

Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Key Information Memorandum & Common Application Form - Open Ended Equity and ETF Schemes

Continuous Offer for Units at NAV Based Prices

NAME OF MUTUAL FUND	NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF THE TRUSTEE COMPANY
ADITYA BIRLA SUN LIFE MUTUAL FUND One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 Website www.mutualfund.adityabirlacapital.com	ADITYA BIRLA SUN LIFE AMC LIMITED One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 CIN: U65991MH1994PLC080811	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013 Tel. 022 43568000 Fax No. 022 43568110/ 8111 CIN: U74899MH1994PTC166755

Product Labelling

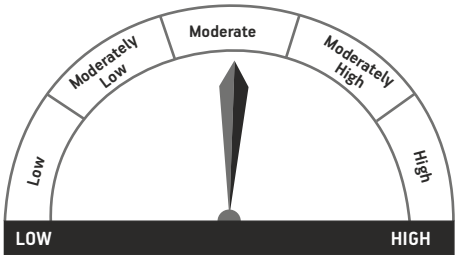
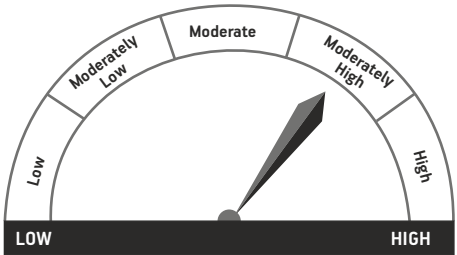
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations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

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

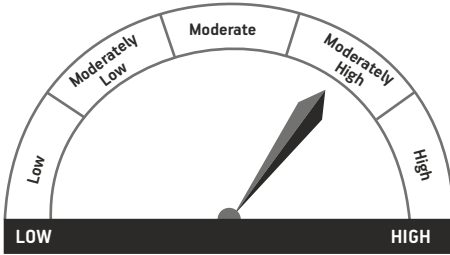
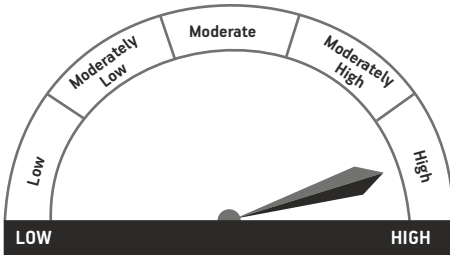
This KIM is dated July 29, 2020.

PRODUCT LABELLING

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> Income over short term investments in equity and equity related securities including derivatives for taking advantage from the price differentials/ mis-pricing prevailing for stock/index in various segments (Cash & Futures) 	 <p>Investors understand that their principal will be at moderate risk</p>
Aditya Birla Sun Life Retirement Fund – 'The 50s Plus - Debt Plan' (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> Capital appreciation & income over long term to achieve retirement goals investments in debt & money market instruments as well as equity and equity related securities 	
Aditya Birla Sun Life Frontline Equity Fund (An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 TRI 	 <p>Investors understand that their principal will be at moderately high risk</p>
Aditya Birla Sun Life Equity Advantage Fund (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> Long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments 	
Aditya Birla Sun Life Equity Hybrid '95 Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> Long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments 	
Aditya Birla Sun Life Equity Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital growth investments in equity and equity related securities 	
Aditya Birla Sun Life Index Fund (An open ended scheme tracking Nifty 50 TRI)	<ul style="list-style-type: none"> Long term capital growth investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors 	
Aditya Birla Sun Life Tax Relief '96 (An Open ended Equity Linked Saving Scheme with a statutory lock-in of 3 years and tax benefit.)	<ul style="list-style-type: none"> Long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Aditya Birla Sun Life Tax Plan (An Open Ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment))	<ul style="list-style-type: none"> Long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Aditya Birla Sun Life MNC Fund (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> Long term capital growth investments primarily in equity and equity related securities of multinational companies (MNCs) 	
Aditya Birla Sun Life Midcap Fund (An open ended equity scheme predominantly investing in mid cap stocks.)	<ul style="list-style-type: none"> Long term capital growth investments primarily in mid cap companies 	
Aditya Birla Sun Life Focused Equity Fund (An Open ended Large cap Equity Scheme investing in maximum 30 stocks.)	<ul style="list-style-type: none"> long term capital growth with exposure limited to a maximum of 30 stocks investments in equity and equity related securities to form a concentrated portfolio 	
Aditya Birla Sun Life Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> Long term capital growth investments in equity and equity related securities of companies having relatively high dividend yield 	
Aditya Birla Sun Life Small Cap Fund (An open ended equity scheme predominantly investing in small cap stocks.)	<ul style="list-style-type: none"> Long term capital growth Investments primarily in Small cap companies 	
Aditya Birla Sun Life Pure Value Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities by following value investing strategy 	
Aditya Birla Sun Life Balanced Advantage Fund (An open ended dynamic asset allocation fund)	<ul style="list-style-type: none"> capital appreciation and regular income in the long term investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) 	
Aditya Birla Sun Life Equity Savings Fund (An Open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> Long term capital growth and income An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments 	
Aditya Birla Sun Life Gold ETF (An open ended scheme tracking physical price of Gold)	<ul style="list-style-type: none"> returns that are in line with the performance of gold over long term, subject to tracking errors. investments in physical gold of 99.5% purity (fineness) 	
Aditya Birla Sun Life Nifty ETF (An open ended scheme replicating NIFTY 50 TRI)	<ul style="list-style-type: none"> long term capital growth investments in stocks in line with Nifty 50 TRI to generate comparable returns, subject to tracking errors 	

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

PRODUCT LABELLING

Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Sensex ETF (An open ended scheme replicating BSE SENSEX index)	<ul style="list-style-type: none"> long term capital growth investments in stocks in line with BSE SENSEX to generate comparable returns, subject to tracking errors 	 <p>Investors understand that their principal will be at moderately high risk</p>
Aditya Birla Sun Life Bal Bhavishya Yojna – Wealth Plan (An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))	<ul style="list-style-type: none"> long term capital growth investment in equity and equity related securities as well as debt and money market instruments 	
Aditya Birla Sun Life Retirement Fund - 'The 30s Plan' (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> Long term capital growth investments in equity and equity related securities 	
Aditya Birla Sun Life Retirement Fund – 'The 40s Plan' (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> Long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments 	
Aditya Birla Sun Life Retirement Fund – 'The 50s Plan' (An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities 	
Aditya Birla Sun Life India Gennext Fund (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none"> 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 	 <p>Investors understand that their principal will be at high risk</p>
Aditya Birla Sun Life Digital India Fund (An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors.)	<ul style="list-style-type: none"> Long term capital growth Investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies 	
Aditya Birla Sun Life Infrastructure Fund (An open ended equity scheme investing in Infrastructure sector)	<ul style="list-style-type: none"> Long term capital growth investments in equity and equity related securities of companies that are participating in the growth and development of infrastructure in India 	
Aditya Birla Sun Life International Equity Fund - Plan A (An open ended equity scheme following international theme by investing predominantly in Global Equities.)	<ul style="list-style-type: none"> Long term capital growth investments predominantly in equity and equity related securities in the international markets 	
Aditya Birla Sun Life International Equity Fund - Plan B (An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%) 	
Aditya Birla Sun Life Commodity Equities Fund – Global Agri Plan (An open ended equity scheme following the global agriculture theme)	<ul style="list-style-type: none"> Long term capital growth investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas 	
Aditya Birla Sun Life Banking And Financial Services Fund (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none"> long term capital growth Investments in equity and equity related securities of companies engaged in banking and financial services. 	
Aditya Birla Sun Life Manufacturing Equity Fund (An open ended equity scheme following in the Manufacturing theme.)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies engaged in manufacturing sector 	
Aditya Birla Sun Life Pharma & Healthcare Fund (An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)	<ul style="list-style-type: none"> Long term capital growth investments in equity & equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India. 	
Aditya Birla Sun Life Nifty Next 50 ETF (An Open ended Scheme tracking Nifty Next 50 Index)	<ul style="list-style-type: none"> long term investments Investments in securities covered by Nifty Next 50 Index 	

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

TABLE OF CONTENT

Particulars	Page No.
Common Application Form	5
Instructions for filling the Application Form	13
Request for Online Account Access & Form for Nomination / Cancellation of Nomination.	17
Special Facilities Application Form	19
Multi Scheme SIP Facility Application Form	23
Multi Scheme Century SIP (CSIP) Facility Application Form	27
FATCA & CRS Annexure for Individual Accounts	33
Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information.	35
Aditya Birla Sun Life Frontline Equity Fund	41
Aditya Birla Sun Life Equity Advantage Fund.	41
Aditya Birla Sun Life Equity Hybrid '95 Fund.	43
Aditya Birla Sun Life Equity Fund.	43
Aditya Birla Sun Life Index Fund	45
Aditya Birla Sun Life Tax Relief' 96	45
Aditya Birla Sun Life Tax Plan.	47
Aditya Birla Sun Life MNC Fund.	47
Aditya Birla Sun Life Midcap Fund.	49
Aditya Birla Sun Life India GenNext Fund.	49
Aditya Birla Sun Life Focused Equity Fund	51
Aditya Birla Sun Life Dividend Yield Fund.	51
Aditya Birla Sun Life Digital India Fund	53
Aditya Birla Sun Life Infrastructure Fund	53
Aditya Birla Sun Life International Equity Fund - Plan A	55
Aditya Birla Sun Life International Equity Fund - Plan B	55
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	57
Aditya Birla Sun Life Arbitrage Fund	57
Aditya Birla Sun Life Small Cap Fund	59
Aditya Birla Sun Life Pure Value Fund.	59
Aditya Birla Sun Life Banking and Financial Services Fund.	61
Aditya Birla Sun Life Balanced Advantage Fund	61
Aditya Birla Sun Life Equity Savings Fund	63
Aditya Birla Sun Life Manufacturing Equity Fund	63
Aditya Birla Sun Life Gold ETF	66
Aditya Birla Sun Life Nifty ETF.	66
Aditya Birla Sun Life Sensex ETF.	68
Aditya Birla Sun Life Nifty Next 50 ETF	68
Aditya Birla Sun Life Pharma & Healthcare Fund	71
Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan.	71
Aditya Birla Sun Life Retirement Fund	73
Information Common to all Schemes	75
Summary Of Scheme Specific Risk Factors.	79
Investment Strategy.	83
Risk Control	87
Scheme Portfolio Holdings & Portfolio Turnover Ratio	89



Common Application Form For Resident Indians and NRIs/FIIs/FPIs

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

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

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. 9

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

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
--	------------------	-----------------

Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction 1 (viii))

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

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

Existing Folio No.

