic fixed income securities.
11. Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables.
12. Equity and Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
13. Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Stock Index Futures, Stock Options, Index Options and such other derivative instruments permitted by SEBI/RBI.
14. Foreign securities as permitted by RBI and SEBI.
15. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The securities mentioned above could be listed or to be listed, secured or unsecured, rated or un-rated 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.

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.
The scheme intends to use derivatives instruments like interest rate swaps, forward rate agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging, portfolio balancing as may be permitted under SEBI (MF) Regulations.

The scheme intends to use derivative instruments stock options, stock futures, index options, index futures or other equity derivative instruments as may be introduced from time to time.
RBI has permitted Mutual Funds to participate in Interest Rate Swaps and Forward Rate Agreements. SEBI has also permitted trading of interest rate derivatives through stock exchanges. The Scheme may also trade in these instruments.

The Mutual Fund would comply with the provisions of SEBI Circular no. MFD / CIR No 03 / 158/03 dated June 10, 2003, SEBI Circular Ref. No. DNPD/Cir-29/2005 dated September 14, 2005 and SEBI circular Ref. No. Cir/IMD/DF/11/ 2010 dated August 18, 2010, SEBI Ref. No. SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019 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. DNPD/Cir-29/2005 dated September 14, 2005, circular Ref. No. DNPD/Cir-30/2006, dated January 20, 2006, SEBI circular Ref no. DNPD/Cir-31/2006 dated 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:

(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.

Exposure to Derivatives

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 & equity related instruments, debt and Money Market Instruments and derivatives shall not exceed 100% of the net assets of the scheme.
2. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
3. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
4. 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
   - 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.
5. 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.
6. 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.
7. 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.

Interest Rate Swaps (IRS)
An IRS is an agreement between two parties to exchange stated interest obligations for an agreed period in respect of a notional principal amount. The most common form is a fixed to floating rate swap where one party receives a fixed (pre-determined) rate of interest while other receives a floating (variable) rate of interest.

Forward Rate Agreement (FRA)
An FRA is basically a forward starting IRS. It is an agreement between two parties to pay or receive the difference between an agreed fixed rate (the FRA rate) and the interest rate (reference rate) prevailing on a stipulated future date, based on a notional principal amount for an agreed period. The only cash flow is the difference between the FRA rate and the reference rate. As is the case with IRS, the notional amounts are not exchanged in FRAs.

Example of a derivatives transaction

Basic Structure of a Swap
Bank A has a 6 month Rs. 10 crore liability, currently being deployed in call. Bank B has a Rs. 10 crore 6 month asset, being funded through call. Both banks are running an interest rate risk. To hedge this interest rate risk, they can enter into a 6 month MIBOR (Mumbai Inter Bank Offered Rate) swap. Through this swap, A will receive a fixed pre agreed rate (say 7%) and pay "call" on the NSE MIBOR ("the benchmark rate"). His paying at "call" on the benchmark rate will neutralise the interest rate risk of lending in call. B will pay 7% and receive interest at the benchmark rate. His receiving of "call" on the benchmark rate will neutralise his interest rate risk arising from his call borrowing. The mechanism is as follows:

- Assume the swap is for Rs. 10 crore March 1st to September 1st. A is fixed rate receiver at 7% and B is a floating rate receiver at the overnight compounded rate.
- On March 1st, A and B will exchange only an agreement of having entered this swap. This documentation would be as per International Securities Dealers Association (ISDA).
- On a daily basis, the benchmark rate fixed by NSE will be tracked by them. On September 1st they will calculate the following:

A is entitled to receive interest on Rs. 10 crore at 7% for 184 days i.e. Rs. 35.28 lakh, (this amount is known at the time the swap was concluded) and will pay the compounded benchmark rate.

B is entitled to receive daily compounded call rate for 184 days & pay 7% fixed.

On September 1st, if the total interest on the daily overnight compounded benchmark rate is higher than Rs. 35.28 lakhs, A will pay B the difference.If the daily compounded benchmark rate is lower, then B will pay A the difference.

Effectively Bank A earns interest at the rate of 7% p.a. for six months without lending money for 6 months fixed, while Bank B pays interest @ 7% p.a. for 6 months on Rs. 10 crore, without borrowing for 6 months fixed. As per abovesaid RBI circulars, mutual funds are permitted to do Interest Rate Swaps/Forward Rate Agreements, for hedging purposes only. Accordingly, the AMC would undertake the same for similar purposes only. IRS and FRAs do also have inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts.

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:

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 Scheme may use derivatives instruments such as Stock Index Futures, Options on indices or such other derivative instruments as may be introduced / permitted, from time to time. To illustrate, an example of a Stock Index Future is given below:

Index Futures
Benefits

- Investment in stock index futures can give exposure to the index without directly buying the individual stocks. Appreciation in index stocks can be effectively captured through investment in Stock Index Futures.
- The Fund can sell futures to hedge against market movements effectively without actually selling the stocks it holds.
  The stock index futures are instruments designed to give exposure to the equity market indices. The Stock Exchange, Mumbai and the National Stock Exchange have started trading in index futures of 1, 2 and 3 month maturities. The pricing of an index future is the function of the underlying index and interest rates.

Illustration
Spot Index: 1070
1 month Nifty Future Price on day 1: 1075
Fund buys 100 lots
Each lot has a nominal value equivalent to 200 Units of the underlying index

Situation 1
Let us say that on the date of settlement, the future price = closing spot price = 1085
Profits for the Fund = (1085-1075) x 100 lots x 200 = Rs. 200,000

Situation 2
Let us say that on the date of settlement, the future price = Closing spot price = 1070
Loss for the Fund = (1070-1075) x 100 lots x 200 = (Rs. 100,000)

The net impact for the Fund will be in terms of the difference between the closing price of the index and cost price (ignoring margins for the sake of simplicity). Thus, it is clear from the example that the profit or loss for the Fund will be the difference of the closing price (which can be higher or lower than the purchase price) and the purchase

price. The risks associated with index futures are similar to the one with equity investments. Additional risks could be on account of illiquidity and hence mispricing of the future at the time of purchase.

Buying Options

Benefits of buying a call option

Buying a call option on a stock or index gives the owner the right, but not the obligation, to buy the underlying stock / index at the designated strike price. Here the downside risks are limited to the premium paid to purchase the option.

Illustration

If the Fund buys a 1 month call option on Hindustan Lever at a strike ofRs. 190, the current market price being say Rs. 191. The Fund will have to pay a premium of say Rs. 15 to buy this call. If the stock price goes below Rs. 190 during the tenure of the call, the Fund avoids the loss it would have incurred had it straightaway bought the stock instead of the call option. The Fund gives up the premium of Rs. 15 that has to be paid in order to protect the Fund from this probable downside. If the stock goes above Rs. 190, it can exercise its right and own Hindustan Lever at a cost price of Rs. 190, thereby participating in the upside of the stock.

Benefits of buying a put option

Buying a put option on a stock originally held by the buyer gives him / her the right, but not the obligation, to sell the underlying stock at the designated strike price. Here the downside risks are limited to the premium paid to purchase the option.

Illustration

If the Fund owns Hindustan Lever and also buys a three-month put option on Hindustan Lever at a strike of Rs. 190, the current market price being say Rs. 191. The Fund will have to pay a premium of say Rs. 12 to buy this put.

If the stock price goes below Rs. 190 during the tenure of the put, the Fund can still exercise the put and sell the stock at Rs. 190, avoiding therefore any downside on the stock below Rs. 190. The Fund gives up the fixed premium of Rs. 12 that has to be paid in order to protect the Fund from this robable downside. If the stock goes above Rs. 190, say to Rs. 220, it will not exercise its option.

The Fund will participate in the upside of the stock, since it can now sell the stock at the prevailing market price of Rs. 220.

Writing of Covered Call Options

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset.

Benefits of writing an option with underlying stock holding (Covered Call Writing Strategy)

The covered call strategy can be followed by the Fund Manager in order to hedge risk thereby resulting in better risk adjusted returns of the Scheme. The strategy offers the following benefits: a) Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option. b) Generating additional returns in the form of option premium in a range bound market. Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction.

Illustration - Covered Call strategy using stock call options:

Suppose, a fund manager buys equity stock of XYZ Ltd. for Rs. 1000 and simultaneously sells a call option on the same stock at a strike price of Rs. 1100. The scheme earns a premium of say, Rs. 50. Here, the fund manager does not think that the stock price will exceed Rs. 1100.

<u>Scenario 1: Stock price exceeds Rs. 1100</u>

The call option will get exercised and the fund manager will sell the stock to settle his obligation on the call at Rs. 1100 (earning a return of 10% on the stock purchase price). Also, the scheme has earned a premium of Rs. 50.

Net Gain - Rs. 150

Scenario 2: Stock prices stays below Rs. 1100

The call option will not get exercised and will expire worthless. The premium earned on call option will generate alpha for the scheme.

Net Gain - Rs. 50

Writing of call option (under the covered call strategy) can be undertaken subject to the following conditions:

1. The Scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX.
2. The total notional value (taking into account strike price as well as premium value) of call options written by the Scheme shall not exceed 15% of the total market value of equity shares held in the Scheme.
3. The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the Scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
4. The Scheme may sell securities on which a call option is written under a covered call strategy subject to compliance with points 2 & 3 above. In case of any passive breach of the requirement mentioned in point 2 above, the Scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
5. In case the scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with points 2 and 3 above while selling the securities.
6. In no case, the Scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts.
7. The premium received shall be within the requirements prescribed in terms of SEBI circular dated August 18, 2010 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the Scheme.
8. The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of paragraph3 of SEBI Circular no. Cir/IMD/DF/11/2010, dated August 18, 2010.
9. The call option written shall be marked to market daily and the respective gains or losses shall be factored into the daily NAV of the Scheme until the position is closed or expired.

The Scheme intends to participate in derivatives trading within the equity component of their portfolios. Some of the strategies involving derivatives that may be used by the Investment Manager, with an aim to protect capital and enhance returns include:

Strategy Number 1: Hedging against an anticipated rise in equity prices. The scheme has a corpus of Rs. 100 crores and has invested Rs. 65 crores in equity and still has a cash of Rs. 15 crores available to invest in the equity component. The Fund may buy index futures of a value of Rs. 15 crores. The scheme may reduce the exposure to the future contract by taking an offsetting position as investments are made in the equities the scheme wants to invest in. Here, if the market rises, the scheme gains by having invested in the index futures.

Event	**Gain/(Loss) from Derivatives position**	**Gain/(Loss) from Cash Market position**	**Overall Gain/(Loss) to Equity Component of Scheme**
5% rise in equity price	15 * 5% = Rs.0.75 crs	65 * 5% = Rs.3.25 crs	Rs.4 Crores
5% fall in equity price	15 * 5% = Rs. (0.75) crs	65 * 5% = Rs. (3.25) crs	Rs. (4) Crores

Strategy Number 2 Hedging against anticipated fall in equity prices. If the Fund has a negative view on the market and would not like to sell stocks, as the market might be weak, the scheme of the Fund can go short on index/stock futures. Later, the scheme can sell the stocks and unwind the future positions. A short position in the future would offset the long position in the underlying stocks and this can curtail potential loss in the portfolio.
For instance: The scheme has a corpus of Rs.100 crores and is 65% invested in equities. If the fund manager wishes to reduce the equity exposure to Rs. 30 crores, he would sell index/stock future contracts of Rs. 35 crores.

Event	Gain/(Loss) from Derivatives position	Gain/(Loss) from Cash Market position	Overall Gain/(Loss) to Scheme
5% fall in equity price	35 * 5% = Rs.1.75 crs.	65 * 5% = Rs. (3.25) crs	Rs.(1.5) Crores
5% rise in equity price	35 * 5% = Rs. (1.75) crs.	65 * 5% = Rs.3.25 crs	Rs.1.5 Crores

Strategy Number 3: Using Index Futures to increase percentage investment in equities. This strategy will be used for the purpose of generating returns on idle cash, pending its investment in equities. The Scheme being open ended in nature upon conversion and maybe subject to daily inflows. There may be a time lag between the inflow of funds and their deployment in equities. If so desired, the AMC would be able to take immediate exposure to equities via index futures. The position in index futures may be reversed in a phased manner, as the funds are deployed in the equity markets.
The scheme has a corpus of Rs. 75 crore and there is an inflow of Rs. 5 crore in a day. The AMC may buy index futures contracts of a value of Rs. 5 crore. Later as the money is deployed in the underlying equities, the value of the index futures contracts can be suitably reduced.

Equity Allocation	Event	Equity Portfolio Gain/(Loss) (Rs. in crore)	Derivative Gain / (Loss) (Rs. in crore)	Total Portfolio Gain / (Loss) (Rs. in crore)
Rs. 50 Crore Equity exposure	10% rise in equity prices	5	Nil	5
Rs. 50 Crore Equity exposure + Rs. 5 Crore long position index futures	10% rise in equity prices	5	0.5	5.5
Rs. 50 Crore Equity exposure	10% fall in equity prices	(5)	Nil	(5)
Rs. 50 Crore Equity exposure + Rs. 5 Crore long position index futures	10% fall in equity prices	(5)	(0.5)	(5.5)

RISKS (For Strategies 1, 2 and 3)

- The strategy of taking a long position in index futures increases the exposure to the market. The long position is positively correlated with the market. However, there is no assurance that the stocks in the portfolio and the index behave in the same manner and thus this strategy may not be provide gains perfectly aligned to the movement in the index.
- The long position will have as much loss as a gain in the underlying index. e.g. if the index appreciates by 10%, the future value rises by 10%. However, this is true only for futures contracts held till maturity. In the event that a futures contract is closed out before its expiry, the quoted price of the futures contract may be different from the gain / loss due to the movement of the underlying index. This is called the basis risk.
- While futures markets are typically more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific futures contract.