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

Name of First/Sole Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory) Date of Birth**

AADHAR Card Number CKYC Number 14 digit CKYC Number

Name of the Second Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory) Date of Birth**

AADHAR Card Number CKYC Number 14 digit CKYC Number

Name of the Third Applicant (as per PAN/ Aadhaar Card)#

PAN / PEKRN (Mandatory) Date of Birth**

AADHAR Card Number CKYC Number 14 digit CKYC Number

Name of the Guardian (as per PAN/ Aadhaar Card)# (In case First / Sole Applicant is minor) / Contact Person - Designation - Poa Holder (In case of Non-individual Investors)

PAN / PEKRN (Mandatory) Date of Birth**

AADHAR Card Number CKYC Number 14 digit CKYC Number

Relationship of Guardian (Refer Instruction No. 2(ii))

ISD CODE TEL: OFF.

TEL: RESI #The application is liable to get rejected if does not match with PAN card/ Aadhar card

Proof of the Relationship with Minor** ** Mandatory in case the First / Sole Applicant is Minor

Tax Status [Please tick (✓)] (Applicable for First / Sole Applicant)

☐ Resident Individual
 ☐ FII
 ☐ NRI - NRO
 ☐ HUF
 ☐ Club / Society
 ☐ PIO
 ☐ Body Corporate
 ☐ Minor
 ☐ Government Body
 ☐ Trust
 ☐ NRI - NRE
 ☐ Bank and FI
 ☐ Sole Proprietor
 ☐ Partnership Firm
 ☐ QFI
 ☐ Provident Fund
 ☐ Others (Please Specify)

Acknowledgement Slip (To be filled in by the Investor)

Common Application Form

Application No.

Received from Mr. / Ms. Date :

[Please Tick (✓)] Enclosed ☐ PAN/PEKRN Proof ☐ KYC Complied ☐ NECS Form ☐ Yes ☐ No

Collection Centre /
ABSLAMC Stamp & Signature

Aditya Birla Sun Life AMC Limited

(Formerly known as Birla Sun Life Asset Management Company Limited)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:

1800-270-7000

adityabirlacapital.com



ADITYA BIRLA
CAPITAL

MODE OF HOLDING [Please tick (✓)] (Please Refer Instruction No. 2(v)) ☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Anyone or survivor)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P. O. Box Address is not sufficient. Please provide full address.)

[illegible]**OVERSEAS ADDRESS** (Mandatory for NRI/FII Applicant.)[illegible]

2. GO GREEN [Please tick (✓)] (Refer Instruction No. 10)

<input type="checkbox"/> SMS Transact	<input type="checkbox"/> Online Access	Mobile No.	+91									I/ We would like to register for my/our SMS Transact and/or or Online Access	
Email Id													
Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (✓)] <input type="checkbox"/> Account Statement <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information													
Facebook Id									Twitter Id				

3. BANK ACCOUNT DETAILS (Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details) Refer Instruction No. 3(A)

[illegible]

4. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only". Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque / DD Favouring Scheme Name* (refer instruction 5)	Plan/Option	Cheque Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
2.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
3.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) *All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

FIRST APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify)					
SECOND APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify)					
THIRD APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify)					

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore						
	Net worth (Mandatory for Non - Individuals) Rs. _____ as on D D M M Y Y Y Y [Not older than 1 year]						
SECOND APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____						
THIRD APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____						



S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	ABSL				

8. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)

To,
The Trustee,
Aditya Birla Sun Life AMC Ltd.

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

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

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

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

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

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

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

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

I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.

I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

FATCA & CRS Declaration: I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No. 14)

Signature of First Applicant / Authorised Signatory

Signature of Second Applicant

Signature of Third Applicant

CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company. ☐ Yes ☐ No

**VALUE ADD**

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I / We hereby provide my consent to :-

- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor. ☐ Yes ☐ No

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address is not sufficient. Please provide full address.)OVERSEAS ADDRESS (Mandatory for NRI/FPI Applicant.)[illegible]

2. GO GREEN [Please tick (✓)] (Refer Instruction No. 10)

Email Id	
----------	--

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: [Please tick (3)] ☐ Account Statement ☐ Annual Report ☐ Other Statutory Information

Facebook Id	Twitter Id
-------------	------------

3. BANK ACCOUNT DETAILS (In case of Minor investment, bank details should be of Minor or from a joint account of Minor with the guardian only) Refer Instruction No. 3(A)

[illegible]

Account Type [Please tick (✓)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS (Please Specify)

[illegible]

4. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 5, 9 & 14) (If this section is left blank, only folio will be created)

Separate cheque/ demand draft must be issued for each investment drawn in favour of respective scheme name and the instrument should be crossed "A/c Payee Only".

Please write appropriate scheme name as well as the Plan/Option/Sub Option

S. No.	Cheque/ DD Favouring/ Auto Debit Mandate Scheme Name* (refer Instruction 5)	Plan/Option	Cheque Mandate Date	Amount Invested (₹)	DD Charges^	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
1.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
2.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						
3.	ABSL						
	Drawn on Bank/Branch: _____ A/c no. _____ A/c Type: _____						

(Type of Account : Saving / Current / NRE / NRO / FCNR / NRSR) *All purchases are subject to realization of funds ^Refer to Instruction No. 5 (vi)

KYC DETAILS (Mandatory)

OCCUPATION [Please tick (✓)]

FIRST APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify)					
SECOND APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify)					
THIRD APPLICANT	<input type="checkbox"/> Private Sector Service	<input type="checkbox"/> Public Sector Service	<input type="checkbox"/> Government Service	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Student	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Others (please specify)					

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore Net worth (Mandatory for Non - Individuals) Rs. _____ as on D D M M Y Y Y Y (Not older than 1 year)
SECOND APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____
THIRD APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____



S. No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.	ABSL				

For Individuals				For Non-Individual Investors (Companies, Trust, Partnership etc.)	
	I am Politically Exposed Person	I am Related to Politically Exposed Person	Not Applicable	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No (If No, please attach mandatory UBO Declaration)	
Sole/First Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange / Money Charger Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No	
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No	

5.

DEMAT ACCOUNT DETAILS (OPTIONAL)

(If Demat details are provided, units will be compulsorily given in Demat form only) (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

NSDL: Depository Participant Name: _____ DPID No.:

I	N						
---	---	--	--	--	--	--	--

 Beneficiary A/c No.

--	--	--	--	--	--	--	--	--	--

CDSL: Depository Participant Name: _____ Beneficiary A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Enclosed: ☐ Client Master ☐ Transaction/ Statement Copy/ DIS Copy

6.

NOMINATION DETAILS (Mandatory)

(Refer Instruction No. 7)

☐ I/We wish to nominate ☐ I/We DO NOT wish to nominate and sign here 1st Applicant Signature (Mandatory)

	Nominee Name and Address	Applicant's Relationship with the Nominee	Guardian Name (in case of Minor)	Allocation %	Nominee/ Guardian Signature
Nominee 1					
Nominee 2					
Nominee 3					

7.

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

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

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

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

If Yes, please provide the following information [mandatory]

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

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

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

8. DECLARATION(S) & SIGNATURE(S) (Refer Instruction No. 1)

To,

The Trustee,

Aditya Birla Sun Life Trustee Private Limited.

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

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

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

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

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

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

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

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

FATCA & CRS Declaration: I/ We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer Inst. No. 14)

Signature of First Applicant / Authorised Signatory	Signature of Second Applicant	Signature of Third Applicant
---	-------------------------------	------------------------------

CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company. ☐ Yes ☐ No



VALUE ADD

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I / We hereby provide my consent to :-

- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct check on my/our credit information with any of the credit bureau.
- Aditya Birla Sun Life AMC Limited and its group companies & associates to conduct a background check either by their employees or through any third party vendor. ☐ Yes ☐ No

Instructions for filling the Application Form

1. GENERAL INSTRUCTIONS

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

viii) TRANSACTION CHARGES

SEBI 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, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Limited shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. 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.

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan (SIP):

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FPIs investors an overseas address must be provided.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FPIs

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

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

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

However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

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

3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

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

Please note that the bank account details of the minor investor/unit holder are required for the purpose of receiving redemption proceeds/dividend payouts and in its absence the payment of redemption/dividend proceeds will be made in the name of the minor Unit holder but with guardian bank account details as provided in the Application Form.

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

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

Pursuant to SEBI Circular no. Cir/IMD/DF/9/2011 dated May 19, 2011, effective October 01, 2011, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Century SIP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

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

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

In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted 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.

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

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

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

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

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.adityabirlacapital.com.
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.

3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
 4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:
- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
 - IPV / VIPV will not be required by the RI when the KYC form has been submitted online, documents have been provided through digiclock or any other source which could be verified online.
5. As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
 6. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

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

5. MODE OF PAYMENT

- i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Limited (ABSLAMC) Offices / Authorised Collection Centres.
 - ii) The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto ₹ 1 lacs shall be accepted under this 'Speed Clearing' facility. Further, the list of Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2016.
 - iii) Payment through Stock invest, outstation cheques and third party payments will not be accepted.
 - iv) For all mode of payments, details of source account, source bank name and source branch name should be mentioned.
- v) Restriction on acceptance of Third Party Payment:**
- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
 - b) **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
 - c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
 - i. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - ii. Custodian on behalf of an FPI or a client.
 - d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
 - i. Mandatory KYC for all Investors (guardian in case of minor). In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website www.adityabirlacapital.com for the said Declaration Form.
- ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.
- e) Investors are requested to note that, in case of:

i. Payment by Cheque: An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).

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

- a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- b. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

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

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

ii. Payment by Prefunded Instrument:

- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from

the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

- (2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

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

iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagapur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

- vi. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

6. NRI INVESTORS

Repatriation basis:

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

Non Repatriation basis:

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

7. NOMINATION

- i) Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- ii) Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- iii) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- iv) In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
- v) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- vi) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- vii) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- viii) Nomination shall not be allowed in a folio/account held on behalf of a minor.
- ix) Nomination in respect of the units stands rescinded upon the transfer of units.
- x) Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- xi) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- xii) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- xiii) The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- xiv) Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

8. ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

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

9. DIRECT APPLICATIONS AND EUIN

- a. **Investment under Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/

agent/ broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write "DIRECT" in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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

10. E-MAIL COMMUNICATION

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

11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website (www.adityabirlacapital.com) and other services mentioned herein aear.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the sware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoing, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or sware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.

- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:

a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.

c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.

- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.

- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.

- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.

- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.

- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.

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

- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

12. RTGS/ NEFT

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

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

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

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

a. Incorrect and insufficient details are provided.

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

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

13. DETAILS UNDER FATCA & CRS

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

14. In case 3 (three) consecutive instalments are not honoured/ failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP, SWP and STP registrations

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

THIS PAGE IS INTENTIONALLY LEFT BLANK

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Request For Online Account Access (For Existing Investors)

To

Aditya Birla Sun Life AMC Limited (ABSLAMC)

Customer Service Group

One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013

I/We request you to provide me/us the facility to access my/our account over the internet. I/We give below the Ten Digit Folio Number under which I/we hold the investments

Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Ten Digit Folio Number	<input type="text"/>	Ten Digit Folio Number	<input type="text"/>
Mobile Number	<input type="text"/>	Email Id	<input type="text"/>

I/We authorize ABSLAMC to change the mode of holding in the listed folios to Anyone or Survivor in case the current holding nature is found to be JOINT.

I/We have read and understood the terms and conditions, and agree to abide by the same.

Thanking you,

Yours faithfully,

First Account Holder

Second Account Holder

Third Account Holder

Note:

Kindly sign as per the mode of holding. If mode of holding is "Joint" all unitholders should sign

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Form for Nomination/ Cancellation of Nomination (to be filled by individual(s) applying singly or jointly)

To,

Aditya Birla Sun Life Mutual Fund, One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013.

I/We request Aditya Birla Sun Life AMC Limited (AMC) / Aditya Birla Sun Life Mutual Fund (Mutual Fund) to update the Nomination in the folio as per details mentioned below.

Folio Number	<input type="text"/>	Application Number	<input type="text"/>
--------------	----------------------	--------------------	----------------------

NOMINATION DETAILS (Please tick appropriately) (Individuals are advised to avail of Nomination Facility, whether investing singly or jointly.)

- ☐ I/We do hereby nominate the person/s more particularly described hereunder / and cancel the nomination made by me/us earlier, if any, in respect of account (folio) held by me/us as provided herein.
- ☐ I/We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund.
- ☐ I/We hereby DO NOT wish to nominate. (Please sign in the box below, if you do not wish to nominate)

Name and Address of Nominee

To be furnished in case Nominee is a Minor (strike out if not applicable)

Name & Address of the Nominee (s)	Nominee's relationship with the unitholder	Date of Birth (in case nominee is minor)	Percentage (%)* of Allocation (*should not be in decimals)	Name & Address of the Guardian (in case nominee is minor)	Signature of Nominee/Guardian (Guardian, in case nominee is a Minor)
1.					
2.					
3.					

Unit holder (s): (To be signed by all joint holders, even if the mode of holding is not "joint")

Witness (es) - could be the same for all unit holders:

Name	Signature	Name & Address	Signature
1. First Account Holder		1.	
2. Second Account Holder		2.	
3. Third Account Holder		3.	

TERMS & CONDITIONS

- Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination shall not be allowed in a folio/account held on behalf of a minor.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

THIS PAGE IS INTENTIONALLY LEFT BLANK

Special Facilities Application Form (STP / SWP)

STP SWP
Distributor Name & ARN/ RIA No. 146822
Sub Broker Name & ARN/ RIA No.
Employee Unique ID. No. (EUIN)
Official Acceptance Point Stamp & Sign

Request for Fresh Registration Renewal
Application / Folio No.
Date

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT
NAME OF THE SECOND APPLICANT
NAME OF THE THIRD APPLICANT
NAME OF THE GUARDIAN (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / PoA HOLDER (In case of Non-individual Investors)
RELATIONSHIP OF GUARDIAN
Applicant PAN/PEKRN* CKYC Number Date of birth**

*Ref. Instruction No. B-6 **Mandatory in case the First / Sole applicant is a Minor

2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

SCHEME PLAN OPTION
Withdrawal Option FIXED Amount (₹) (in figures) APPRECIATION WITHDRAWAL
Withdrawal Frequency DAILY WEEKLY MONTHLY QUARTERLY HALF YEARLY YEARLY
Dates (Only one date) 1st 7th 10th 14th 20th 21st 28th Withdrawal Period From To

3. SYSTEMATIC TRANSFER PLAN (STP) (Refer to Instruction No. D)

FROM SCHEME (SOURCE) PLAN OPTION
TO SCHEME (TARGET) PLAN OPTION
STP Value STP Capital Appreciation Transfer Plan
Frequency DAILY WEEKLY MONTHLY Quarterly
Amount per transfer:
Transfer Period From
No of Transfers OR Till Further Instruction
Dates (Please tick(✓)) 1st 7th 10th 14th 20th 21st 28th

4. DECLARATION AND SIGNATURES

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the scheme(s), I/We hereby apply to the Trustee of Aditya Birla Sun Life Mutual Fund for units of scheme(s) of Aditya Birla Sun Life Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s).
I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time.
For NRIs/FLIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRSR Account.
The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature(s)
Sole / Unit Holder / First Applicant
Second Unit Holder / Second Applicant
Second Unit Holder / Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

A. SCHEMES AVAILABLE UNDER THE SPECIAL PRODUCTS (SWP / STP)

SWP All the Open-ended Scheme(s) of Aditya Birla Sun Life Mutual Fund (subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan)

STP Investors Can transfer "OUT" investment from any of the Open-ended Scheme(s) offered under this common KIM of Aditya Birla Sun Life Mutual Fund and transfer "IN" to any of the Open-ended Scheme(s) offered under this common KIM (except Aditya Birla Sun Life Gold ETF, Aditya Birla Sun Life Nifty ETF and subject to completion of lock-in period of units in Aditya Birla Sun Life Tax Relief '96 and Aditya Birla Sun Life Tax Plan at the time of registration).

Please note that daily STP is not available under Aditya Birla Sun Life Gold Fund.

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- For multiple transactions under more than 1 scheme, separate forms need to be utilised.
- This form should be submitted at least 5 business days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 5 business days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP /STP will be terminated.
- Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month / quarter and Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th or the day of the week is a non business day).
An updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only. Else, the transaction would reflect as a part of the monthly CAS.
- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.
- DIRECT APPLICATIONS AND EUIN:**
 - Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. Also, in case ARN No/ Broker Code is mentioned in the application form, but 'Direct Plan' is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
 - Employee Unique Identification Number (EUN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUN in the application/transaction forms would assist in tackling the problem of misselling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- KNOW YOUR CLIENT (KYC)**

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

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

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

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

Applications without KYC Acknowledgment letter for the specified category of investors are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the

investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name /Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/ Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors.
- The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f. January 01, 2012.
The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- STP / SWP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.
- The registration would stand terminated automatically under the following scenarios:
 - When balance in the Source scheme is less than the registered STP/SWP Amount
 - Available Units would be switched / redeemed.
 - STP/SWP would stand terminated if the available balance during the immediate next instalment continues to be insufficient or nil
 - When balance in Source scheme is nil the registration would stand terminated

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Options available and Minimum Amount :
A) Fixed withdrawal: Investors can withdraw fixed amount of Rs. 500/- each and above at regular intervals.
B) Appreciation withdrawal: Investors can withdraw appreciation of Rs. 500/- and above at regular intervals. If the appreciation amount is less than Rs. 500/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it being a minimum of Rs. 500/-.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- Unitholders can avail Daily/Weekly SWP only where the registered bank details enable an electronic mode of payment for the SWP amount. A cancelled cheque/cheque copy to be attached to opt for electronic payout.
- ABSLAMC will endeavour to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
- In case of Fixed Withdrawal, if the amount of instalment 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, appreciation will be calculated on the units available for redemption at the time of the SWP instalment. The capital appreciation, if any, will be calculated from the registration date of the Appreciation Withdrawal under the folio, till the first redemption date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous Appreciation withdrawal date (where Appreciation withdrawal has been processed and paid) and the next Appreciation withdrawal.
- Withdrawal Dates:**
A) Fixed Withdrawal
 - Daily-** Investors can withdraw fixed amount on every Business Day.
 - Weekly-** Investor can select any day between Monday, Tuesday, Wednesday, Thursday and Friday as the withdrawal day.

c. Monthly/Quarterly Withdrawal- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month /quarter for minimum 6 months/ 4 quarter.

B) Appreciation Withdrawal

a. Monthly/Quarterly Withdrawal- Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter.

b. Half Yearly/Yearly Withdrawal- Investors can withdraw amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each Half Yearly/Yearly for minimum 4 half yearly/2 yearly installments.

8. Default Dates:

In case of ambiguity in selection of Fixed or Appreciation withdrawal facility, then default option selected will be Fixed Withdrawal facility.

In case of any ambiguity in selection of withdrawal frequency for Fixed/Appreciation withdrawal facility, the withdrawal frequency will be 'Monthly' and the withdrawal date will be 7 of each month.