Strategy Number 4: Using Index Futures to decrease percentage investment in equities.
Similarly, in the case of a pending outflow of funds the AMC, in order to reduce exposure in equities may enter into futures contracts to sell the Index at a future date. This position can be unwound over a period in time by simultaneously selling the equity shares from the investment portfolio of the Scheme. Since the price of the futures contracts is expected to be positively correlated with the index, the value of a short position will move in the direction opposite to the movement in the index. The strategy of taking a short position in the index future would reduce the market exposure, in line with the reduced net assets, in case of a significant redemption.

Example:
Assume a scheme has an equity exposure of Rs. 50 crore. If the Fund Manager wishes to reduce the equity exposure to Rs. 40 crore in a short time, he would sell index futures contracts of a value of Rs. 10 crore.

Portfolio	Event	Equity Portfolio Gain / (Loss)	Derivative Gain / (Loss)	Total Portfolio Gain / (Loss)

		(Rs. in Crore)	(Rs. in Crore)	(Rs. in Crore)
Rs. 50 Crore Equity exposure	10% fall in equity prices	(5)	Nil	(5)
Rs. 50 Crore Equity exposure + Rs. 10 Crore short position index futures	10% fall in equity prices	(5)	1	(4)
Rs. 50 Crore Equity exposure	10% rise in equity prices	5	Nil	5
Rs. 50 Crore Equity exposure + Rs. 10 Crore short position index futures	10% rise in equity prices	5	(1)	4

RISKS

- The strategy of taking a short position in index futures reduces the market exposure. The short position is negatively correlated with the market. However, there is no assurance that the stocks in the portfolio and the index behave in the same manner and thus this strategy may not be a perfect hedge.
- The short position will have as much loss as a gain in the underlying index. e.g. if the index appreciates by 10%, the future value falls by 10%. However, this is true only for futures contracts held till maturity. In the event that a futures contract is closed out before its expiry, the quoted price of the futures contract may be different from the gain / loss due to the movement of the underlying index. This is called the basis risk.
- While futures markets are typically more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific futures contract.

Strategy Number 5: Portfolio Protection Using Index Put

The purchase of an index put option gives the scheme the option of selling the index to the writer of the put at a predetermined level of the index, called the strike price. If the index falls below this level, the scheme benefits from the rise in the value of the put option.

Similarly, as a stock hedging strategy, the purchase of a put option on the underlying stock would give the scheme the option to sell the stock to the writer of the option at the predetermined strike price. This would lead to a capping of the loss in value of a stock.

Example:

Let us assume a scheme with a corpus of Rs. 75 crore. Let us also assume an index level of 1000. The scheme is invested 50 crore in equities. The scheme purchases a put option on the index with a strike price of Rs.950 for an assumed cost of Rs. 50 lakhs.

The following table illustrates the portfolio returns:

% change in Index	Index Value	Equity Portfolio Value Rs. in crore (A)	Option Value Rs. in crore (B)	Cost of the Put Option Rs. in crore (C)	Portfolio Value Rs. in crore (A+B+C)	% Returns from portfolio
10	1100	55.00	0	(0.5)	54.50	9
5	1050	52.50	0	(0.5)	52.00	4
(5)	950	47.50	0	(0.5)	47.00	(6)
(10)	900	45.00	2.5	(0.5)	47.00	(6)
(15)	850	42.50	5	(0.5)	47.00	(6)

A similar put option can be purchased on any individual stock and the downside may be capped.

RISKS

- The table shows that the portfolio value will not fall below Rs. 47 crore, while the scheme benefits from any increase in stock prices. The table assumes perfect correlation between the equity portfolio and the index. However, this may not be the case. Therefore, the minimum portfolio value cannot be assured, but the loss is expected to be lower in a portfolio with a put option on the index, as compared to a normal portfolio.
- The put option would lead to a gain based on the difference between the strike price and the index level at expiration date, if positive. However, in case the option is reversed before the expiration date, the market price received on the sale of the option may be different from the price calculated.
- While options markets can be more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time, for the scheme to purchase or close out a specific options contract.

- In the case of purchase of a stock put, the strategy is a perfect hedge on the expiration date of the put option. On other days, there may be (temporary) imperfect correlation between the share price and the put option, which can potentially take the stock value below the minimum under the hedge.

Strategy Number 6: Using Alpha Strategy

The fund will seek to generate alpha by superior stock selection and removing market risks by selling appropriate index. For example, one can seek to generate positive alpha by buying an IT stock and selling CNX IT Index future or a bank stock and selling Bank Index futures or buying a stock and selling the Nifty Index. The objective of the strategy is to generate alpha by superior stock selection and removing market risks by hedging with appropriate index.

For instance: The scheme has a corpus of Rs.100 crores and is 65% invested in equities. Of the equity component, the fund manager has 5% exposure to. The scheme takes an offsetting position by making investments CNX IT index future. Here, the different market scenarios are illustrated in the table below:-

Event	Gain/(Loss) from Derivatives position	Gain/(Loss) from Cash Market position	Absolute Gain
10% fall in stock price & 5% fall in index price	3.25 * 5% = Rs. (0.1625) crs.	3.25 * 10% = Rs. (0.325) crs	(0.1625)
10% fall in index price & 5% fall in stock price	3.25 * 10% = Rs. (0.325) crs.	3.25 * 5% = Rs. (0.1625) crs	0.1625
10% rise in stock price & 5% rise in index price	3.25 * 5% = Rs.0.1625 crs.	3.25 * 10% = Rs. 0.325 crs.	0.4875
10% rise in index price & 5% rise in stock price	3.25 * 10% = Rs. 0.325 crs.	3.25 * 5% = Rs. 0.1625 crs.	0.4875
10% rise in index price & 10% rise in stock price	3.25 * 10% = Rs.0.325 crs.	3.25 * 10% = Rs. 0.325 crs.	0.65

Risk Associated with this Strategy

- The stock selection under this strategy may under-perform the market and generate a negative alpha.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

Policy on Overseas Investment

SEBI vide its circular dated September 26, 2007, has permitted mutual funds to invest in ADRs/ GDRs issued by Indian or foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas, Initial and follow on public offerings for listing at recognized stock exchanges overseas, Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/ registered credit rating agencies, Money market instruments rated not below investment grade, Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds, Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade, Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets). In accordance with SEBI circular dated September 26, 2007 read with circular dated April 8, 2008, November 5, 2020 and June 03, 2021 currently Mutual Funds can invest in Foreign securities within the overall limit of US $ 7 billion, mutual funds can make overseas investments subject to a maximum of US $1 billion per mutual fund. It is the Investment Manager's belief that overseas securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks as specified under paragraph "Risk factors associated with investments in Foreign Securities". Such investment opportunities will be pursued by the Investment Manager provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme will make investments in foreign equity securities in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI from time to time. Offshore investments shall be made subject to any necessary approvals or conditions stipulated by SEBI and the expenses charged to the Scheme shall not exceed the total limits on expenses as prescribed under the Regulations and guidelines thereunder. The Fund shall appoint a dedicated Fund Manager for making investments in overseas securities and where necessary, shall appoint other intermediaries of repute as advisors, sub managers, or sub-custodians for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements, if any, of SEBI.

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

Investment in other Schemes
The Scheme may, in line with its investment objectives, invest in another Scheme under the management of ABSLAMC or of any other Asset Management Company. The aggregate Interscheme investment by Aditya Birla Sun Life Mutual Fund 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 Associates in the Scheme
Under Regulation 28(4) of the SEBI (MF) Regulations, 1996 inserted by Gazette Notification No. LADNRO/Gn/2014-15/01 dated May 06, 2014, the AMC has invested in the Direct Plan – Growth option of the Scheme and such investment will not be redeemed unless the Scheme is wound up.

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme.

Investment of Subscription Money
Pending deployment of the funds of the Scheme in terms of the investment objective, the Mutual Fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks as per the guidelines given in SEBI Circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, or money market instruments.

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

E. INVESTMENT STRATEGY

Indian economy has seen a paradigm change in the consumption habits in the last decade.

This pattern is fuelled not only by the opening up of the Indian economy but also due to integration with the global markets. The rising income levels in India are primarily guiding the high value consumption patterns.

The rising levels of consumption are also being led by a growing breed of young educated mass of people working in areas like call centers, service desks, IT companies, Financial Services etc. This young educated mass is earning well and spending well. The young generation has consumption habits that are markedly different from the existing middle class population.

It is a well-accepted fact that service industry is a major employment generator, as the primary reliance in service sector is on human capital. Aditya Birla Sun Life India GenNext Fund seeks to invest in such companies that are in products or services, which cater to the young consumers, or companies that have distinct brand identities and therefore enable choice.
Some of the sectors that are expected to benefit from this rising propensity to spend are:

- Automobiles
- Hospitality
- Travel and tourism
- Pharmaceutical and Health Care
- Utilities companies like telecom, power distribution etc.

- Retail chains
- Consumer Goods
- Consumer Durables
- Financial services and banks
- Housing finance companies

The Scheme would seek to invest in these sectors as well as others that cater directly to the consumers.

Stock Selection Strategy

The companies that are part of the eligible universe for investment by the Scheme should have the following characteristics:

- A substantial portion (at least 50 % of the sales / revenue) of the companies products and services should be going directly to the consumers. In other words, the investment universe would exclude companies that are primarily in commodities and intermediates (products and materials that go into making products for consumers).
- The eligible companies for the Scheme should preferably have products/services, with distinct brand identity that enables choice.

  The Fund will select stocks from within the investment universe based on its internal analysis of the following criteria:

- **Visionary & Trustworthy Management with Establish Track record:**

  The scheme may invest in companies with a reasonably long and established track record of good corporate governance. The management's attitude towards minority stake owners and transparency in terms of information dissemination would be considered as an important criterion for stock selection. For instance, companies that have a well-established track record of corporate governance and have set new standard in information dissemination to analyst and investor community.

- **Nature and Stability of businesses:**

  The companies considered for investments are likely to have established business and significant presence in the areas and sectors of their operations.

- **Prospects for Future Growth and Scalability:**

  Companies considered would be those whose business models are scalable along with the growth in Indian economy and sector growth prospects in which it operates.

- **Valuations in relations to broad market and expected growth in earnings**

  The Scheme would seek to invest in companies with valuations cheaper on a growth-adjusted basis in comparison to the broad market indices and the benchmark index. In other words, the future earnings growth expectations would be an important criterion for selection and those companies with cheaper valuations adjusted to earnings growth may be considered.

  The analysis process would cover review of external and internal research, external database, management reviews, etc. The Investment emphasis of the scheme will be in identifying companies with a strong competitive position in good business and having quality managements.

While constructing the portfolio, the following norms will be kept in mind:

- **Liquidity:** Adequate care will be taken to ensure liquidity of the portfolio. Since the Scheme is a diversified equity fund, there would be enough liquid choices available in the identified universe.
- **Exposure norms:** The AMC may from time to time prescribe internal norms on maximum exposure to particular sectors and industries.
- **Concentration:** Within the identified universe, the fund manager will follow 'controlled diversification'. Care would be taken to avoid over-diversification.
- **Asset Allocation:** The scheme will follow a strategy of bottom up stock picking. However, this would be reviewed at periodic intervals from risk control point of view.

F. FUNDAMENTAL ATTRIBUTES

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

- **Type of Scheme:** An open ended equity scheme following Consumption theme
- **Investment objective:** To target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics:
  1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services.
  2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer.
  3. The products and services should have distinct brand identity, thereby enabling choice.

- **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) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) there under and affect the interests of Unitholders is carried out unless:
  - A written communication about the proposed change is sent to each Unitholders and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
  - The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. BENCHMARK

The performance of the scheme will be benchmarked to the performance of the **S&P BSE 500 TRI**.
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:
The S&P BSE 500 TRI is designed to be a broad representation of the Indian market. Consisting of the top 500 companies listed at BSE Ltd., the index covers all major industries in the Indian economy. It is calculated using a float-adjusted, market-cap weighted methodology. Regarded as a proxy for the Indian economy, the S&P BSE 500 captures more than 95% of the market cap of the listed iniverse at BSE Ltd. (source: www.bseindia.com).

The aforesaid benchmark index is most suited for comparing performance of the Scheme.

H. FUND MANAGER

Mr. Chanchal Khandelwal would be the designated Fund Managers of the Scheme.