In case of any ambiguity in selection of withdrawal frequency of Monthly/Quarterly Fixed and Appreciation withdrawal facility, the SWP date will be 7 of each month in case of Monthly/Quarterly/Half Yearly/Yearly withdrawal and Wednesday in case of Fixed Weekly withdrawal facility.

9. SWP will be available at Daily, Weekly, Monthly, Quarterly, Half Yearly and Yearly intervals. (Only Monthly, Quarterly, Half Yearly and Yearly withdrawal available for Appreciation withdrawal)

10. Fast Forward Facility: Investors availing only for monthly SWP 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.

11. 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).

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount: A) Daily Plan : Minimum 20 transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter. B) Weekly / Monthly / Quarterly Plan : For STP installments greater than ₹ 500 but less than ₹ 999, Investors are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter. For STP installments greater than ₹ 1000 and above, Investors are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.
2. Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 6,000/- Quarterly STP ₹ 8,000/-
3. STP is not available for investments under lock-in period.
4. Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
5. Transfer Dates:
Daily STP: The commencement date for transfers shall be the 15th business day (or the next business day, if that day is a non business day) from the date of receipt of a valid request. STP transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will take place to the next business day and accordingly the end date to trigger all installment mentioned by the investor shall be extended i.e., For e.g. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then STPs will be triggered for all the 100 installments.
- Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.
- Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.
- Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.
6. 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.
7. Default Dates:
Daily STP: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.
Weekly: In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.
8. Minimum Application Amount specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.
9. Daily STP
a) There will be no maximum limit on 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 until the outstanding balance in 'Out' scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of 'In' scheme shall not be applicable to Daily STP triggers.
- b) Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.
- c) Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g. In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth
10. Value STP
a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X (number of instalments; including the current installment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
- b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From the second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:
[[First installment amount] X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer)
- c. 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 at that month [(first installment amount) X (number of installments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.
- d. 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. However, in case of redemption or switch-out of Units allotted under Value STP in the Transferee Scheme, the balance installments under Value STP will be processed for the fixed installment amount only as specified by the Unitholder at the time of enrolment.
2. Minimum balance in the Scheme at the time of enrolment for any STP Facility: DailySTP ₹ 10,000/-, WeeklySTP ₹ 6,000/-, MonthlySTP ₹ 6,000/- Quarterly STP ₹ 8,000/-
3. STP is not available for investments under lock-in period.
4. Transfer Frequency available for STP are Daily, Weekly, Monthly and Quarterly
5. Transfer Dates:
Daily STP: the commencement date for transfers shall be the 5th business 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 exit load. 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 installment and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP installments shall be triggered.
- Weekly Systematic Transfer Plan: Transfers shall be on Monday, Tuesday, Wednesday, Thursday or Friday of each week.
- Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers.

Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each quarter for minimum 4 quarters.

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.

Default Dates:

Monthly/Quarterly: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.

Weekly: In case of any ambiguity in selection of transfer frequency, the STP day will be as 'Wednesday'.

Minimum Application Amount: specified in the SID(s) of the respective designated Transferee Scheme(s) will not be applicable for STP registration.

Daily STP

a. There will be no maximum limit on 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 until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.

b. Monthly STP shall not be available under Monthly Systematic Transfer Facility (STP) For Aditya Birla Sun Life Century SIP.

c. Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists from 'Scheme A-Growth option' into 'Scheme B-Growth

Value STP

a. Value STP is a facility wherein Unit holder(s) can opt to transfer variable amounts into the Transferee Scheme from the Transferor Scheme on the date of transfer at predetermined intervals. The amount to be transferred will be arrived at on the basis of the difference between the Investment Value [(first installment amount) X (number of instalments; including the current installment)] and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.

b. The first Value STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrolment. From second Value STP installment onwards, the transfer amount may be higher or lower than the first installment amount, as derived by the formula stated below:
[(first installment amount) X (Number of instalments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer)

c. 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 month [(first installment amount) X (number of instalments; including the current installment)], then there would be no transfer effected from the Transferor Scheme.

d. 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. 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 installment amount only as specified by the Unitholder at the time of enrolment.

e. The total amount invested through Value STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Investment Value of the investment i.e. the [(first installment amount) X (total number of instalments specified by the Unitholder)]. This may be on account of fluctuations in the market value of the Units of the Transferee Scheme.

f. The maximum amount of transfer under this option would be limited to twice the amount per transfer specified in the application form.

g. The frequencies available under this facility are as follows: Monthly & Quarterly

h. The minimum number of instalments and amount for enrolment to avail Value STP are as below:

Frequency	Trigger Dates	Minimum Value STP amount (Rs.)
Monthly	1 st , 7 th , 10 th , 14 th , 20 th , 21 st , 28 th	For STP instalments greater than ₹ 500 but less than ₹ 999, Unitholders are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter. For STP instalments of ₹ 1000 and above, Unitholders are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.

i. 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.

j. 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.

k. 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.

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

m. 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.

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

Frequency	Trigger Dates	Minimum Value STP amount (Rs.)
Monthly	1 st , 7 th , 10 th , 14 th ,	For STP installments greater than ₹ 500 but less than ₹ 999, Unitholders are required to instruct for minimum 12 transfers of ₹ 500 and in multiples of ₹ 1 thereafter.
Quarterly	20 th , 21 st , 28 th	
		For STP installments of ₹ 1000 and above, Unitholders are required to instruct for minimum 6 transfers of ₹ 1000 and in multiples of ₹ 1 thereafter.

- In case none of the frequencies have been selected or in case of any ambiguity, Monthly frequency shall be treated as the default frequency. IFSTP 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.
- In case of valid enrollment 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.
- A Single Value STP Enrollment Form can be filled for transfer into one Scheme/Plan/Option only
- Unit holder has the right to discontinue Value STP at any time he/she does by sending a written request at least 7 (seven) days in advance to any of the Office of the Registrar or its authorized Regional Office/Service Centres.
- Value STP will be terminated / not processed under the following circumstances: (i) On marking of lien or pledge of Units in the Transferee Scheme (ii) On receipt of intimation of death of the Unit holder.

Acknowledgement Slip (To be filled in by the Investor)
SPECIAL FACILITIES APPLICATION FORM

[illegible]

Received from Mr. / Ms. _____ Date : ____/____/____

SPECIAL FACILITIES APPLICATION FORM

Collection Centre / ABSLAMC Stamp & Signature

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
 Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013
 +91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com



Illustration:

Transferor Scheme:	ABSL Low Duration Fund - Growth	Amount of Transfer per Installment:	10,000
Transferee Scheme:	ABSL Frontline Equity Fund - Growth	Number of Installments:	12
Date & Frequency of Value STP :	14th of every month, Monthly	Enrolment Period :	January 2018- December 2018

Date	NAV of ABSL Low Duration Fund	No. Of Units Transferred from ABSL Low Duration Fund	No. Of Units Outstanding in ABSL Low Duration Fund	NAV of ABSL Front Line Equity Fund - Growth	Market Value of Prev Units (Rs)	Value STP Amount (Rs.)	No. of Units to be switched to ABSL Frontline Equity Fund - Growth	Outstanding Units in ABSL Frontline Equity Fund - Growth	First Installment Amount X No of installment
14-Jan-18	330.0127	30.3019	3008.5246	157.73	10000.00	10000.00	63.3995	63.3995	10,000.00
16-Feb-18	332.1741	28.1598	2980.3648	167.92	10646.04	9,353.96	55.7049	119.1043	20,000.00
16-Mar-18	334.3433	30.8035	2949.5613	165.41	19701.05	10,298.95	62.2632	181.3675	30,000.00
15-Apr-18	336.9915	28.1082	2921.4531	168.32	30527.78	9,472.22	56.2751	237.6426	40,000.00
14-May-18	338.796	35.6188	2885.8343	159.62	37932.51	12,067.49	75.6014	313.2440	50,000.00
15-Jun-18	341.4352	31.9854	2853.8490	156.68	49079.06	10,920.94	69.7022	382.9461	60,000.00
14-Jul-18	343.6009	18.5268	2835.3221	166.17	63634.16	6,365.84	38.3092	421.2553	70,000.00
14-Aug-18	345.9945	25.5784	2809.7437	168.9	71150.03	8,849.97	52.3977	473.6530	80,000.00
14-Sep-18	347.8153	44.9699	2764.7739	156.99	74358.79	15,641.21	99.6319	573.2849	90,000.00
14-Oct-18	350.6926	22.7444	2742.0294	160.52	92023.70	7,976.30	49.6904	622.9753	1,00,000.00
16-Nov-18	352.8977	35.7511	2706.2783	156.32	97383.50	12,616.50	80.7094	703.6847	1,10,000.00
14-Dec-18	354.4235	34.2108	2672.0675	153.3	107874.87	12,125.13	79.0941	782.7789	1,20,000.00

Calculation of Value STP amount of the second installment i.e. 16-Feb-18:

a. First Installment Amount- Rs. 10000/-

b. Number of installments including the current installment is 2

c. Total of 63.3995 units allotted up to the date of last installment i.e. January 2018 in ABSL Frontline Equity- Growth. The NAV of ABSL Frontline Equity- Growth on February 16, 2018 is 167.92/- per unit. Hence the market value of the investment in ABSL Frontline Equity- Growth on the date of transfer is Rs. 1,0646.04 [167.92 X 63.3995].

d. Amount Derived for second installment Amount from the formula - [(First installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Value STP in the Transferee Scheme on the date of transfer) is - [(Rs 10000) X 2] - Rs. 10,646.04 = Rs. 9,353.96

12. Capital Appreciation Transfer Plan

Capital Appreciation Transfer Plan 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 and Aditya Birla Sun Life Nifty ETF), Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF.

a. Capital Appreciation Transfer Plan 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 and Aditya Birla Sun Life Nifty ETF), Aditya Birla Sun Life SENSEX ETF, Aditya Birla Sun Life Nifty Next 50 ETF.

b. The transfer shall take place at a defined time on a periodic basis.

c. The minimum amount required to trigger instalment under Capital Appreciation Transfer Plan is Re. 1 and in multiples of Re. 1 thereafter

d. The capital appreciation, if any, will be calculated from the registration date of the Capital Appreciation Transfer under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous successful Capital Appreciation Transfer date (where Capital Appreciation Transfer has been processed and paid) and the next Capital Appreciation Transfer date. Appreciation will be calculated on the units available for transfer at the time of the STP instalment.

e. Capital Appreciation Transfer Plan 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.

f. A Single Capital Appreciation Transfer Enrolment Form can be filled for transfer into only one Scheme/Plan/Option.

g. Unitholder has the right to discontinue Cap 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.

h. Capital Appreciation Transfer Plan 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.