Name	Age	Educational	Experience	Managing	Tenure

		Qualifications		Scheme Since	
Mr. Chanchal Khandelwal	41 yrs	B.Com (H) – Shri Ram College of Commerce (Delhi); MBA – Finance, Xavier Institute of Management, Bhubaneshwar	Mr. Chanchal Khandelwal has an overall experience of around 15 years of which 10 years is in financial markets with ABSLAMC. Prior to joining ABSLAMC, he has worked with Aditya Birla Retail Limited (February 2007 - May 2008) and Aditya Birla Management Corporation Ltd. (December 2005 - February 2007) in the areas of Strategy and Corporate Finance.	August 26, 2015	5.82 years

Names of other scheme under the management of Mr. Chanchal Khandelwal

- Aditya Birla Sun Life Special Opportunities Fund*

** Jointly with Mr. Anil Shah & Mr. Vinod Bhat.*

I. INVESTMENT RESTRICTIONS FOR THE SCHEME

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

- All investments by the Scheme shall be made only in listed or to be listed equity shares and equity related instruments.
- The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and Board of Directors of the asset management company:
  Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Triparty repo on Government securities or treasury bills:
  Provided further that investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board:
  Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.
- Investment in unrated debt and money market instruments (other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.) by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.
  Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.
- All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
- The Mutual Fund under all its Scheme 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 investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:
  i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and

ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade

The above limits shall not be applicable on investments in securitized debt instruments.

- Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.
- The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are line with SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 8, 2020.
- The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual fund on account of the concerned Scheme, wherever investments are intended be of a long-term nature.
- The Mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. Further the Mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- Pending deployment of the corpus of the Scheme in securities in terms of investment objective, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI. Accordingly, as presently prescribed, the requirements of SEBI Circulars; SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007, August 16, 2019 and such other guidelines as may be specified by SEBI from time to time:
  - "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.
  - 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.
  - 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.
  - 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.
  - The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has short-term deposit with such bank.

  The AMC will not charge any investment management and advisory fees for funds under the Scheme parked in short term deposits of scheduled commercial banks.

  The above norms do not apply to term deposits placed as margins for trading in cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, percentage of NAV should be disclosed.
- Total investment of the scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the trustees. Further, investments 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.
- Schemes shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
- Schemes shall not invest in short term deposit of a bank, which has invested in that scheme.
- 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 Mutual Fund shall not borrow except to meet temporary liquidity needs of the Mutual Fund for the purpose of repurchase / redemption of Units or payment of interest and dividend to the Unitholders.

  Provided that the Mutual 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.
- No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company. Provided that, the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or Industry specific scheme.
- Subject to guidelines laid down by SEBI vide its circular no. SEBI/IMD/CIR No.7/104753/08 date September 26, 2007, circular no. SEBI/IMD/CIR No.2/122577/08 dated April 08, 2008, Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020 and SEBI Circular No. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021, the Scheme may invest upto 20% of the average Asset Under Management ('AUM') of the previous three calendar months in overseas securities subject to maximum limit of USD 1 billion at a Fund house level.
- The entire Scheme's investments will be in transferable securities (whether in capital markets or money markets) or in privately placed debenture or securitised debt, or bank deposits (pending deployment in securities in line with the investment objectives of the scheme) or in money at call.
- 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 SEBI (MF) 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.

Restrictions pertaining to Repo Transactions in Corporate Debt Securities:

The Mutual Fund shall ensure compliance with the Seventh Schedule of the SEBI (MF) Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities

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

These investment restrictions shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 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 investments by the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.

J. SCHEME PERFORMANCE

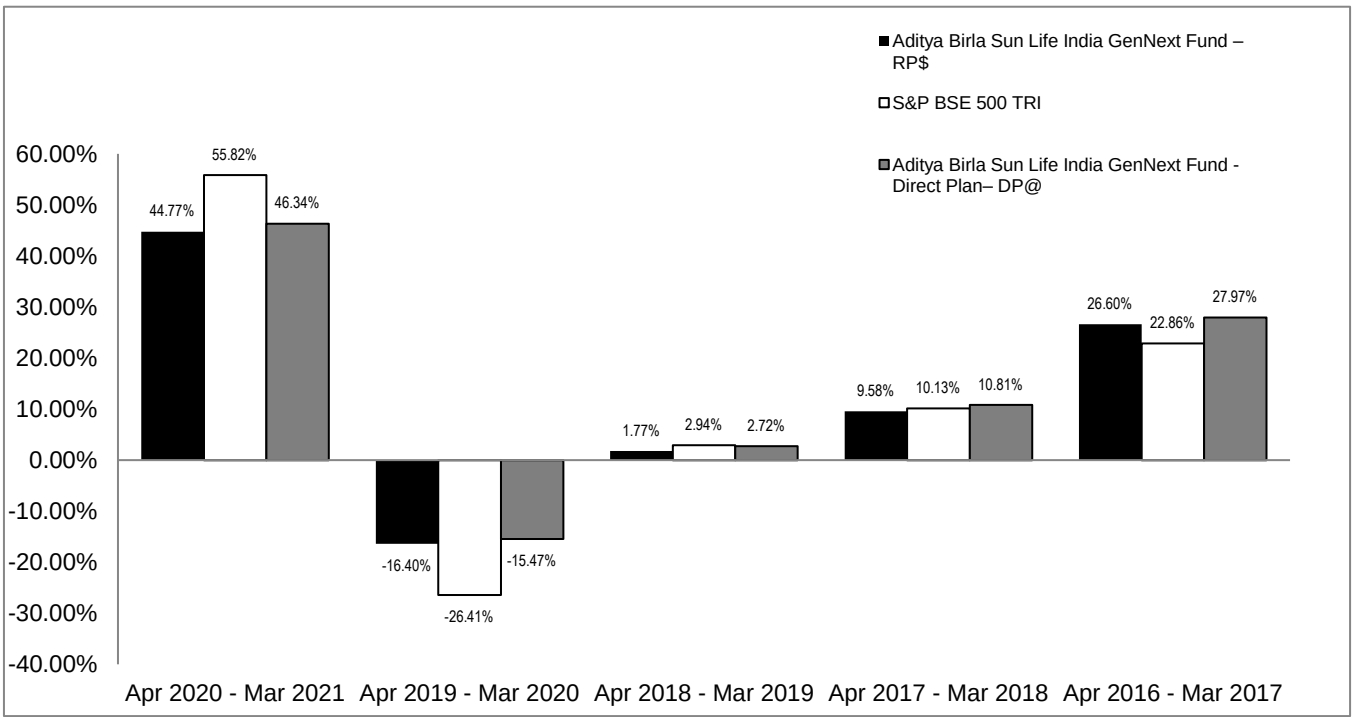
I. PERFORMANCE OF THE SCHEMES AS AT MAY 31, 2021

Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life India GenNext Fund (*Inception - August 05,2005)*	55.57	13.79	16.13	16.83
S&P BSE 500 Total Return Index	71.12	13.95	15.79	14.01
Aditya Birla Sun Life India GenNext Fund - Direct Plan (*Inception - January 01,2013)*	57.42	15.09	17.48	17.79
S&P BSE 500 Total Return Index	71.12	13.95	15.79	14.27

Note: Past performance may or may not be sustained in future *Absolute Returns

For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any.

II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)



Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

Section III - UNITS AND OFFER

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

A. NEW FUND OFFER

This section does not apply as the ongoing offer of the Scheme has commenced after the NFO, and the Units and the units are available for continuous subscription and redemption.

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	This is not applicable since the SID has been prepared for existing scheme already open for ongoing subscription / redemption.
Ongoing Price for subscription (purchase) / switch-in (from other schemes / plans of the Mutual Fund) by investors This is the price you need to pay for purchase/switch-in.	At Applicable NAV.
Ongoing Price for redemption (sale) / switch outs (to other schemes / plans of the	At Applicable NAV, subject to prevailing exit load, if any. For example: If the applicable NAV is Rs.10, exit load is 2% then redemption price will be:

Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs.10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80.	Redemption Price = Rs. 10* (1-2%) i.e. Rs. 10*0.98 = Rs. 9.80/- Redemption amount of 1,000 Units = 1,000*9.80 = Rs.9,800 (subject to applicable taxes)
Cut off timing for subscriptions/ redemptions/ switches. (This is the time before which your application (complete in all respects) should reach the official points of acceptence). An Application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant cut off time as specified alongside at any of the Official Points of Acceptance of transactions. Applications received via post or courier at any of the centres will be accepted on the basis of when the application is time stamped by the centre and not on the basis of date and time of receipt of the post or the courier. The Mutual Fund / AMC reserve the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.	In accordance with provisions of SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case: **I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:** • In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. • Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable. • In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date. **II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:** • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document. #Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs.2 lacs and above. (a) All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued thereunder from time to time). (b) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions. (c) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. (d) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location

	and time of application (e) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs. 2 lacs. (f) Only transactions in the same scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). (g) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.
Where can the applications for purchase / redemption /switches be submitted	**Registrar & Transfer Agents –** **Computer Age Management Services Limited (CAMS)** Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details:1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address:www.camsonline.com The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID.
Minimum amount for purchase /redemption / switch	**For Fresh Purchase (Including Switch-in):** Minimum of Rs. 1,000/- and in multiples of Rs. 1/- thereafter **For Additional Purchase (Including Switch-in):** Minimum of Rs. 1,000/- and in multiples of Rs. 1/- thereafter. Subscriptions on an ongoing basis can be made only by specifying the amount to be invested and not the number of Units to be subscribed. The total number of Units allotted will be determined with reference to the applicable Sale Price and fractional Units may be created. Fractional Units will be computed and accounted for upto three decimal places and they will in no way affect an investor's ability to redeem Units. **For Redemption / Repurchase for all Plans/Options:** In Multiples of Rs. 1/- or 0.001 units. The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of Units. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount. Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder. For further details on Redemption.
Minimum balance to be maintained and consequences of non-maintenance	Investors may note that the AMC at its sole discretion may close a Unit holder's account under the scheme after giving notice of 30 days, if at the time of any part Redemption, the value of balance Units (represented by the Units in the Unit holder's account if such Redemption / Switch were to take place, valued at the applicable Redemption Price), falls below the minimum balance of Rs. 500/- (or such other amount as the AMC may decide from time to time) or where the Units are held by a Unit holder in breach of any regulation. Further, if the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such balance to the Unit holder.
Special Products Available The following facilities are currently available to unitholders of Aditya Birla Sun Life Mutual	**I. SYSTEMATIC INVESTMENT PLAN (SIP)** SIP allows investors to invest money in scheme of Aditya Birla Sun Life Mutual Fund on a regular basis. Applicants can avail of SIP facility by filling up the relevant application form available at branch offices / ISC / OPTs. **Given below are the salient features of SIP:**

Fund Schemes.

The AMC reserves the right to modify/amend any of the terms and conditions of these facilities on a prospective basis.

1. Investors have the option of :
   - **Monthly** Systematic Investment Plan and
   - **Weekly** Systematic Investment Plan

	Monthly Systematic Investment Plan	**Weekly Systematic Investment Plan**
Minimum Application Amount	Minimum 6 installments (including the first installment) of Rs 1000/- each and above per month	Minimum 6 installments (including the first installment) of Rs 1000/- each and above per week.
Investment Dates	1. Investment can be of the following: a. Any date from 1st to 28th of a month^ b. Investors can also opt for multiple dates within a month. Investors may choose maximum upto 4 dates from Any date from 1st to 28th of a month	Monday to Friday of every week. In case of a non-Business Day, SIP would be executed on next Business Day.
Default date:	If the investment frequency is not selected or in case of any ambiguity, the SIP date will be 7th of each month under Monthly SIP. In case where more than 4 dates are specified, default dates will be 7th, 15th, 20th & 28th of each month. Further, In case the 'End Date' is not mentioned by the investor, the same would be considered as December 31, 2099 by default	In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as Default frequency and 7th shall be treated as Default Date. If the day for Weekly SIP is not selected or in case of any ambiguity, Wednesday shall be treated as a Default day. Further, in case the 'End Date' is not mentioned by the investor, the same would be considered as 31st December, 2099 by default.

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

2. **Minimum Application Amount:** Minimum 6 installments (including the first installment) of Rs 100/- each and above per month

The first SIP cheque may be accepted on any working day of the month. The balance SIP cheques must be uniformly dated for every month.

3. Initial / First SIP investment amount via cheque can be different from the subsequent SIP amounts but subsequent SIP amounts should be the same and provided the initial / first / subsequent SIP investment amount(s) also confirm to the minimum SIP amount criteria as specified above.
4. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may choose maximum upto 4 dates from the following dates: 1st and/or 7th and/ or 10th and/or 15th and/or 20th and/or 28th of every month.
5. **STEP-UP SIP:**

'Step-Up SIP', is an optional, add-on feature, and an enhancement to Systematic Investment Plan (SIP) facility available under the scheme. This feature enables the investors to enhance/increase SIP installment at pre-defined intervals by a fixed amount, thus, providing the investors a simplified method of aligning SIP installments amounts with increase in earnings over the tenure of SIP.

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

1. **Option for Frequency for Step-Up SIP:**
   a. **Half Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.

b. **Yearly Step-Up SIP:** Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.

2. **Minimum Step-Up SIP Amount:** Rs. 500 and in multiples of Rs. 500 thereafter
3. **Default Step-Up SIP Frequency and amount:** In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and Rs. 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
4. **Step-Up SIP shall be available for SIP Investments through NECS / Direct Debit Facility only.** Step-Up SIP shall not be available under Fast Forward SIP facility.

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

Conventional SIP

- Fixed SIP Installment amount: Rs.1,000/-
- SIP Period: 3 years (i.e. 36 installments)
- •SIP date: 1st of every month

Step-Up SIP

By providing/choosing the following additional details, an investor can opt for Step-Up SIP:
Example:

- **Step-Up SIP Amount:** Rs. 500/-
- **Step-Up SIP Frequency:** Every 6 months

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

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

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

The AMC reserves the right to discontinue the SIP in case of cheque return and debit the cheque return charges to the investor's account. SIP registration will be discontinued in the following cases: (1) Where 3 (three) consecutive SIP installments are not honored or (2) In case of Fast Forward Facility, 6 (six) sequential SIP installments are not honored.