E. LOAD STRUCTURE

SWP As applicable to respective schemes at the date of withdrawal.

STP Exit Load at time of transfer OUT: Exit Load as applicable to respective schemes.
Entry Load at time of transfer IN: Nil
Exit Load at time of redemption: Exit Load as applicable to respective schemes.

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

SPECIAL FACILITIES APPLICATION FORM

An application for SYSTEMATIC WITHDRAWAL PLAN / SYSTEMATIC TRANSFER PLAN

Scheme Name _____ Plan _____ Option _____

To Scheme Name _____ Plan _____ Option _____

Amount (₹) _____

Request for

☐ Fresh Registration

☐ Renewal



Multi Scheme SIP Facility Application Form

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)
146822			

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. C-3

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

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
--	------------------	-----------------

Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction C-7)

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Existing Investor Folio No.		Application No.		Date	D	D	M	M	Y	Y	Y	Y
-----------------------------	--	-----------------	--	------	---	---	---	---	---	---	---	---

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT	Mr. Ms. M/s.	
--------------------------------	--------------	--

2. INVESTMENT DETAILS (Refer Instruction B)

(*MANDATORY)

	SCHEME 1	SCHEME 2	SCHEME 3																																				
SCHEME NAME	ABSL	ABSL	ABSL																																				
PLAN																																							
OPTION																																							
SIP Frequency	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <table border="1"><tr><td>D</td><td>D</td></tr></table> (any date between 1-28) (Please mention any day between Monday to Friday)	D	D	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <table border="1"><tr><td>D</td><td>D</td></tr></table> (any date between 1-28) (Please mention any day between Monday to Friday)	D	D	<input type="checkbox"/> Monthly OR <input type="checkbox"/> Weekly SIP Date <table border="1"><tr><td>D</td><td>D</td></tr></table> (any date between 1-28) (Please mention any day between Monday to Friday)	D	D																														
D	D																																						
D	D																																						
D	D																																						
Tenure	From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y	From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y	From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years <input type="checkbox"/> 15 years <input type="checkbox"/> 31/12/99 <input type="checkbox"/> Others <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y																																		
M	M	Y	Y	Y	Y																																		
M	M	Y	Y	Y	Y																																		
M	M	Y	Y	Y	Y																																		
M	M	Y	Y	Y	Y																																		
M	M	Y	Y	Y	Y																																		
SIP Installment Amount																																							
Step Up (OPTIONAL - and available only for SIP Investments through NACH)	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____																																				
First Installment	Cheque Date <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Cheque No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Amount <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> In case of Minor, payment should from the Minor account or from a joint account of Minor with the guardian only																																						
Drawn on Bank and Branch																																							
<input type="checkbox"/> Use existing One Time Mandate (To be filled in case of more than one OTM registration) (In case of minor, mandate should be registered in the name of minor or in the name of joint account of Minor with the guardian only)																																							
Bank Name			A/c No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																				

3. DECLARATION(S) & SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year. (refer Instruction no: B-16).

Signature(s)	Name of First Unit Holder	Name of Second Unit Holder	Name of Third Unit Holder
	First Applicant	Second Applicant	Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

CHECKLIST		
Particulars	Regular SIP	Micro SIP (Upto ₹ 50,000 Investment in a year)
First Purchase through cheque	Recommended	Recommended
Different amount for first cheque and subsequent installment	Allowed	Allowed
Minimum Amount Criteria (For list of eligible schemes please refer the SIP instructions.)	ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each, ABSL Tax Relief '96 Fund, ABSL Regular Savings Fund, ABSL Financial Planning FOF - Aggressive Plan, ABSL Financial Planning FOF - Moderate Plan & ABSL Financial Planning FOF - Conservative Plan - ₹ 500/ each, Other eligible Schemes - ₹ 1000/ each.	ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each, ABSL Tax Relief '96 Fund, ABSL Regular Savings Fund, ABSL Financial Planning FOF - Aggressive Plan, ABSL Financial Planning FOF - Moderate Plan & ABSL Financial Planning FOF - Conservative Plan - ₹ 500/ each, Other eligible Schemes - ₹ 1000/ each.
Application with Minor as first applicant	Allowed	Allowed

A. SCHEMES AVAILABLE UNDER SIP

Aditya Birla Sun Life Equity Advantage Fund / Aditya Birla Sun Life Dividend Yield Fund / Aditya Birla Sun Life MNC Fund / Aditya Birla Sun Life Midcap Fund / Aditya Birla Sun Life India GenNext Fund / Aditya Birla Sun Life Equity Fund / Aditya Birla Sun Life Digital India Fund / Aditya Birla Sun Life Frontline Equity Fund / Aditya Birla Sun Life Tax Relief '96 / Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan / Aditya Birla Sun Life Equity Hybrid 95 Fund / Aditya Birla Sun Life Focussed Equity Fund / Aditya Birla Sun Life Infrastructure Fund / Aditya Birla Sun Life Small Cap Fund / Aditya Birla Sun Life International Equity Fund / Aditya Birla Sun Life Index Fund / Aditya Birla Sun Life Pure Value Fund / Aditya Birla Sun Life Savings Fund / Aditya Birla Sun Life Short Term Fund / Aditya Birla Sun Life Dynamic Bond Fund / Aditya Birla Sun Life Floating Rate Fund - Long Term Plan / Aditya Birla Sun Life Government Securities Fund / Aditya Birla Sun Life Income Fund / Aditya Birla Sun Life Low Duration Fund / Aditya Birla Sun Life Banking & PSU Debt Fund / Aditya Birla Sun Life Corporate Bond Fund / Aditya Birla Sun Life Arbitrage Fund / Aditya Birla Sun Life Gold Fund / Aditya Birla Sun Life Banking and Financial Services Fund / Aditya Birla Sun Life Manufacturing Equity Fund / Aditya Birla Sun Life Equity Savings Fund / Aditya Birla Sun Life Credit Risk Fund / Aditya Birla Sun Life Regular Savings Fund / Aditya Birla Sun Life Medium Term Plan / Aditya Birla Sun Life Money Manager Fund / ABSL Financial Planning FOF - Aggressive Plan / ABSL Financial Planning FOF - Moderate Plan / ABSL Financial Planning FOF - Conservative Plan

B. GENERAL INSTRUCTIONS FOR SIP

General Instructions

- New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together.
- Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
Note: Investors can also start a SIP without any initial Investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.
- The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- SIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- In case the application is accompanied with a cheque for the first SIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for SIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

Default Details

- Default Dates:**
Monthly SIP: In case of any ambiguity in selection of investment dates, the SIP date will be 7 of each month.
Weekly SIP: In case of any ambiguity in selection of investment day, the SIP day will be as 'Wednesday'.
- Default Frequency:**
If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
- For Regular SIP - "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default".
- Minimum Amount**
For Monthly and Weekly SIP:
 - ABSL Frontline Equity Fund, ABSL Equity Fund, ABSL Equity Hybrid '95 Fund, ABSL Balanced Advantage Fund, ABSL Low Duration Fund, ABSL Corporate Bond Fund, ABSL Credit Risk Fund - ₹ 100/ each. Minimum 6 Cheques/ Instalments of ₹ 100/- each and above.
 - ABSL Tax Relief'96, ABSL Regular Savings Fund, Aditya Birla Sun Life Financial Planning FOF - Moderate Plan to Aditya Birla Sun Life Financial Planning FOF - Moderate Plan - ₹ 500/- each. Minimum 6 cheques/instalments of ₹ 500/- each.
 - Other Schemes: Minimum 6 Cheques/ Instalments of ₹ 1000/- each and above.
- The first investment cheque amount shall be considered as the first installment
- The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- Allotment of Units**
Monthly SIP: In case, the SIP transaction date is a non-business day the SIP will be processed on the immediate next business day.
Weekly SIP: Units will be Allotted at the NAV related prices of the Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday of every week (or next business day, if Monday and/or Tuesday and/or Wednesday and/or Thursday and/or Friday is a non business day).
- Discontinue / Cancellation of SIP**
The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated.
- MICRO SIP :-**
 - As per AMFI notification and Guidelines issued on July 14, 2009, SIPs 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 ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
 - 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.*
 - 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.

- 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/confirmation.
 - Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
 - In case of any deficiencies in the supporting documents or in case of the aggregate of SIP 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.
 - "On behalf of Minor" Accounts:** Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
 - STEP-UP SIP**
 - Frequency for Step-Up SIP:**
 - 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.
 - 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.
 - Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
 - 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 ₹ 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.
 - SIP application form has "Max Cap Amt", Step up will be registered till each SIP amount reaches max cap amt. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
 - OTM max amt and Cap amt should be same, if it is different then which ever is less would be considered as Cap amt.
 - If investor fails to mention the "Max Cap Amt" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amt.
 - In case 3 (three) consecutive instalments are not honoured/failed on account of reasons attributable to the investors like insufficient balance etc. Aditya Birla Sun Life AMC Limited shall discontinue SIP registrations.
 - Multi SIP Investment Details:**
 - Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
 - The SIP frequency for Multi Scheme SIP Investment is Monthly and Weekly.
 - If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
 - 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 Limited reserves right to extend the facility to more than 3 (three) schemes in future.
 - Third Party Payments for investments are not accepted except in the below cases :
 - Payment by employer on behalf of employees under SIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through SIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through SIP or lump sum/one time subscription.
- In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.
- First Installment Details:**
 - Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
 - Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

C. COMMON INSTRUCTIONS FOR SIP

1. DISCLAIMER

- (i) Investors will not hold Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of OTM/ NACH/ Auto Debit.
- (ii) Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- (iii) Aditya Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason therefor.
- (iv) Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar /Service Provider's and/or the Bank/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.

2. It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, please refer instructions (E-23) in SIP Application Form.

3. DIRECT APPLICATIONS AND EUIN

- a. **Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write "DIRECT" in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN column, the application will be processed under Direct Plan.**
- b. Employee Unique Identification Number (EUIIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor. Providing appropriate EUIIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.**

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

i. their constituted Power of Attorney (PoA) holder, in case of investments through a PoA

ii. each of the applicants, in case of investments in joint names; and

iii. Guardian in case of investments on behalf of minor.

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

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

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

1. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.adityabirlacapital.com.
 2. The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
 3. Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
 4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYC compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
 5. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
5. **RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:**
- a) Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
 - b) "Third Party Payment" means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
 - c) ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
 - i. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - ii. Custodian on behalf of an FPI or a client.

(Contd on Page 4)

DEBIT MANDATE-ONE TIME MANDATE / NACH / AUTO DEBIT [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Please attach a cancelled cheque/cheque copy.

(tick3)		UMRN										Date																													
<input checked="" type="checkbox"/> CREATE <input checked="" type="checkbox"/> MODIFY <input checked="" type="checkbox"/> CANCEL		Sponsor Bank Code										Office use only										Utility Code										Office use only									
		I/We hereby authorize:										ADITYA BIRLA SUN LIFE MUTUAL FUND										to debit (tick✓)										<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other									
Bank A/c No.:																																									
With Bank:		Bank Name & Branch															IFSC					OR MICR																			
an amount of Rupees																											₹														
FREQUENCY		<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented										DEBIT TYPE										<input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount																			
Reference 1		PAN No:															Mobile																								
Reference 2		Folio No/ Appln No:															Email:																								
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.																																									
PERIOD																																									
From																																									
to																																									
or		<input type="checkbox"/> Until Cancelled																																							
										1. Sign										2. Sign										3. Sign											
										Name as in bank records (mandatory)										Name as in bank records (mandatory)										Name as in bank records (mandatory)											

Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Aditya Birla Sun Life Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Aditya Birla Sun Life Mutual Fund or the bank where I have authorised the debit.

Acknowledgement Slip (To be filled in by the Investor)

[illegible]

Received from Mr. / Ms. _____ Date : ____/____/____

Collection Centre / ABSLAMC Stamp & Signature

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
 Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com



C. COMMON INSTRUCTIONS FOR SIP (Contd..)

- d) In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
- i. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
- ii. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website www.adityabirlacapital.com for the said Declaration Form.
- ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.
- e) Investors are requested to note that, in case of:
- i. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid).
- If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
- a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- b. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
- # Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.
- * In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
- ii. **Payment by Prefunded Instrument:**
- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.
- The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.
- (2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.
- The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- iii. **Payment by RTGS, NEFT, ECS, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The

account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 15 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 15 cities shall mean top 15 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 the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

vi. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

6. EMAIL COMMUNICATION

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

7. TRANSACTION CHARGES

SEBI 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, has allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Limited shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. 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.

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Systematic Investment Plan (SIP):

Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted a NACH/AUTO DEBIT form or already registered for NACH/AUTO DEBIT facility should not submit NACH/AUTO DEBIT form again as NACH/AUTO DEBIT registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for NACH/AUTO DEBIT facility, may fill the NACH/AUTO DEBIT form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of NACH/AUTO DEBIT Facility, SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Aditya Birla Sun Life Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Website : www.adityabirlasunlifemf.com | E-mail : care.mutualfunds@adityabirlacapital.com | Contact Centre : 1-800-270-7000

Acknowledgement Slip (To be filled in by the Investor)

MULTI SCHEME SIP FACILITY APPLICATION FORM

Scheme Name _____	Plan _____	Option _____	Amount (₹) _____
Scheme Name _____	Plan _____	Option _____	Amount (₹) _____
Scheme Name _____	Plan _____	Option _____	Amount (₹) _____

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Multi Scheme Century SIP (CSIP) Facility Application Form

(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM.)

Distributor Name & ARN/ RIA No.	Sub Broker Name & ARN/ RIA No.	Sub Broker Code	Employee Unique ID. No. (EUIN)
146822			

EUIN is mandatory for "Execution Only" transactions. Ref. Instruction No. B-3

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

First Applicant / Authorised Signatory	Second Applicant	Third Applicant
--	------------------	-----------------

Transaction Charges for Applications routed through Distributors/agents only (Refer Instruction B-7)

In case the subscription (lumpsum) amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

Existing Investor Folio No.	Application No.	Date
		D D M M Y Y Y Y

1. FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

NAME OF FIRST / SOLE APPLICANT	Mr. Ms. M/s
--------------------------------	-------------

2. INVESTMENT DETAILS (Refer Instruction A - 2)

(*MANDATORY)

	SCHEME 1	SCHEME 2	SCHEME 3
SCHEME NAME	ABSL	ABSL	ABSL
PLAN			
OPTION			
CSIP Frequency	<input type="checkbox"/> Monthly CSIP Date <input type="text"/> <input type="text"/> (any date between 1-28)	<input type="checkbox"/> Monthly CSIP Date <input type="text"/> <input type="text"/> (any date between 1-28)	<input type="checkbox"/> Monthly CSIP Date <input type="text"/> <input type="text"/> (any date between 1-28)
Tenure	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: 60 years - Your Current Age <input type="text"/> <input type="text"/> Years = <input type="text"/> <input type="text"/> Years OR <input type="checkbox"/> Till Further Instruction (Refer Instruction A - 6)	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: 60 years - Your Current Age <input type="text"/> <input type="text"/> Years = <input type="text"/> <input type="text"/> Years OR <input type="checkbox"/> Till Further Instruction (Refer Instruction A - 6)	From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: 60 years - Your Current Age <input type="text"/> <input type="text"/> Years = <input type="text"/> <input type="text"/> Years OR <input type="checkbox"/> Till Further Instruction (Refer Instruction A - 6)
CSIP Installment Amount			
Step Up (OPTIONAL - and available only for CSIP Investments through NACH)	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____	Step Up Amount: <input type="checkbox"/> 500/- <input type="checkbox"/> 1000/- <input type="checkbox"/> Other (In multiple of 500/-) _____ Step Up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly *Step Up Max Amount: _____
First Installment*			
Drawn on Bank and Branch	Cheque Date	Cheque No.	Amount
<input type="checkbox"/> Use existing One Time Mandate (To be filled in case of more than one OTM registration)			
Bank Name	A/c No.		

3. FOR CENTURY SIP (Please read detailed Terms & Conditions for availing CSIP)

Date of Birth*	D D M M Y Y Y Y	GENDER*	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
----------------	-----------------	---------	---

NOMINATION DETAILS (Refer Instruction No. A - 15)

I/We do hereby nominate the undermentioned Nominee to receive Insurance Coverage benefit to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee (upon such documentation) shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Nominee Name : _____ Date Of Birth (in case of minor): ____ / ____ / ____

Relationship : _____ Guardian / Parent Name (in case of minor): _____

Address : _____ Signature of Nominee or Parent / Guardian

Note: Nomination as stated above, shall be considered to avail Insurance coverage benefit In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. (For complete details refer to terms & conditions - Century SIP point A - 15). Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.

4. DECLARATION(S) & SIGNATURE(S)

I/We hereby authorise Aditya Birla Sun Life Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of CSIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold ABSLAMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

Signature(s)	Name of First Unit Holder	Name of Second Unit Holder	Name of Third Unit Holder
	First Applicant	Second Applicant	Third Applicant

(To be signed by All Applicants if mode of operation is Joint)

CHECKLIST	
Particulars	Century SIP (with Life Insurance)
First Purchase through cheque	Mandatory Requirement
Different amount for first cheque and subsequent installment	Not allowed
Minimum Amount Criteria (For list of eligible schemes please refer the CSIP instructions.)	₹ 1000 per month for all eligible schemes
Application with Minor as first applicant	Not allowed

A. TERMS & CONDITIONS FOR CENTURY SIP

1. DESIGNATED SCHEMES FOR ADITYA BIRLA SUN LIFE CENTURY SIP (HEREINAFTER REFERRED TO AS CENTURY SIP)

Aditya Birla Sun Life Century SIP as an add-on, optional feature will be available under the following Designated Schemes and such other schemes as may be decided by ABSLAMC from time to time in compliance with SEBI (Mutual Funds) Regulations 1996.

ABSL Frontline Equity Fund ABSL Midcap Fund ABSL Digital India Fund ABSL Tax Relief '96 Fund ABSL Focused Equity Fund ABSL MNC Fund ABSL Medium Term Plan ABSL India GenNext Fund	ABSL Dividend Yield Fund ABSL Pure Value Fund ABSL Equity Hybrid '95 Fund ABSL Equity Advantage Fund ABSL International Equity Fund - Plan B	ABSL Equity Fund ABSL Index Fund ABSL Small Cap Fund ABSL Regular Savings Fund ABSL Credit Risk Fund
--	--	--

*ABSL Special Situations Fund merged into ABSL Equity Fund

*ABSL India Reforms Fund merged into ABSL Infrastructure Fund

*ABSL India Opportunities Fund merged into ABSL Digital India Fund

2. General Instructions

- New investors who wish to enroll for CSIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this CSIP Form. Details of the CSIP should be provided on this form. Both Forms should be submitted together.
- Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
- The name of the bank provided for OTM/ NACH/ Auto Debit should participate in local MICR clearing.
- The investor hereby agrees to abide by the terms and conditions of OTM/ NACH/ Auto Debit facility of Reserve Bank of India (RBI).
- CSIP form should be submitted 30 days before the first Debit through NACH/ Auto Debit. In case the auto debit start date as mentioned in the form does not satisfy this condition, the first date shall be rolled over to begin from the immediately following month.
- In case the application is accompanied with a cheque for the first CSIP transaction, it should be drawn on the same bank account which is to be registered for NACH/ Auto Debit.
- Investor should provide 9 digit MICR code and complete bank address for CSIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable.