On an ongoing basis, the AMC would accept SIP with post-dated cheques as well NECS / Auto Debit. However, the investor is required to provide a cheque* for the first SIP transaction drawn on the same bank account which is to be registered for NECS /Auto Debit. The cheque should be dated on or before the date of submission of the Application Form. SIP form should be submitted atleast 30 days before the first Debit through NECS/Auto Debit. Units will be allotted at the Applicable NAV on the applicable dates (or the immediately next business day, in case the date happens to fall on non-business day) subject to realization of proceeds.

***Note:** Investors can also start a SIP without any initial Investment. For availing this feature, investors need to submit the application form atleast 30 days before the first Debit date. Further, in case investor is desirous of registering SIP without initial/first SIP investment, investor must attach an original copy of cancelled cheque of the bank account to be registered for NECS/Auto Debit.

Micro SIP:

1. As per AMFI notification and Guidelines issued on July 14, 2009, SIPs without life insurance cover or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (known as "Micro SIP") shall be exempted from

the requirement of PAN.

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

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

Multi Scheme SIP Facility

The Facility enables investors to subscribe under various Schemes through SIP using a single application form and payment instruction. All provisions as applicable to investments under the existing Systematic Investment Plans offered under the Schemes of the Fund will be applicable to this Facility except as stated below:

a. Under this Facility, payment only in respect of the first installment can be made using a single cheque. The payment for all the subsequent installments will have to be through the auto-debit/standing instruction/NACH facility provided by the banks.
b. Currently, the maximum number of Schemes in which investments can be made using a single SIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Ltd reserves right to extend the facility to more than 3 (three) schemes in future.
c. The Facility is available only to those investors who wish to invest through SIP in more than one Scheme using a single application form.
d. The Facility can be used for investments made on a weekly or monthly basis.
e. The date of investments under SIP in respect of all Schemes registered by the investor through the Facility should be uniform. However, the amount of investments in the Schemes through the Facility can be different subject to the requirement of minimum amount of investment criteria as mentioned for the respective Scheme.
f. If the maximum period for investments through SIP under the Facility is not indicated by the investor, the auto-debit/standing instruction/NACH facility will continue till further instructions from the investor from the date of 1st installment.

II. ADITYA BIRLA SUN LIFE CENTURY SIP:

In addition to the regular SIP facility for the Scheme, Aditya Birla Sun Life Century SIP (hereinafter referred to as Century SIP) facility may also be made available to the investors. Century SIP gives the benefit of Free Life Insurance cover to the eligible investors.

(Aditya Birla Sun Life AMC Limited has decided to temporarily suspend acceptance of fresh subscriptions under Aditya Birla Sun Life Century SIP ("CSIP") Facility (including the STP Facility under CSIP) with effect from Thursday, April 1, 2021)

Eligibility criterions:

- Only individual investors, whose age is 18 years and above but less than 51 years, at the time of the first investment.

  Provided,

- Investors enroll for investments through Century SIP, in Designated Schemes.
- Investors should provide their Date of Birth, Gender and Nominee details at the specified places in the application form.

• In case of joint unit holders in the scheme, only the first unit holder would be eligible for the insurance cover. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) are eligible to invest in Aditya Birla Sun Life Century SIP subject to fulfillment of certain additional criteria refer "Additional Criteria for availing Aditya Birla Sun Life Century SIP (CSIP) for NRI and PIOs" given below.

Investment Amount in Century SIP

• Minimum: Rs1000 per month

• Maximum: No upper limit

• Investors should note that once CSIP is availed, CSIP amount cannot be changed

• However, 'Step-Up SIP' facility, an optional, add-on feature, shall also be available to investors availing Century SIP, subject to eligible insurance cover calculated on the basis of amount of First (1st) installment under Century SIP.

For further details on Step-Up SIP, please refer page no. 31.

Mode of Payment:

Payment of Century SIP can be through Direct Debit/NECS or post Dated Cheques (PDCs). However, investors should note that Step-Up SIP shall be available for Century SIP Investments made through NECS/ Direct Debit Facility only.

Tenure of Century SIP

60 Years less the current completed age of the investor

E.g. eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 60 yrs of age. Thus, for an investor at the age of 40 yrs 5 months tenure of Century SIP shall be a period of 19 years and 7 months i.e. period remaining for the attainment of 60 yrs of age.

If the investor has chosen an end date which is beyond 60 years of age the SIP will continue beyond the age of 60, however without any insurance benefits.

Discontinuation of Century SIP

• Investor intimates the AMC to discontinue Century SIP, or

• Investor defaults Century SIP installments for two consecutive months during the tenure of the Century SIP, or

• Investor defaults Century SIP installments for four separate occasions (months) during the tenure of the Century SIP

There shall be no provision to revive the Century SIP, once discontinued.

Load Structure

Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 90 days from the date of allotment: Nil. For further details on Load Structure, please refer Section IV of this Scheme Information Document.

**In the unfortunate event of death of the investor, no exit load on redemption/switching out of units by the nominee/joint holder, as the case may be.

Group Life Insurance

Amount of Life Insurance Cover:

If Century SIP continues, the insurance cover would be as follows

• Year 1 : 10 times the monthly Century SIP installment

• Year 2 : 50 times the monthly Century SIP installment

	• Year 3 onwards : 100 times the monthly Century SIP installment All the above mentioned limits are subject to maximum cover of Rs.50 lacs per investor across all schemes/plans/folios of Mutual Fund If Century SIP discontinues, the insurance cover would be as follows: • Century SIP discontinues before 3 years: Insurance cover stops immediately • Century SIP discontinues after 3 years : Insurance cover equivalent to the value of units allotted under Century SIP investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment. **Commencement of Insurance Cover:** The Insurance cover will start from the commencement of Century SIP. However, only accidental deaths will be covered for the first 45 days. **Cessation of Insurance Cover:** The insurance cover shall cease upon occurrence of any of the following: • At the end of the tenure. i.e., upon completion of 60 years of age. • Discontinuation of Century SIP installments within 3 years from the commencement of the same • Redemption / switch-out (fully or partly) of units purchased under Century SIP before the completion of the Century SIP tenure **Revival of Insurance Cover** There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above. **Exclusions for Insurance Cover:** No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of - • Death due to suicide within first year of commencement of Century SIP • Death within 45 days from the commencement of SIP installments except for death due to accident • Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of Century SIP. **Additional Criteria for availing Century SIP for NRI and PIOs** 1. The CSIP facility can also be availed by the NRI/PIO provided they reside in one of the following countries: Australia, Austria, Bahamas, Bahrain, Belgium, Brunei, Bulgaria, China, Croatia, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Ireland, Italy, Japan, Luxembourg, Mauritius, Moldova, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Qatar, Romania, Seychelles, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, UAE, UK. 2. NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSIP Application Form. In case the proof is in any language other than English, the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy. 3. All claims shall be settled in INR only and the then prevailing tax rates, if any, will be applied. **Other Terms and Conditions:** • The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.

- Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.
- A new folio will be created in this facility even for existing customers.

Other regular / fresh purchases will not be allowed in this folio.

- In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company.
- Insurance claims will be directly settled by the Insurance Company.

There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.

- The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing / sales of insurance policies.
- Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
- Charges of the insurance cover will be entirely borne by the AMC.
- Investors opting for Aditya Birla Sun Life Century SIP agree and confirm to have read, understood and accepted the Terms of Century SIP and Insurance cover.
- Insurance is subject matter of solicitation.

Note:

1. Century SIP facility was discontinued w.e.f September 30, 2008 till October 5, 2008. Accordingly the Century SIP facility was re-introduced w.e.f October 6, 2008.

- **MONTHLY SYSTEMATIC TRANSFER FACILITY (STP) FOR ADITYA BIRLA SUN LIFE CENTURY SIP:**

Monthly Systematic Transfer Plan (STP) facility will be available to the eligible investors for availing Aditya Birla Sun Life Century SIP (Century SIP).

1. Minimum Balance in the scheme at the time of enrollment for STP facility-

At the time of STP request, the investment value in source scheme has to be equivalent to 36 Century SIP Installments. The minimum installment value is Rs 1000/- per month

2. Minimum Transfer Amount

Monthly Systematic Transfer Plan: Investors are required to instruct for minimum 36 transfers of Rs1000/- and above each.

3. Transfer dates: Transfer can be on any one of following dates: 1st or 7th or 10th or 15th or 20th or 28th of each month for minimum 36 transfers.

(Default date: If the transfer frequency is not selected or in case of any ambiguity, the STP date will be 7th of each month)

4. Source Scheme may be any Open-ended scheme of Aditya Birla Sun Life Mutual Fund (except Aditya Birla Sun Life Index Fund)

Pause Facility under SIP

As per this Facility the investors will have an option to pause their SIP investment for

specified number of installments and SIP would restart from the immediate month after completion of the pause period specified by the investor.
The terms & conditions for availing the Pause Facility are as follows:

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

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

III. SYSTEMATIC TRANSFER PLAN:

STP allows the Investors to invest by transfer of a fixed amount from any of the following schemes to any open ended scheme of Aditya Birla Sun Life Mutual Fund. Since the amount is fixed, the investor gets the benefit of Rupee Cost Averaging. Further, the Investors have an option of Daily Systematic Transfer Plan (Daily STP) in addition to Weekly Systematic Transfer Plan, Monthly Systematic Transfer Plan and Quarterly Systematic Transfer Plan. This facility of Daily STP shall enable the Unitholders to transfer a fixed amount from their existing investments in the Scheme of Mutual Fund at daily intervals (business days) through a onetime request to other eligible existing schemes.

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

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

1. Investors have the option of:

i. Daily Systematic Transfer Plan
ii. Weekly Systematic Transfer Plan
iii. Monthly Systematic Transfer Plan
iv. Quarterly Systematic Transfer Plan

2. Minimum Balance in the scheme at the time of enrollment for STP facility.

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

3. Minimum Transfer Amount
Daily Systematic Transfer Plan:

Daily Systematic transfer Plan: Investors are required to instruct for minimum of 20 transfers of Rs. 500/- and in multiples of Rs. 100 /- thereafter.
There will be no maximum number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered perpetually or until further valid instructions from the investor or until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount, whichever is earlier.

Investors can enroll for Daily STP under the following Schemes of the Fund:

- Investors can transfer "OUT" investment from the Open-ended Scheme(s) of the Fund (excluding Aditya Birla Sun Life Index Fund, Aditya Birla Sun Life Tax Relief' 96, Aditya Birla Sun Life Tax Plan)

- Investors can transfer "IN" to the Open-ended Equity Scheme(s) of the Fund (except Aditya Birla Sun Life Gold ETF, Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF and Aditya Birla Sun Life Nifty ETF and investors who have opted for daily dividend option under the Scheme of the Fund

Weekly / Monthly / Quarterly Systematic Transfer Plan:
For STP installments greater than Rs. 500 but less than Rs. 999, Investors are required to instruct for minimum 12 transfers of Rs. 500 and in multiples of Rs.1 thereafter.

For STP installments of Rs.1000 and above, Investors are required to instruct for minimum 6 transfers of Rs.1000 and in multiples of Rs.1 thereafter.

4. Transfer dates:

i. Daily Systematic Transfer Plan: In case of Daily STP, the commencement date for transfers shall be the 15th day (or the next business day, if that day is a non-business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load, if any. Thus, in the event of an intervening non-business day, STP triggers will not take place and consequently the total number of Daily STP installments opted by the investor will be adjusted to that extent i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.
ii. Weekly Systematic Transfer Plan: Transfers shall be on following dates: 1st and 7th and 14th and 21st and 28th of each month
iii. Monthly Systematic Transfer Plan: Transfer can be of following dates: 1st or 7th or 10th or 14th or 20th or 21st or 28th of each month for minimum 6 transfers.
Fast Forward Facility: Investors availing Monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
iv. Quarterly Systematic Transfer Plan: Transfer can be of following dates: 1st or 7th or 10th or 14th or 20th or 21st or 28th of each quarter for minimum 4 transfers.
(Default date: If the transfer frequency is not selected or in case of any ambiguity, the STP date will be 7th of each month/ quarter. In case where more than 4 dates are specified, default dates will be 7th, 14th, 21st & 28th of each month.) This facility is not available for investments under lock-in period.

5. The registration would stand terminated automatically under the following scenarios:
1. When balance in the Source scheme is less than the registered STP/SWP Amount –
(a) Available Units would be switched / redeemed.
(b) STP/SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
2. When balance in Source scheme is nil the registration would stand terminated

1. <u>Value Systematic Transfer Plan (Value STP):</u>
Value Systematic Transfer Plan, is a facility (hereinafter referred as 'Value STP') wherein Unit holder(s) of eligible open-ended Scheme(s) of Aditya Birla Sun Life Mutual Fund

[hereinafter referred to as "Fund"] can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at pre-determined intervals from open-ended Scheme(s) of the Fund [hereinafter referred to as "Transferor Scheme"] to the Growth Option of open-ended equity Scheme(s) of the Fund [hereinafter referred to as "Transferee Scheme"].

The key features of Value STP are mentioned below:

a. In Value STP (as per the Frequency opted by the Unitholder i.e. Monthly or Quarterly) Unitholders will be eligible to transfer fixed amount per installment OR the amount as determined by the following formula whichever is higher:

[(First installment amount) X (Number of installments including the current installment)] less (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer).

If the amount of transfer as calculated by the above formula is less than Rs. 500, then the default amount of Rs.500 will be transferred to the Transferee Scheme on the trigger date.

However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance instalments under Value STP will be processed for the fixed instalment amount only as specified by the Unitholder at the time of enrolment.

On the date of transfer, if the market value of the investments in the Transferee Scheme through Value STP is higher than the Investment Value for that period [(first installment amount) X (number of installments; including the current installment)], then there would be no STP on that trigger date effected from the Transferor Scheme.

b. The first instalment under Value STP will be processed for the fixed instalment amount mentioned by the Unitholder at the time of enrolment.
c. From the second instalment onwards, the amount to be transferred shall be computed as per formula stated in (a) above.
d. The minimum number of installments and amount for enrollment to avail Value STP are as below:

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

e. The maximum amount of transfer under Value STP would be limited to twice the amount per instalment mentioned in the application form at the time of enrolment.
f. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If
g. STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date.
h. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
i. In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in Transferee Scheme and processed accordingly.
j. A Single Value STP Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
k. Unitholder has the right to discontinue Value STP at any time he/she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.

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

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

The key features of CATP are mentioned below:
(a) CATP is offered at Monthly and Quarterly intervals. In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default Frequency. If STP date is not specified or in case of any ambiguity then 7th Business Day of the month will be treated as default date. In case the date of transfer falls on a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
(b) The minimum amount required to trigger instalment under CATP is Rs. 1 and in multiples of Rs.1 thereafter.
(c) A Single CATP Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.
(d) Unitholder has the right to discontinue CATP at any time he/she so desires by sending a written request at least 7 (seven) days in advance to any of the offices of the Fund or its Authorised Collection Centres.
(e) CATP will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferor Scheme (ii) On receipt of intimation of death of the Unitholder.

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

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

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

SWP allows the investors an option to withdraw at regular intervals.

1. Investors have the option of:

i. Fixed Withdrawal
   a. Daily frequency
   b. Weekly frequency
   c. Monthly frequency
   d. Quarterly frequency

ii. Appreciation Withdrawal

Particulars	Fixed Withdrawal	Appreciation Withdrawal
Objective	Allows investors of the Growth Plan to withdraw a fixed amount at regular intervals	Allows investors of Growth Plan to withdraw the appreciation amount at regular intervals
Withdrawal Amount	Investors can withdraw fixed amount of Rs 500/-	Investors can withdraw appreciation of Rs 1,000/- and above at regular intervals. If

	each and above on daily/weekly basis.	the appreciation amount is less than Rs. 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 1,000/- or the specified amount.

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

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

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

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

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

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

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

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

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

2. **Withdrawal Frequency:**
   For Fixed Withdrawal Option Withdrawal can be of following dates: Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of month/quarter/Half yearly and Annually for minimum 6 months/ 4 quarter/2 half years and 1 year.

   For Appreciation Withdrawal Option: Investors can withdraw appreciation on the 1 of each month/quarter for minimum 6 months/ 4 quarter.

   Default Dates: In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7th of each month in case of Fixed withdrawal facility.

3. This facility is not available for investments under lock-in period or against which a lien is marked or for investments which are pledged.

4. In case of fixed withdrawals, if the amount of installment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically. In case of appreciation withdrawal, the appreciation will be calculated on the units available for redemption at the time of SWP installment. Investors opting for appreciation withdrawal in the event of there being no appreciation in a particular month, no withdrawal/payment will be effected in that month.

5. Withdrawal under SWP will be treated as redemption and equivalent units will be

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

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

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

The registration would stand terminated automatically under the following scenarios:

1. When balance in the Source scheme is less than the registered STP/SWP Amount –
   (a) Available Units would be switched / redeemed.
   (b) SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
2. When balance in Source scheme is nil the registration would stand terminated

3. Fast Forward Facility: Unitholders availing SWP facility can opt for multiple dates, maximum upto any 4 (four) dates of each month. The dates are 1st and/or 7th and/or 14th and/or 20th and/or 21st and/or 28th.

V. SWITCHING

(a) Inter - Scheme Switching option

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

(b) Intra-Scheme Switching option:

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

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

VI. WEB BASED TRANSACTIONS

The Mutual Fund may allow subscriptions / Redemption of Units, during the period when the ongoing subscription list is opened by the Trustees, by electronic mode through the

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

VII. TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS:

ABSLAMC, shall enter into arrangements with NSE and BSE to facilitate purchase / subscription and redemption / repurchase of units of the scheme on an ongoing basis at any time after the scheme reopens for purchase and sale.
The transactions carried out on the above platform shall be subject to such guidelines as may be issued by NSE/BSE and also SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time. For further details please refer SAI.

Accordingly, following guidelines shall be applicable for transactions executed in open ended Schemes of Aditya Birla Sun Life Mutual Fund ("Fund") through Mutual Fund Distributors through the Stock Exchange Infrastructure:

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

VIII. TRANSACTION THROUGH MOBILE PHONES (MOBILE INVESTMENT MANAGER FACILITY):

AMC has entered into an arrangement with a service provider for facilitating certain transactions in units of the designated Scheme/s (except for Open ended Liquid schemes i.e. ABSL Liquid Fund, ABSL Money Manager Fund and ABSL Overnight Fund) of Aditya Birla Sun Life Mutual Fund by the existing investors which, interalia, requires registration process to be complied with by the investor.

1. **Eligible Investors:** This facility shall be available only to the existing Resident Individuals who have consented to avail of this facility and given specific instructions to the Bank for debit payments through participation in ECS of the National Clearing Cell of the Reserve Bank of India, for the purposes of subscribing to the units of the Scheme.

2. **Eligible Transactions under the scheme:**

Eligible investors may undertake the following transactions through this facility:

- **Subscription**
  - Additional Purchase
  - Systematic Investment Plan
- **Switches & Redemptions:**
  Investors should note that in case of subscriptions, the 'per day' limit, currently Rs. 50,000/- or such limit as may be specified by RBI from time to time would be applicable and NECS debit would be carried out from the registered account. In case the minimum fresh or additional purchase amount is greater than the limit specified by RBI, would not be available for transaction under this facility.

3. **Applicability of Cut-off timings:** All eligible transactions permitted under this facility received upto 2.45 pm by the service provider will be processed for the NAV of the same business day and transactions received after 2.45 pm shall be processed for NAV of next business day.

X. TRANSACTIONS THROUGH SMS - 'SMS TRANSACT':

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

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

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

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

a. For subscription/purchase transaction: **BUY** space <**PAN or Folio No.**> space <**scheme code**> space <**Amount**> space <**PIN**>

b. For redemption transaction: **SELL** space <**Folio No.**> space <**scheme code**> space <**Amount**> space <**PIN**>

c. For Switch Transaction: **SWITCH** space **<Folio>** space **<SO_Scheme Code>** space **TO** space **<SI-Scheme Code>** space **<Amount or All>** space **<PIN>**

d. SIP Registrations:

   i. For registering a SIP Transaction: **REGSIP** space **<Folio or PAN>** space **<Scheme Code>** space **<Amount>** space **<Count of Instalment>** space **<SIP Date>** space **<PIN>**

   ii. In case of SIP Registration, investors would be allowed to select the earliest SIP

Start date of within T+2 days of the same month. If T+2 days are not available between the SMS request date and SIP start date, the SIP date would be considered for next month.

SMS Date	SIP Start Date as per SMS	SIP Start Month SIP considered	Start Date considered
18-May-2020	21th	May	21-May-2020
18-May-2020	28th	May	28-May-2020
18-May-2020	1st	June	01-June-2020
18-May-2020	7th	June	07-June-2020
18-May-2020	10th	June	10-June-2020
18-May-2020	14th	June	14-June-2020
18-May-2020	20th	June	20-June-2020

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

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

3. **Cut-off Timings:** Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS recorded by the server, electronically time-stamped and the uniform cut-off timings as prescribed by SEBI and mentioned in this SID shall be applicable for applications received though SMS Transact. For the purpose of providing this Facility, the Server of Registrar & Transfer Agent (RTA) office/ AMC / SMS Aggregator, as applicable, would be considered as an Official Point of Acceptance of the transaction.
4. **Distributor / Broker Code:** Investors availing of SMS transact facility should note that last transacted broker/distributor in the folio, would be considered as the default broker for subscriptions through this route in the said folio. Also, in case the subscription (lumpsum) amount is Rs 10,000/- or more and your Distributor has opted-in to receive Transaction Charges on basis of type of product, Rs 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount received and paid to the distributor. Units will be issued against the balance amount invested.
5. For details on Scheme code(s), Terms and Conditions, Registration form and further details on SMS Transact, unitholder(s) are requested to visit our website www.mutualfund.adityabirlacapital.com.
6. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the AMC, Mutual Fund or any of its service providers liable for the same.
7. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the AMC, Mutual Fund or any of its service providers liable for the same.

XI. TRANSACTION THROUGH MF UTILITY

MF Utility ("MFU") - a shared services initiative of various Asset Management

	Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Aditya Birla Sun Life AMC Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme and non-financial transactions. Accordingly, all financial and non-financial transactions for the Schemes can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the ABSLAMC. The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force. MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services 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 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.

IDCW Policy	Under IDCW option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of IDCW distribution nor that will the IDCW be paid regularly. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid surcharge/ cess and other statutory levies, if applicable. **IDCW Distribution Procedure:** The salient features with respect to the IDCW distribution, in accordance with SEBI circular no. SEBI/IMD/CIR No.1/64057/06, dated April 4, 2006, are as follows: • Quantum of IDCW and Record date shall be fixed by the Trustees. • AMC shall issue a notice to the public communicating the decision about dividend including the record date, within one calendar day of the decision made by the trustees in their meeting. Record date shall be the date that will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unitholders. Record date shall be five calendar days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. However, the aforesaid procedure shall not be applicable for plan/ options having frequency of dividend distribution from daily upto monthly.
Allotment	All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Schemes on account of dishonour of cheques issued by him/her/it for purchase of Units.
Who Can Invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF) 3. Minors through parent / legal guardian; 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts authorised to invest in mutual fund schemes under their trust deeds;

9. Non-Resident Indians / Persons of Indian origin residing abroad (NRIs)/OCIs on repatriation basis or on non-repatriation basis;
10. Foreign Portfolio Investors (FPIs) registered with SEBI
11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;
12. Scientific and Industrial Research Organisations;
13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;
14. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI (MF) Regulations;
15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;
16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations.

Notes:

- Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / FPIs 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 Scheme 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. Birla Sun Life Asset Management Company 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:

- 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.

FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the
AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time.

	FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously. The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified. The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date. **Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Aditya Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns.** • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions. • Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. • In case of application in the name of minor, the minor has to be the first and the sole holder. No joint holder will be allowed with the Minor as the first or sole holder. The Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. • The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him to operate the account in his own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'. (b) Updated Bank 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.

Cash Investments in mutual funds	In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs.50,000/- per investor, per mutual fund, per financial year shall be allowed subject to: i. compliance with Prevention of Money Laundering Act, 2002 and rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines. ii. sufficient systems and procedures in place. However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.
Option to hold Units in dematerialized (demat) form	The Unitholders are given an Option to subscribe to/hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unitholders opting to hold the units in electronic (demat) form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. **In case the unit holders do not provide their Demat Account details or provide incomplete details or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account. However, Special Products/ Facilities such as Systematic Transfer Plan, Systematic Withdrawal Plan, Switching etc. offered by ABSLAMC/Mutual Fund under the scheme shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP. Under SIP option, units will be allotted based on the applicable NAV as per provisions of this SID and will be credited to demat account of the investors on weekly basis (upon realisation of funds). The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The Units can be repurchased/redeemed (i.e., sold back to the Fund) or Switched-out on every business day, at the Applicable NAV subject to payment of exit load, if any and lock-in period, if any. The Units so repurchased shall not be reissued. The Redemption / Switch-out request can be made by way of a written request / pre-printed form / relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs. In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder. The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed, except in case of units held in electronic (demat) mode, where the redemption request can be given only in terms of number of Units to be redeemed. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder. For further details, please refer to “Redemptions”.
Restrictions, if any, on the right to freely retain or dispose of units being offered	**Suspension of Sale / Switching Options of The Units:** The Mutual Fund at its sole discretion reserves the right to suspend saleand switching of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of saleand switching of Units either temporarily or indefinitely will be with the approval of the Trustee. 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI. The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units in the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.
Right To Limit Redemptions	Subject to the approval of the Board of Directors of Aditya Birla Sun Life AMC Limited. (“ABSLAMC”) and the Aditya Birla Sun Life Trustee Private Limited (“Trustee”) and also subject to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted under the following circumstances that leads to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets:

	a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security. **b) Market failures, exchange closures -** When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. **c) Operational issues** - When exceptional circumstances are caused by *force majeure*, unpredictable operational problems and technical failures (e.g. a black out). Under the aforesaid circumstances, ABSLAMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. For redemption requests placed during the restriction period the following provisions will be applicable: (i) For redemption requests upto Rs. 2 lakh the above-mentioned restriction will not be applicable and (ii) Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. ABSLAMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.
Listing and Transfer of units	The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units on one or more stock exchanges at a later date if it is considers this to be necessary in the interest of unit holders of the scheme. In accordance with SEBI Circular No. CIR/IMD/DF/10/2010 dated August 18, 2010 on transferability of mutual fund units, investors/unitholders of the schemes of Aditya Birla Sun Life Mutual Fund are requested to note that the Asset Management Company shall on production of instrument of transfer together with the relevant unit certificates, register the transfer and return the unit certificates to the transferee within thirty days from the date of such production. Further, units held in electronic (demat) form shall be transferable under the depository system and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time.
Where can the applications for purchase/redemption switches be submitted	**Registrar & Transfer Agents -** **Computer Age Management Services Limited (CAMS)** Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details : 1800-425-2267, E-mail.com : adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com The application forms can also be submitted at the designated offices/ ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID.
Accounts Statements 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. The Account Statement will be issued in lieu of Unit Certificates. Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a 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.	**APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :** **For normal transactions during ongoing sales and repurchase:** ▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application. ▪ 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 fifteenth day of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. ***The word 'transaction' shall include purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.* ▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

	▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. ▪ The transactions viz. purchase, redemption, switch, 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** **APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:** ▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application. ▪ The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder ▪ Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth 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 twenty first day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. ▪ In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. ▪ Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/ order of investors in various folios/ demat accounts across mutual funds / demat accounts across depository participants. ▪ In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders. ▪ Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. ▪ For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. ▪ The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request. ▪ No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.

	▪ SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form **Half Yearly Consolidated Account Statement:** ▪ A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement. ▪ The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical. **COMMUNICATION BY EMAIL** For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.
IDCW	The IDCW warrants shall be dispatched to the unitholders within 15 days of the date of declaration of the IDCW. In the event of failure of dispatch of dividend within the stipulated 15 day period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders for the period of such delay. AMC will endeavor to credit the 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.
Redemption	Redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase. The Units can be Redeemed (i.e. sold back to the Mutual Fund) or Switched-out on every Business Day at the Redemption Price. The Redemption / Switch-out request can be made by way of a written request / pre-printed form / relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs. In case an investor has purchased Units of the Scheme on more than one Business Day (either during the New Fund Offer Period, or on an ongoing basis), the Units purchased prior in time will be redeemed/switched-out first. Thus, in case of valid application for redemption/switch-out is made by the investor, those Units of the scheme which have been held for the longest period of time will be redeemed/switched-out first i.e. on a First-in-First-Out basis. However, where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan. The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of

	Units. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount. Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder. In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder. AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. AMC/Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout. **Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI (MF) Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details are liable to be rejected.
Delay in payment of redemption / repurchase proceeds and dispatch of IDCW 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).

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The NAV will be calculated and disclosed for every Business Day. NAVs of the scheme will be calculated upto two decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed. Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC. In terms of SEBI Regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.

Monthly Portfolio Disclosures

a) **Top 10 holdings (as on May 31, 2021)**

Issuer	% to net assets
ICICI Bank Limited	7.56
HDFC Bank Limited	5.42
Bharti Airtel Limited	3.65
Hindustan Unilever Limited	3.47
ITC Limited	3.30
Tata Consumer Products Limited	2.56
Axis Bank Limited	2.49
Bajaj Finserv Limited	2.25
Maruti Suzuki India Limited	1.94
Prince Pipes & Fittings Limited	1.90

b) **Sector-wise Allocation (as on May 31, 2021)**

Sector	% to net assets
CONSUMER NON DURABLES	24.17
BANKS	19.06
CONSUMER DURABLES	9.05
INSURANCE	5.71
RETAILING	5.62
PHARMACEUTICALS	5.49
AUTO	4.99
FINANCE	4.56
TELECOM - SERVICES	3.65
INDUSTRIAL PRODUCTS	3.22
CEMENT & CEMENT PRODUCTS	2.78
CONSTRUCTION	2.35
LEISURE SERVICES	1.87
HEALTHCARE SERVICES	1.82
AUTO ANCILLARIES	1.17
OTHERS	1.15
PAPER	1.12
TRANSPORTATION	1.09
TEXTILE PRODUCTS	0.92
ENTERTAINMENT	0.81
MISCELLANEOUS	0.00
Cash & Cash Equivalent	-0.58

*** includes Cash / Tri-Party Repo on government securities and treasury bills / Interest Rate Swap /Bills Rediscounting /Fixed Deposit /REPO / Margin Fixed Deposit / net receivables / payables/ Warrants*

The monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) on or before tenth day of the succeeding month

Portfolio Disclosures This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	In terms of SEBI Regulations, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
Half Yearly Results	Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.
Annual Report	The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com). The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.	

Tax	**Resident Investors**	**Mutual Fund being investor in other fund**
Tax on Dividend*	10%@/20%@@ (Note 1)	Nil (Note 1)
Capital Gains:		
Long Term	10% without indexation + applicable Surcharge^ + 4% Cess	Nil
Short Term	15% + applicable Surcharge+ 4%Cess	Nil
*plus applicable surcharge^ and education cess		

Note:

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

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

	2. Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. WHT on dividends paid to non-corporate investors (namely individual, HUF,AOP,BOI, artificial judicial person etc.) 3. Equity Oriented Funds will also attract Securities Transaction Tax (STT) at applicable rates. ^Surcharge rates are as under: - **In case of Corporate Assesses:** i. Where the taxable income exceeds Rs. 1 crore but less than Rs. 10 Crores- At the rate of 7% (Marginal Relief in Surcharge, if applicable) ii. Where the taxable income exceeds Rs. 10 crore - At the rate of 12% (Marginal Relief in Surcharge, if applicable) iii. For Corporates opting for lower tax rates of 22%/15%, applicable surcharge will be 10% - **In case of Non- Corporate Assesses:** i. for individuals, HUF, association of persons, body of individuals and artificial juridical person, surcharge at 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore and surcharge at 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crores, 25% if specified income (i.e. total income excluding equity capital gains and dividend income) and 37% if specified income (as mentioned in the rate above) exceeds Rs. 5 crores is applicable. ii. for firm, co-operative society and local authority, surcharge at 12% is applicable where income exceeds Rs. 1 crore. For details on taxation please refer to the clause on Taxation in the SAI
Investor services	Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. Mr. Keerti Gupta can be contacted at the office of the AMC at One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Contact Nos: 1800-270-7000 (Toll free) Email: care.mutualfunds@adityabirlacapital.com For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.

ADDITIONAL DISCLOSURES

1. **Aggregate investment in the Scheme:**

Sr.no.	Particulars	Total amount invested as on March 31, 2021 (Rs. in Crs)
1	AMC's Board of Directors	3.08
2	Concerned Scheme's Fund Manager(s)	0.12
3	Other key personnel	0.02

2. Scheme's portfolio turnover ratio: 0.44

D. COMPUTATION OF NET ASSET VALUE

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

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

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

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

Computation of NAV in case of investment in foreign securities: On the valuation day, all the assets and liabilities denominated in foreign currency will be valued in Indian Rupees. The valuation price of the security will be converted to INR based on a reference rate provided by the designated agency at the close of banking hours in India. If required, the AMC may change the source of determining the exchange rate. The Fund shall value its investments according to the valuation norms as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI from time to time. The broad valuation norms are detailed in the Statement of Additional Information.

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 (MF) 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:

Assets under management Slab (In Rs. crore)	**Total expense ratio limits**
on the first Rs.500 crores of the daily net assets	2.25%
on the next Rs.250 crores of the daily net assets	2.00%
on the next Rs.1,250 crores of the daily net assets	1.75%
on the next Rs.3,000 crores of the daily net assets	1.60%
on the next Rs.5,000 crores of the daily net assets	1.50%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

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

(a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors^ from beyond top 30 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.
^As per SEBI circular dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".
**Beyond Top 30 (B30) cities shall mean beyond top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.*

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

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

(b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions 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 in case 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 GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

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

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated on a corpus size of Rs. 500 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	
Registrar & Transfer Agent (RTA) Fees	
Audit 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 and 5 bps for cash and derivative market trades respectively.	
Goods and Service Tax (GST) on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other expenses	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	**Upto 2.25%**
B. Additional expenses under Regulation 52 (6A)(c)	Upto 0.05%
A. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%

Note:

(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.
(b) ^In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
(c) In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:
   a. **Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
   b. **Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
(d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.
(e) **Maximum Permissible expense:** The maximum total expense ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

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

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

Illustration of impact of expense ratio on schemes returns:

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

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

	Regular Plan			Direct Plan		
	Amount(Rs.)	**Units**	**NAV (Rs.)**	**Amount(Rs.)**	**Units**	**NAV (Rs.)**
Invested on March 31, 2020 (A)	10,000.00	950.299	10.523	10,000.00	931.619	10.734
Value of above investment as on March 31, 2021 (post all applicable expenses) (B)	10,902.89	950.299	11.473	10,977.89	931.619	11.473
Expenses charged during the year(C)	150.00			150.00		
Distribution Expenses/Commission charged during the year (D)	75.00			0.00		
Value of above investment as on March 31, 2021 (after adding back all expenses charged) (D) [D= B+C]	11,052.89	950.299	11.710	11,127.89	931.619	11.945
Returns (%) (post all applicable expenses) (E) [E= (B-A)/A]	9.03%			9.78%		
Returns (%) (without considering any expenses) (F) [F= (D-A)/A]	11.28%			11.28%		

Note(s):
- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.

- The expenses of the Direct Option under the Scheme will be lower to the extent of the above mentioned distribution expenses/ commission. The NAVs of Direct Plan and Regular Plan will be different.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor

C. TRANSACTION CHARGES

SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above.

In accordance with the said circular, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.

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

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

2. ^The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

   However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

3. **Transaction charges shall not be deducted/applicable for:**
   (a) purchases / subscriptions for an amount less than Rs. 10,000/-;
   (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, STPs, Reinvestment of IDCW, etc.
   (c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
   (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.

D. LOAD STRUCTURE

Load is an amount that is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.mutualfund.adityabirlacapital.com) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Entry Load*	Nil.
Exit Load	For redemption/switch out of units within 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 90 days from the date of allotment: Nil

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

- No Exit Loads will be chargeable in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme
- No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of IDCW and units issued to unitholders as Bonus units.
- No exit load will be charged in case of switch of investments from Regular Plan to Direct Plan and vice versa.

- The above Load shall be applicable in case SIP/STP/SWP transactions.
- Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of GST, if any.

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

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

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

I. The addendum detailing the changes would be attached to Scheme Information Document and Key Information Document. The addendum will be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Documents already in stock.

II. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centres and distributors / brokers office.

III. The introduction of the Exit Load alongwith the details would be stamped in the acknowledgement slip issued to the investors on submission of the application form and would also be disclosed in the statement of accounts issued after the introduction of such load.

IV. A public notice would be given in respect of such changes in one English daily newspapers having nationwide circulation as well as in a newspaper published in the language of region where the head office of the mutual fund is situated.

V. Any other measure which the AMC/Mutual Fund may feel necessary.

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

Unitholder Transaction Expenses and Load

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

Note: Where as a result of a Redemption/ Switch arising out of excess holding by an investor beyond 25% of the net assets of the schemes in the manner envisaged under SEBI Circular dated December 12, 2003 ref SEBI/IMD/CIR No. 10/ 22701/03 read with Circular dated June 14, 2005 ref SEBI/IMD/CIR No. 1/ 42529/05, such Redemption / Switch will not be subject to Exit load.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

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

   NIL

2. **In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for**

violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

NIL

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

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

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

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

   There are cases pending before the Consumer Redressal Commissions, Civil Courts and High Courts. The contingent liability aggregates to Rs. 84.21 lakhs approximately.

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

   NIL.

   Asides the above, there is no other disclosure.

Note:

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

(b) This SID is an updated version and in line with current laws/ regulations.

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

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

Sd/-

Hemanti Wadhwa
Compliance Officer

PLACE: MUMBAI

DATE: June 18, 2021

THE REGISTRAR

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

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

BRANCH OFFICES OF ADITYA BIRLA SUN LIFE MUTUAL FUND

•**Adyar:** 1st Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvanmiyur, Adyar-600041 **Agartala** 2nd floor, Om Niwas, Netaji Choumuni, Near HDFC Bank, Agartala - 799 001 **Agra**: Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkarpur City Circle, Sanjay Place, Agra - 282 002.• **Ahmedabad:**1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC Bank House, Navrangpura, Ahmedabad-380 009 • **Ahmedabad** : 2nd Floor, Poonam Plaza, Opp. Citi Corner Rambaug, Maninagar, Ahmedabad - 380 028. • Ahmednagar : 2nd Floor, Mauli Sankul, NR Zopadi Canteen, Manmad Road, Savedi, Ahmednagar - 414 003. • **Ajmer:** 1st Floor Patwari Bhawan, 11/191 Kutchery Road, Ajmer- 305001.• **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Akola-444001 •**Alappuzha:** 2nd Floor, Sri Rajarajeshwari Building, Church Road, Mullakkal Ward, Alappuzha - 688 011. • **Allahabad:** 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 Chowki Chauraha, Bareilly - 243001• **Baroda:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodara-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 •**Bhadrak :** 1st Floor, Laxminarayanan Market Complex Byepass, Near Presidency College, Bhadrak - 756 101.• **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), Bhillai – 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. • **Bokaro Steel City** - Plot No. HB - 09, City Centre, Sector - 04, Bokaro Steel City - 827 004 •**Burdwan**: Al Amin Bhavan, Parbirhata, 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 • **Chhattisgarh** : 1st Floor, Corporate Avenue, Plot No. 93, Indira Commercial & Residential Complex, Transport Nagar, Kobra – 495 677 • **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 • **Darbhanga**: 1st Floor, Opposite ICICI Bank, Main Road, Laheriasarai, Darbhanga - 846 001 • **Dehradun**: 97 India Trade Centre,Rajpur road,Adjoining hotel Madhuban,Dehradun-248001 • **Delhi**: 406-415, 4th floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 •**Deoghar:** Jagannath Dham, 1st Floor, SSM Jalan Road, Near IDBI Bank, Deoghar - 814 112 • **Davanagere –** 1st Floor, No. 199/3-A, 3rd Main, 7thCross, PJ Extension, Davanagere - 577 002. • **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 •**Dhule:** 1st Floor, CTS No. 1606/A, Lane No. 6, Opposite HDFC Bank, Dhule-424001 • **Durgapur**: First Floor, "Landmark", Shahid Khudiram Sarani,City Center, Durgapur – 713216. • **Erode:** 318, First floor, Sakthi road, Erode – 638003. • **Faridabad:** SCO No. 2, First Floor, Sec-16, Faridabad -121002 • **Firozabad:** 1st floor, 266/267, Agra Gate, New Basti, Firozabad – 283 203 • **Gandhidham:** Office No. 1, 1st Floor, Aum Corner, Plot No. 336/337/343, Ward No. 12-B, Near Banking Circle, Gandhidham - 370 201. • **Ghaziabad** : 17, Advocate Chambers RDC, Ghaziabad -201001.• **Goa**: First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco - 403 802.• **Gorakhpur** : 3rd Floor, A.D. Tower, Bank Road, Gorakhpur - 273 001. • **Guntur:** D NO: 31-10-880, 10/3, Arundelpet, Guntur - 522 002• **Gurgaon:** Unit no. 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•**Himmatnagar:** 1st Floor, Kumar House, Durga Bazaar, Near Railway Crossing, Himmatnagar - 383 001.•**Hissar:** 1st Floor, Kamala Place, Plot # 57 - 60, Kamala Nagar, Red Square Market, Hissar - 125 001 **Hooghly -** Ground Floor, 81 N.S Road, Serampore, Hooghly - 712 201 •**Hosur:** First Floor, Opp. Ramakrishna School, Denkanikotta Road, Hosur - 635 109.• **Hubli:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, HUBLI–580029 • **Hyderabad:** No. 1-98/2/11/3, 2n Floor, Srishti 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, Jablapur- 482001 •**Jaipur:** G-2, Ground Floor, Anukampa Fountain Heights, Subhash Marg, C - Scheme, Jaipur - 302001• **Jalandhar:** Unit 29, 1st Floor, City Square, G. T. Road, Jalandhar - 144 001 • **Jalgaon:** Ground Floor,Geetai Villa,Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002 • **Jammu :** Shop no 105, 1st Floor North Block, Bahu plaza, Jammu-180004 •**Jammu:** Guru Nanak Institute, NH-1A, Udhampur, Jammu - 182 101.• **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda Lane Corner, Lal Bunglow Road, Jamnagar – 361001 • **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 • Jalgaon : Flat No. 02 - Gangai, Plot No. 22, Shikshak Wadi Ring Road, Above HDFC Mutual Fund, Next to JDCC Bank, Jalgaon - 425 001. • **Jalpaiguri** – 1st Floor, Cosmos Arcade, DBC Road, Beside Axis Bank, Jalpaiguri - 735 101 •**Janakpuri -** 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), Maharsthra - 421301• **Kanpur:** 114/113,Kan chambers,office No. 103-106,Civil Lines,Kanpur-208001 •**Kannur:** 3rd Floor, Grand Plaza, Room # TV - 33/362 Z-3, Fort Road, Kannur - 670 001• **Karimnagar -** First Floor, City Centre Mall, IB Guest House Circle, Karimnagar - 505 401 • **Karnal:** Ground Floor, DSS No. 212, Sector 12, Karnal - 132 003.• **Kestopur** (w.e.f March 01, 2017) : Shop No 7, Block 5 , Clubtown, VIP Road, Tegharia, Kolkata - 700052. • Kharagpur: 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 • **Kolkata:** Indian Chamber of Commerce, 2nd Floor, ICC Tower, 4, India Exchange Place, Dalhousie, Kolkata - 700 001.• **Kota**: Second Floor, 96 Shopping Centre, Opposite Bharat Hotel, Kota – 324007 • **Kottayam:** First Floor, Pulimoottil Arcade, KK Road, Kanjikuzhy, Kottayam – 686004 • **Kollam**: 2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam - 691 008. • **Lucknow:** 103-B, 1st Floor,Shalimar Square,Lalbagh, Lucknow-226001 • **Ludhiana**: SCO-2,Ground Floor,ABC Building,Feroze Gandhi Market, Ludhiana-141001 •**Mahbubnagar:** No. 1-3-110/A, Opposite Harmony Arcade, Near Srinivas Reddy Hospital, Rajendra Nagar, New Town, Mahbubnagar - 509 001. • **Malappuram :** 1st Floor, Perumbally Tower, Near AUP School, Up Hill Road, Malappuram - 676 505. • **Malda:** Krishna Bhawan, 1st Floor, Sukanta More (420 More), Near ICICI Bank, Malda - 732 101 • **Mathura:** Ground Floor, Tera Tower, Bhuteshwar Road, Mathura - 281 004. • **Mangalore:** Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpady, Mangalore, Karnataka - 575 003 • **Margao:** Ground Floor,Shop No.7 & 8, Colaco Building,Abade Faria Road,Margao-Goa,403601 • **Meerut:** Unit No-05 & 06, Ground Floor, Om Plaza, Opp. Ganga Plaza, Begum Bridge Road, Meerut-250 001.• **Moradabad:** Near Hotel Rajmahal,Infront of Dr P K Das,Civil Lines,Moradabad-244001 • **Mumbai – Goregaon:** Romell Tech Park (R-Tech Park), 12th Floor, Nirlon Compound, Off Western Express Highway, Goregaon (E), Mumbai - 400 063. • **Mumbai – Andheri:** 1st Floor, Kohli Villa, S.V. Road, Opposite ICICI Bank, Andheri (West), Mumbai - 400 058. • **Mumbai - Borivali**: Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandarvarkar Road, Borivali (West), Mumbai - 400092. • **Mumbai - Ghatkopar**: Shop No. 9 & 10, Neelkanth Regent, R D Narkar Marg, Ghatkopar (East), Mumbai - 400 077. • **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 • **Mumbai (IB):** One World Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400013• **Muzaffarnagar**: 414, Kambal Wala Bagh, New Mandi, Muzaffarnagar - 251 001• **Muzzaffarpur** : 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. • **Nanded-** Shop #12, 1st Floor, Sanman Prestige, Opposite Railway Station, Nanded - 431 601 • **Nasik:** Office #G-3, Ground Floor, Suyojit Heights, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik - 422 002. • **Navsari:** 103, 1st floor, Swiss Cottage, Asha Nagar Main Road, Navsari - 396 445. •**Nellore:** First Floor, "Neelima Towers" No. 16-1-17, R R Street, AC Statue, Nellore - 524 001.• **New Delhi:** (w.e.f. 12-Jan-2018) Space No. 9, Lower Ground Floor, Block E, International Trade Tower, Nehru Place, New Delhi - 110 019.• **Noida:** 509, 5th floor, Chokhani Square, Sector-18 , Noida - 201 301. • **Palakkad - Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmandapam, Palakkad, Kerala - 678013** • **Panipat:** N.K Tower,Office no -1, Second Floor,G.T Road, Panipat-132103 • **Panjim:** 6th Floor (Wing 2), Tristr Building, Plot No. 13-B, EDC Complex, Patto Plaza, Panaji – 403001, 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, Ellapillaichavady, Pondicherry – 605 005.• **Pune:** 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar Road, Pune - 411 004. •.**Pune** : 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar road, Pune- 411004 • **Raipur:** 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:** Office No. 101, 1st Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidan, Rajkot – 360 001 • **Ranchi:** Ground Floor, Sethi CorporateP.P. Compound Ranchi - 834001 •**Rohtak:** 2nd Floor, Plot No. 120-121, Bank Square, Delhi Road, Opp. Manya 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 (Anya Marg), Opp. Deluxe Petrol Pump, Gujarati Bazar, Station Road, Sagar - 470 002.• **Salem:** No. 4, Anura Complex, Omalur Main Road, Angammal 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, Hakimpara, Siliguri - 734 001. • **Solapur**: Veetrag Vertex**,** Office No. 6&7,1st floor, Opp. Naval Petrol Pump,Railway Station Road**,** Solapur - 413 001**.** • **Sri Ganganagar:** First Floor, Shah Tower, Plot No. 3, Near Sukhadia Circle, Sri Ganganagar - 335 001**.** • **Surat:** HG-5, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002**.** • **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane – 400602 • **Thane:** Shop No. 3, Jay Khodiyar Bhawan, Ambadi Road, Opposite Gurudwara, **Vasai** - 401 202, Thane. • **Tinsukia:** 2nd Floor, Arjun Tower, Chirapatty, Tinsukia - 786 125. • **Tirunelveli** : 1st Floor, 1/4 South Bye Pass Road, Vannarapettai, Palayamkottai, Tirunelveli - 627 003 **Tirupati:** D.No:20-2-704, 1st Floor, Near Balaji Hospital, Korlagunta, Tirupati-517501 • **Thiruvalla**: 1st Floor, Pulimuttathu Building, Door No. 185/11, Muthoor P O, Ramanchira, Thiruvalla - 689 107.• **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 • **Trichy** 1st Floor, Vignesh Aradhana, 16, Shop 2 & 3, Sastri Road, Tiruchirapalli - 620 017.• **Trivandrum:** 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. • **Ujjain:** Excel Tower, 1st Floor, 6 Kamla Nehru Marg, Above IDBI Bank, Freeganj, Ujjain - 456 010. • **Varanasi:** Arihant Complex, 3rd Floor,D-9/127 C-4,Sigra,Varanasi-221002 • **Vashi:** Shop No. 5 & 6, Ground Floor, Om Rachana CHS, Sector 17, Vashi, Navi Mumbai - 400 703 **Vellore:** Ground Floor, No 23/2, Registrar Periyasamy Mudallyar Street, Sankaranpalayam, Vellore - 632 001 • **Vijayawada:** K.P.Towers, 40-1-52/6 , Birla Sun Life Insurance, Acharya Ranga Nagar , Vijaywada -520010 • **Vishakapatnam:** #47-11-28, 1st Floor, Showroom - 3, Uma Vinayanagar, Diamond Park Area, Dwaraka Nagar, Visakhapatnam - 530 016.• **Warangal** - 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 Rathi Hospital, Yamunanagar, Jagadhri – 135003.

ADDRESS OF CAMS CENTERS

Andaman and Nicobar Islands : 35, Behind Hotel Haywizz, M.A. Road, Phoenix Bay, Port Blair - 744 102 • **Agra :** No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 • **Ahmedabad :** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 • **Agartala :** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala – 799001 • **Ahmednagar** : Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer:** AMC No. 423/30, Near Church Brahampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001. • **Akola :** Opp. RLT Science College Civil Lines Maharashtra Akola 444001 • **Aligarh :** City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 • **Allahabad :** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 • **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. • **Alwar :** 256A, Scheme No:1, Arya Nagar Alwar 301001 • **Amaravati :** 81, Gulsham Tower, 2 Floor Near Panchsheel Talkies Amaravati 444601 • **Ambala :** Opposite PEER, Bal Bhawan Road, Ground Floor, Ambala - 134 003.–134003 • **Amreli**:B 1, 1st Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365 601..• **Amritsar :** 3rd Floor, Bearing Unit No - 313, Mukut House, Amritsar - 143 001• **Anand :** 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 • **Ankleshwar :** Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 • **Andheri :** 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069. • **Angul:** Similipada, Near Siddhi Vinayak +2 Science College, Angul - 759 122. • **Arrah:** Old NCC Office, Ground Floor, Club Road, Arrah - 802 301. • **Arambagh:** Ward No. 5, Basantapur More PO Arambagh, Hooghly, Arambagh - 712 601. West Bengal • **Asansol :** Block – G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303 • **Anantapur :** 15-570-33, I Floor Pallavi Towers, Anantapur – 515001 • **Aurangabad: (w.e.f – 22-Jul-17)** 2nd Floor, Block No. D, 21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad – 431001 •**Bagalkot:** Shop No. 2, 1st floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101.• **Balasore :** B C Sen Road Balasore - 756001 • **Bangalore:** First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027.• **Bangalore :** Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 • **Barasat:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat – 700 124 • **Bareilly*** : D-61, Butler Plaza, Civil Lines, Bareilly- 243001• **Basti** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002.Uttar Pradesh • **Belgaum (w.e.f. 16-Dec-2017) : Classic Complex, Block No. 1 04, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006.• Bellary:** 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Bellary - 583 102.• **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch,Berhampur - 760 002• Bhagalpur* : Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812 001. • **Bharuch** : A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392 001. • **Bhatinda*** : 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 • **Bhavnagar :** 305-306, Sterling Point Waghawadi Road OPP. HDFC BANK Bhavnagar - 364002 • **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. • **Bhilwara :** C/o Kodwani & Associates F-20-21, Apsara Complex Azad Market Bhilwara 311001 • **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. • **Bhubaneswar :** 101/ 7, Janpath, Unit – III Bhubaneswar - 7510013, • **Bhusawal :** Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal – 425201 • **Bhuj** Office No. 4-5, First Floor, RTO Relocation Commercial Complex - B, Opp. Fire Station, Near RTO Circle Bhuj-Kutch - 370 001.• **Biharsharif :** R&C Palace, Amber Station Road, Opp Mamta Complex, Bihar Sharif (Nalanda) - 803101 • **Bikaner** : 1404,Amar Singh pura, Behind Rajasthan patrika In front of Vijaya bank, Bikaner - 334001• **Bilaspur :**Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495001.• **Bijapur:** No. 9, 1st floor Gajanan Complex, Azad Road Karnataka, Bijapur-586 101• **Bokaro :** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 • **Bongaigaon -** G.N.B. Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon - 783380**.** • **Burdwan :** 1st Floor Above Exide Showroom, 399 G T Road, Burdwan -713 101 • **Silchar:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Near Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar -788 004.• **Calicut :** 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut 673001 • **Chandigarh :** Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 • **Chandrapur:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402. • **Chattisgarh:** 6, Sriram Commercial Complex, Infront of Hotel Blue Diamond, T. P. Nagar, Korba, Chattisgarh - 495677 • **Chennai :** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 • Chennai – 600097 • Chennai : III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theater, West Tambaram, Chennai - 600 045.• **Chhindwar**a: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480 001 . • **Chittorgarh** : 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001 • **Cochin:** Modayil, Door No.: 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016. • **Coimbatore :** No. 1334, Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara, Bakery, Coimbatore - 641 002. •**Cooch Behar:** N.N.Road, Power House Choupathi, Cooch Behar - 736 101.• **Cuttack :** Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001 • **Davenegere :** 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Devengere 577002 • **Dehradun :** 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 • **Dharmapuri** : 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 70 • **Darbhanga** : Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga-846001• **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 • **Dhanbad :** Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001 • **Dhule:** House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001 • **Dibrugarh:** Amba Complex, Ground Floor, H S Road, Dibrugarh - 786 001**.** • **Dimapur:** MM Apartment, House No - 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur - 797 112.• **Durgapur:** Plot No 3601, Nazrul Sarani, City Centre, Durgapur – 713 216 • **Eluru:** No. 22b-3-9, Karl Marx Street, Powerpet, Eluru - 534 002.• **Erode:** 197, Seshaiyer Complex Agraharam Street Erode 638001 • **Faridhabad :** B-49, Ist Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001 • **Faizabad**: 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224 001 • **Gandhidham**: Shyam Sadan, 1st Floor, Plot No. 120, Sector 1/A, Gandhidham - 370201• **Firozabad:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203 • **Gandhinagar–**507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasan, Gandhinagar – 382 421..•**Gangtok:** Ground Floor, Hotel Heritage, Diesel Power House Road, Near Janta Bhawan, Gangtok – 737101 • **Gaya:** North Bisar Tank, Upper Ground floor, Near - I.M.A. Hall, Gaya - 823 001..• **Ghaziabad**: 1st Floor, C-10 RDC Rajnagar, Opposite Kacheri Gate No. 2, Ghaziabad, Pin - 201 002..• **Goa:** Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji - 403 001..• **Goa:** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 • **Godhra**: 1st Floor, Prem Praksh Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra – 389001 • **Gondal**: A/177, Kailash Complex, Opp. Khedut Decor, Gondal – 360 311 • **Gorakhpur :** Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273 001.• **Gulbarga** : Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101• **Guntur :** D No. 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur – 522 002 • **Guntur :** Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002 • **Gurgoan :** SCO - 16, Sector 14, First Floor, Gurgoan 122001 • **Guwahati (w.e.f. 1-Aug-17):** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari , Guwahati – 781 008• **Gwalior :** 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 • **Haldia*** : 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, Uttarkhand – 249408 • **Hassan:** Pankaja, 2nd Floor, Near Hotel Palika, Race Course Road, Hassan - 573 201 • **Hoshiarpur :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur – 146001• **Himmatnagar** : C-7/8 Upper Level,

New Durga Bazar, Near Railway Crossing, Himmatnagar – 383001 • **Hisar** : 12, Opp. Bank of Baroda Red Square Market, Hisar – 125001• **Hosur :** Survey No. 25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110 • **Hubli :** No. 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli – 580029 • **Hyderabad :** 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 • **Hyderabad :** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG KPHB Colony, Kukatpally, Hyderabad – 500 072 • **Indore :** 101, Shalimar Corporate Centre 8- B, South tukogunj, Opp.Greenpark Indore 452 001 • **Jabalpur :** 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. • **Jaipur :** R-7, Yudhisthir Marg ,C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 • **Jalandhar :** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001• **Jalpaiguri:** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri - 735101 • **Jalgaon :** Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 • **Jalna :**Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203.• **Jammu :** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 • **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar - 361 001.• **Jamshedpur :** Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 • **Jaunpur:** Gopal katra, 1st Floor , Fort Road, Jaunpur – 222 001. • **Jhansi: (w.e.f March 06, 2017)** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001 • **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 • **Jorhat:** Jail Road Dholasatra, Near Jonaki Shangha 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, Karnal - 132001 • **Karimnagar :** HNo.7-1-257, Upstairs S B H Mangammathota Karimnagar A.P. Karimnagar 505 001 • **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur – 639002 • **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 • **Kadapa** : Bandi Subbaramaiah Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA – 516 001, Andhra Pradesh • **Kashipur:** Dev Bazar, Bazpur Road, Kashipur, Uttarakhand - 244 713 • **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001. • **Kharagpur**: "Silver Palace" OT Road, Inda - Kharagpur, G.P-Barakola, P.S- Kharagpur Local, Dist-West Midnapore - 721 305. • **Kasaragod:** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671 121.• **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 • **Kolkata:** Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata – 700 071 • **Kollam :** Ground Floor, Uthram Chambers, Thamarakulam, Kollam - 691 006• **Kota* :** B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 • **Kottayam :** 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC Office, Behind Malayala Manorama, Muttambalam P O, Kottayam - 686 501• **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, Vaddageri, 39th Ward, Kurnool - 518 001• **Lucknow :** Office No. 107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow-2260011 • **Ludhiana :** U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 • **Madurai :** 86/71A, Tamilsangam 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 Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 • **Mandi:** 328/12, Ram Nagar , 1st Floor, Above Ram Traders, Mandi-175 001 • **Mandi-Gobindgarh -** Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh – 147 301 • **Manipal :** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576 104. • **Mapusa :** Office No. 503, Buildmo re Business Park, New Canca By-Pass Road, Ximer, Mapusa – 403 507 • **Margao:** F4- Classic Heritage, Near Axis Bank, opp. BPS Club, Pajifond, Margao - 403 601• **Mathura :** 159/160 Vikas Bazar Mathura 281001 • **Meerut :** 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 • **Mehsana :** 1 Floor,Subhadra Complex Urban Bank Road Mehsana Gujarat 384002 • **Mirzapur** - Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231 001 • **Moga** : 9 No., New Town, Opposite Jaswal Hotel, Daman Building, Moga - 142 001 • **Moradabad :** H 21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001 • **Mumbai :** Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 • **Mumbai:** Hirji Heritage, 4th Floor, Office no 402, Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ), L.T. Road, Borivali – West, Mumbai - 400 092. • **Mumbai**: Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai - 400 077. • **Murshidabad**: 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad - 742 103.• **Muzaffarnagar** : F26/27 - Kamadhenu Market, Opp LIC Building, Ansari Road, Muzaffarnagar, Uttar Pradesh-251001 • **Muzzafarpur** : Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 • **Mysore**: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram Mysore 570009 • **Nadia** : R.N Tagore Road, in front of Kotwali P. S., Krishnanagar Nadia - 741 101 • **Nadiad:** F-134, First Floor, Ghantakarna Complex, Gunj Bazar,Nadiad - 387 001. • **Nagaon -** House No.315, Utaplendu Chakraborthy, Amulapatty, V.B.Road, Nagaon - 782003.• **Nagpur :** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 • **Nagercoil** IV Floor, Kalluveettil Shyras Center 47, Court Road, Nagercoil - 629 001 • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 •**Nalgonda**: 6-4-80, 1st Floor Above Allahabad Bank, Opposite to Police Auditorium, VT Road, Nalgonda - 508 001.• **Namakkal*** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 • **Nasik (w.e.f 16-Dec-2017):** 1st Floor, "Shraddha Niketan", TilakWadi, Opp. Hotel City, Pride, Sharanpur Road, Nasik - 422002. • **Navsari :** 214-215, 2nd Floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari - 396 445. • **Nanded: S**hop No. 8,9 Cellar "Raj Mohd. Complex", Main Road, Shri Nagar, Nanded - 431 605. Maharashtra, Nanded - 431 605 • **Nellore* :**97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001 • **New Delhi :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110 055 • New Delhi : 306, 3rd Floor, DDA -2 Building District Centre, Janakpuri, New Delhi -110 058.. •**Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503 001.• **Noida (w.e.f June 25, 2018) :** E-3, Ground floor, sector 3, Near Fresh food factory Noida - 201301• **Ongole**: Shop No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole – 523 001 .• **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad – 678001 • **Palanpur :**Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001..• **Panipat :** 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103 • **Patiala** : 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147 001.• **Patna :** G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 • **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 • **Pitampura :** Aggarwal Cyber Plaza-II, Commercial Unit No. 371, 3rd floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi - 110 034. • **Pondicherry :** S-8, 100,Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 • **Pratapgarh**: Opposite Dutta Traders, Near Durga Mandir , Balipur, Pratapgarh - 230 001 • **Pune :** Vartak Pride, 1st Floor, Survey No. 46,City Survey No. 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052.• **Raebarelly** : 17, Anand Nagar Complex, Raeberaily – 229001 • **Raipur :** HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004.• **Rajahmundry :** Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvari Street T Nagar Rajahmundry 533101 • **Rajkot :** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 • **Rajapalayam** : No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam – 626117 • **Ranchi :** 223,Tirath Mansion (Near Over Bridge),1st Floor Main Road Ranchi 834001 • **Ranchi :** 4, HB Road. No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001.• **Ratlam :** 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. • **Ratnagiri**: Orchid Tower, Ground Floor, Gala No. 06,S.V. No. 301/Paiki 1/2, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri - 415 612 • **Rohtak :** SCO 06, Ground Floor, MR Complex, Near Sonipat Stand, Delhi Road, Rohtak - 124 001 • **Rourkela :** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012.• **Roorkee** : 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee – 247 667 • **Sagar :** Opp. Somani Automobiles Bhagwanganj Sagar Madhya Pradesh Sagar 470 002 • **Salem :** No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 • **Saharanpur** : I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001 • **Sangli** : Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416 • **Sambalpur :** C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur 768001 • **Satara* :** 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 • **Satna :** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001 • **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. • **Siliguri:** 17B Swamiji Sarani, Siliguri - 734 001 •**Sikar**: 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar - 332 001.• **Sirsa:** Gali No. 1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125 055. • **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla – 171001 • **Shimoga:** No.65 1st Floor, Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga - 577 201 • **Shillong:** 3rd Floor, RPG Complex, Keating Road, Shillong - 793001• **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur – 262001 • **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan – 173212 • **Solapur :** 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 • • **Sonepat:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131 001 • **Sriganganagar** : 18 L Block, Sri Ganganagar, Sriganganagar – 335001 • • **Srikakulam :** Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam -532001 • **Srinagar** : Near New Era Public School, Rajbagh, Srinagar - 190 008 • **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 • **Surat :** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 •**Surat:** International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395 002.• **Surat (Bardoli):** F-10, First Wings, Desai Market, Gandhi Road, Bardoli, Surat - 394601 • **Surendranagar** : Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar – 363 001 • **Thane (W) (w.e.f 26-Dec-17):** Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. • **Thiruppur :** 1(1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 • Thiruvalla: 1st Floor, Room No - 61(63), International Shopping Mall, Opposite St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla – 689105 • **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125 • **Tirunelveli :** F4, Magnum Suraksha Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002..• **Tirupathi:** Shop No.: 6, Door No: 19-10-8, Opp. To Passport Office, AIR Bypass Road, Tirupati – 517 501• **Trichur :** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001 • **Trichy :** No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 • **Trivandrum :** R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 • **Udaipur :** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001• **Tuticorin** : 227/F South New Street, Tuticorin - 628 002. • **Ujjain:** 123, First Floor, Siddhi Vinanyaka 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, Ist Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 •**Vellore:** AKT Complex, 2nd Floor, No. 1 & 3, New Sankaranpalayam
Road, TollGate, Vellore - 632 001.• **Vijayawada :** 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010 • **Vijayapur (Bijapur):** 1st floor, Padmasagar Complex, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) - 586 101.• **Visakhapatnam:** Door No. 48-3-2, Flat No 2,

1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016 • **Vizianagaram: 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, Yavatmal - 445001.

*Cash towards subscription would be acceptable at these locations. Please refer SAI for further details on Cash investments. In addition to the above, CAMS, Registrar & Transfer Agents to Aditya Birla Sun Life Mutual Fund will be the official point of acceptance for all online / electronic transactions by investors who have subscribed to the Online Transaction Facility offered by Aditya Birla Sun Life AMC Limited (AMC). The investors can undertake purchase / sale / switch transactions and avail of such other online facilities as may be provided by AMC from time to time through its official website - www.adityabirlacapital.com, which is the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Secured internet sites operated by CAMS will also be official point of acceptance.

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