Default Details

- Default Dates:**
Monthly CSIP: In case of any ambiguity in selection of investment dates, the CSIP date will be 7 of each month.
- Default Frequency:**
If investor fails to mention frequency the same shall be considered as 'Monthly' as default option.
- Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default.
- The first investment cheque amount shall be considered as the first installment
- Cheques should be drawn payable at locations of Aditya Birla Sun Life AMC Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for CSIP.
- Allotment of Units**
Monthly CSIP: In case, the CSIP transaction date is a non-business day the CSIP will be processed on the immediate next business day.
- Discontinue / Cancellation of CSIP**
The investor has the right to discontinue CSIP at any time he/she so desires by sending a written request 30 calendar days in advance of the immediate next due date to any of the offices of Aditya Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request CSIP will be terminated.
- MICRO SIP :-**
Micro SIP facility is not available under CSIP.
- STEP-UP SIP**
 - Frequency for Step-Up SIP:**
 - 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.
 - 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.
 - Minimum Step-Up SIP Amount:** ₹ 500 and in multiples of ₹ 500 thereafter.
 - 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 ₹ 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.
 - SIP application form has "Max Cap Amount", Step up will be registered till each SIP amount reaches max cap amount. Further max cap amount would remain constant for continuing future instalments till its SIP End date.
 - OTM max amount and Cap amt should be same, if it is different then which ever is less would be considered as Cap amount.

- If investor fails to mention the "Max Cap Amount" then step up would continue as per the frequency/step up amt mentioned on the application form considering the OTM max amount.
- For Century Step up - Insurance coverage amount would be calculated basis the 1st installment amount.

17. Multi CSIP Investment Details:

- Please mention the names of the Schemes where you plan to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document.
- The frequency for Multi Scheme CSIP Investment is Monthly.
- If you are not investing through a Distributor, please suffix "Direct Plan" after the scheme name.
- Currently, the maximum number of Schemes in which investments can be made using a single CSIP application Form shall be 3 (three). Aditya Birla Sun Life AMC Limited reserves right to extend the facility to more than 3 (three) schemes in future.
- Third Party Payments for investments are not accepted except in the below cases :
 - Payment by employer on behalf of employees under CSIP or lump sum subscription through Pay Roll deductions or deductions out of expense re-imbursements.
 - Custodian on behalf of an FPI or Client made by Custodian.
 - Payment by an AMC to its empanelled distributor on account of commission/ incentive etc. in the form of Mutual Fund units through CSIP or lump sum/one time subscription.
 - Payment by a Corporate to its Agent/Dealer/Distributor on account of commission or incentive payable for sale of its goods/services in the form of Mutual Fund units through CSIP or lump sum/one time subscription.

In the above cases, necessary declaration/banker's certificate needs to be provided confirming the source of funds for the investment. Please refer the SAI for more details.

18. First Installment Details:

- Single investment cheque should be submitted, crossed "Account Payee only" and drawn favoring "Aditya Birla Sun Life Mutual Fund".
- Please ensure that the investment cheque issued by you complies with CTS 2010 requirement Stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.
Payments made by Cash/Money Order/Postal Order, Non- MICR cheques Outstation cheques are not accepted.

3. ELIGIBILITY CRITERIONS

Only individual investors whose age is 18 years and above years 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

4. INVESTMENT AMOUNT IN CENTURY SIP

- Minimum: ₹ 1000 per month
- Maximum: No upper limit
- Change of CSIP amount is not applicable. Investors should note that once CSIP is availed, CSIP amount cannot be changed.

5. MODE OF PAYMENT

- Payment of Century SIP can be through Direct Debit/NACH
- Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Aditya Birla Sun Life AMC Limited (ABSLAMC) Offices / Authorised Collection Centres.
- The cheque should be drawn on any bank which is situated at and is a member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.

6. 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 years of age. Thus, for an investor at the age of 40 years 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 years of age. If 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.

7. 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

8. LOAD STRUCTURE

Load Structure under Century SIP would be:

Entry Load	Nil
Exit Load**	Load structure for units allotted under CSIP would be as per the existing load structure of the designated scheme.

**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.

A. TERMS & CONDITIONS FOR CENTURY SIP (Contd...)

9. 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 ₹ 50 lacs per investor across all schemes/plans/folios.

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.
- To avail the Insurance benefit investor has to stay invested for atleast 36 installments

10. COMMENCEMENT OF INSURANCE COVER

The Insurance cover will start from the transaction receipt date before cut off of Century SIP. However, only accidental deaths will be covered for the first 45 days.

11. 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 partial) of units purchased under Century SIP before the completion of the Century SIP tenure.

12. REVIVAL OF INSURANCE COVER

There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above.

13. 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 Century 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

14. ADDITIONAL CRITERIA FOR AVAILING ADITYA BIRLA SUN LIFE CENTURY SIP (CSIP) 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, USA, Canada
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.

15. NOMINATION

- i) It is recommended that the nominee name to be mentioned on the CSIP form. Nomination as stated, shall be considered to avail Insurance coverage benefit. In case Nominee details are not provided the single/multiple nominee detail, if available in the Common Application Form (CAF) or in the registered folio would be considered as a nominee for insurance. For the purpose of insurance coverage, nominee would remain same across all CSIP schemes registered in the folio. Nomination details will not be overwritten, if investor submits an additional CSIP application with a new nominee. At any point of time, if investor wishes to change the nominee, he/she would have to submit "Change Of Nominee Form For Insurance Coverage". If nominee details are not updated either in CAF or CSIP application form, transmission process will be followed. Aditya Birla Sun Life AMC Limited would intimate the above nomination to Aditya Birla Sun Life Insurance for the purpose of insurance cover.
- ii) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- iii) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- iv) The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- v) Nomination in respect of the units stands rescinded upon the transfer of units.
- vi) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- vii) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

16. CSIP PAYMENT THROUGH NATIONAL AUTOMATED CLEARING HOUSE (DEBIT CLEARING) / DIRECT DEBIT FACILITY OF THE RESERVE BANK OF INDIA (RBI)

- i) The bank account provided for NACH (Debit) should participate in local MICR clearing.
- ii) Investor will not hold Aditya Birla Sun Life Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of NACH / Direct Debit Facility.
- iii) Aditya Birla Sun Life AMC Limited, registrars of Aditya Birla Sun Life Mutual Fund and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- iv) Aditya Birla Sun Life AMC Limited and its service providers reserve the right to disclose the details of the Investors and their transactions using the CSIP NACH / Direct Debit Facility to third parties for the purposes of verification and execution of the NACH / Direct Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- v) The Investor undertakes and agrees that the CSIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Scheme Information Document of the Scheme.

17. 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.

(Contd on Page 4)

DEBIT MANDATE-ONE TIME MANDATE / NACH / AUTO DEBIT [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Please attach a cancelled cheque/cheque copy.

(tick✓)	<input checked="" type="checkbox"/> CREATE <input checked="" type="checkbox"/> MODIFY <input checked="" type="checkbox"/> CANCEL	UMRN 	Date	<div style="border: 1px solid black; display: inline-block; padding: 2px;"> D D M M Y Y Y Y </div>
Sponsor Bank Code Office use only		Utility Code Office use only		
I/We hereby authorize: ADITYA BIRLA SUN LIFE MUTUAL FUND to debit (tick✓)				
Bank A/c No.: 				
With Bank: Bank Name & Branch IFSC OR MICR 				
an amount of Rupees ₹ 				
FREQUENCY <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented DEBIT TYPE <input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount				
Reference 1 PAN No: Mobile 				
Reference 2 Folio No/ Appln No: Email: 				
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of bank.				
PERIOD From to 3 1 1 2 2 0 9 9 or <input type="checkbox"/> Until Cancelled				
1. Sign 2. Sign 3. Sign				
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;">Name as in bank records (mandatory)</div> <div style="width: 30%;">Name as in bank records (mandatory)</div> <div style="width: 30%;">Name as in bank records (mandatory)</div> </div>				

Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Aditya Birla Sun Life Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Aditya Birla Sun Life Mutual Fund or the bank where I have authorised the debit.

Acknowledgement Slip (To be filled in by the Investor)

MULTI SCHEME CENTURY SIP (CSIP) FACILITY APPLICATION FORM

Application No.

Collection Centre /
ABSLAMC Stamp & Signature

Received from Mr. / Ms. _____ Date : ____/____/____

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)

Regn. No.: 109, Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811

Contact Us:
1800-270-7000

adityabirlacapital.com



A. TERMS & CONDITIONS FOR CENTURY SIP (Contd...)

- 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. All the other terms and conditions of the respective Scheme Information document(s) will remain unchanged.
- In the event of change in scheme for CSIP, the prospective instalments will continue in the new scheme without impacting their insurance cover.
- Aditya Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and furnishing necessary information to the satisfaction of the Mutual Fund/ AMC.
- Century SIP will continue till you turn 60 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 30 Calendar Days prior to next CSIP date.

APPLICATIONS NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.

INSTRUCTIONS FOR ONE TIME MANDATE FORM

- Investors who have already submitted an NACH/AUTO DEBIT form or already registered for NACH/AUTO DEBIT facility should not submit NACH/AUTO DEBIT form again as NACH/AUTO DEBIT registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for NACH/AUTO DEBIT facility, may fill the NACH/AUTO DEBIT form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of NACH/AUTO DEBIT Facility, SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Aditya Birla Sun Life Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH/Auto Debit. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Website : www.adityabirlasunlifemf.com | E-mail : care.mutualfunds@adityabirlacapital.com | Contact Centre : 1-800-270-7000

Acknowledgement Slip (To be filled in by the Investor)

MULTI SCHEME CENTURY SIP (CSIP) FACILITY APPLICATION FORM

Scheme Name _____ Plan _____ Option _____ Amount (₹) _____

Scheme Name _____ Plan _____ Option _____ Amount (₹) _____

Scheme Name _____ Plan _____ Option _____ Amount (₹) _____

B. COMMON INSTRUCTIONS FOR CSIP

1. DISCLAIMER

- Investors will not hold Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of OTM/ NACH/ Auto Debit.
- Aditya Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Aditya Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar /Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.

- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted.

3. DIRECT APPLICATIONS AND EUIN

- Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word "DIRECT" in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
- Employee Unique Identification Number (EUID) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is "execution only"), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

4. KNOW YOUR CUSTOMER (KYC)

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

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

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

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

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

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

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

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

5. RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

- Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).
- "Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
 - Payment by Employer on behalf of employee under Century Systematic Investment Plans (CSIP) through Payroll deductions.
 - Custodian on behalf of an FPI or a client.

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

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

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

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

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

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

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

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

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

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

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

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

ii. Payment by Prefunded Instrument:

- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

- A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

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

iv. Cash acceptance towards subscription

In accordance with SEBI circular CIR/IMD/DF/10/2014 dated May 22, 2014, Investors who are KRA-KYC compliant and do not belong to the top 30 cities* may avail of facility of subscribing to units of the Scheme through cash to the extent of ₹ 50,000/- per investor per financial year. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd. (CAMS) in Guntur, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia. For detailed Address of Investor Services Centers of CAMS, refer address at the end of the document. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. *Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. In case the application for subscription does not comply with the above provisions, ABSLAMC/ABSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

- Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

6. EMAIL COMMUNICATION

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

7. TRANSACTION CHARGES

SEBI 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, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Limited shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. 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.

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). In case of investments through Century Systematic Investment Plan (CSIP):

Transaction charges in case of investments through Century Systematic Investment Plan (CSIP) shall be deducted only if the total commitment (i.e. amount per CSIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

THIS PAGE IS INTENTIONALLY LEFT BLANK

**FATCA & CRS Annexure for Individual Accounts** (Including Sole Proprietor) (Refer to instructions)

(Please consult your professional tax advisor for further guidance on your tax residency, if required)

Applicant / Guardian

Name

Gender M F O PAN Occupation Type Service Business Others

Father's Name

Cust ID / Folio No.

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Type of address given at KRA Residential or Business Residential Business Registered Office

Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card ☐ Others

Date of Birth Place of Birth

Country of Birth

Nationality

Are you a tax resident of any country other than India? Yes No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country [#]	Tax Identification Number [*]	Identification Type (TIN or Other, please specify)

[#]To also include USA, where the individual is a citizen / green card holder of The USA^{*}In case Tax Identification Number is not available, kindly provide its functional equivalent [§]**Certification**

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Signatures**Applicant / Guardian**

Date d d m m y y y y

Place

FATCA & CRS Terms & Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Incometax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence (refer list below)
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body*
- Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Details of Ultimate Beneficial Owner including additional KYC, FATCA & CRS information

[illegible]

ADDITIONAL KYC INFORMATION									
<p>1. Additional Identification: Provide any other forms of identification, such as a passport or driver's license, to verify your identity.</p> <p>2. Source of Funds: Describe the source of the funds being used for the investment. This could include salary, savings, inheritance, or a loan.</p> <p>3. Investment Objectives: Clearly define your investment goals and objectives. Are you seeking capital appreciation, income, or a combination of both?</p> <p>4. Risk Tolerance: Assess your risk tolerance. How comfortable are you with potential fluctuations in the value of your investment?</p> <p>5. Investment Experience: Provide information about your previous investment experience, including the types of assets you have invested in and the outcomes.</p> <p>6. Financial Situation: Provide a detailed overview of your current financial situation, including income, expenses, and existing debts.</p> <p>7. Investment Horizon: Specify the time period over which you plan to hold the investment before realizing your gains.</p> <p>8. Other Relevant Information: Disclose any other information that may be relevant to your investment decision, such as your marital status or any legal restrictions.</p>									

Gross Annual Income (Rs.) [Please tick (✓)]		<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1 - 5 Lacs	<input type="checkbox"/> 5 - 10 Lacs	<input type="checkbox"/> 10 - 25 Lacs	<input type="checkbox"/> >25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore								
Net-worth		Rs. _____ as on <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Not older than 1 year)						D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y								
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors) <input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable															
*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.															
Non-Individual Investors involved/ providing any of the mentioned services		<input type="checkbox"/> Foreign Exchange/Money Changer Services		<input type="checkbox"/> Gaming/Gambling/Lottery/Casino Services											
		<input type="checkbox"/> Money Lending/Pawning		<input type="checkbox"/> None of the above											
Entity Constitution Type Please tick as appropriate	<input type="checkbox"/> a Partnership Firm	<input type="checkbox"/> b HUF	<input type="checkbox"/> c Private Limited Company		<input type="checkbox"/> d Public Limited Company		<input type="checkbox"/> e Society								
	<input type="checkbox"/> g Trust/ Liquidator	<input type="checkbox"/> h Limited Liability Partnership		<input type="checkbox"/> i Artificial Juridical Person		<input type="checkbox"/> z Others specify _____									

FATCA & CRS DECLARATION

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India ☒ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number ^{ns}	Identification Type (TIN or Other ^{ns} , please specify)

[%] In case Tax Identification Number is not available, kindly provide its functional equivalent^{\$}.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NEEs)[illegible]

PART B (please fill any one as appropriate “to be filled by NFEs other than Direct Reporting NFEs”)

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	Yes <input checked="" type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange_____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input checked="" type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company_____ Nature of relation: <input checked="" type="checkbox"/> Subsidiary of the Listed Company or <input checked="" type="checkbox"/> Controlled by a Listed Company Name of stock exchange_____
3.	Is the Entity an active ³ NFE	Yes <input checked="" type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business_____ Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code – refer 2c of Part D)
4.	Is the Entity a passive ⁴ NFE	Yes <input checked="" type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business_____

¹Refer 2a of Part D | ²Refer 2b of Part D | ³Refer 2c of Part D | ⁴Refer 3(ii) of Part D | ⁶Refer 1 of Part D | ⁷Refer 3(vii) of Part D | ¹⁰Refer 1A of Part D

UBO Declaration									
Category (Please tick applicable category):			<input checked="" type="checkbox"/> Unlisted Company	<input checked="" type="checkbox"/> Partnership Firm	<input checked="" type="checkbox"/> Limited Liability Partnership Company				
<input checked="" type="checkbox"/> Unincorporated association / body of individuals			<input checked="" type="checkbox"/> Public Charitable Trust		<input checked="" type="checkbox"/> Religious Trust	<input checked="" type="checkbox"/> Private Trust			
<input checked="" type="checkbox"/> Others (please specify _____)									
Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).									
5 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E									
Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country%			Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code ¹¹ - of Controlling person		Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type				
1. Name Country Tax ID No. %			Tax ID Type Type Code Address Type • Residence • Business • Registered office		Address Zip [][][][][][][][][] State: Country:				
2. Name Country Tax ID No. %			Tax ID Type Type Code Address Type • Residence • Business • Registered office		Address Zip [][][][][][][][][] State: Country:				
3. Name Country Tax ID No. %			Tax ID Type Type Code Address Type • Residence • Business • Registered office		Address Zip [][][][][][][][][] State: Country:				
# If passive NFE, please provide below additional details. (Please attach additional sheets if necessary)									
PAN / Any other Identification Number (PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others) City of Birth - Country of Birth			Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available			DOB - Date of Birth Gender - Male, Female, Other			
1. PAN City of Birth Country of Birth			Occupation Type Nationality Father's Name			DOB DD/MM/YYYY		Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>	
2. PAN City of Birth Country of Birth			Occupation Type Nationality Father's Name			DOB DD/MM/YYYY		Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>	
3. PAN City of Birth Country of Birth			Occupation Type Nationality Father's Name			DOB DD/MM/YYYY		Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>	
# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:									
* To include US, where controlling person is a US citizen or green card holder									
%In case Tax Identification Number is not available, kindly provide functional equivalent									
⁴ Refer 3(iii) of Part D ⁵ Refer 3(vi) of Part D ¹¹ Refer 3(iv) (A) of Part D									
FATCA - CRS Terms and Conditions									
The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.									
Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.									
Please note that you may receive more than one request for information if you have multiple relationships with (insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.									
If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.									
\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.									
Certification									
I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.									
Name									
Designation									
Signature		Signature		Signature		Place _____ Date ____/____/____			

PART D FATCA Instructions & Definitions

- 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 - or
 - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes O3, O4, O5 and O6 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)
A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
b. Related entity of a publicly traded company
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3. Other definitions

<p>(i) Related entity</p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p>(ii) Passive NFE</p> <p>The term passive NFE means</p> <p>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or</p> <p>(ii) an investment entity defined in clause (b) of these instructions</p> <p>(iii) a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
<p>(iii) Passive income</p> <p>The term passive income includes income by way of :</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest,</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>
<p>(iv) Controlling persons</p> <p>Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.</p> <p>Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:</p>

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

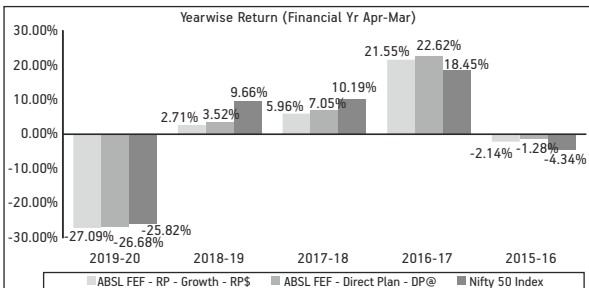
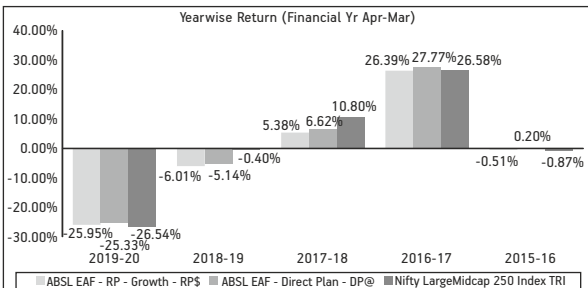
(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

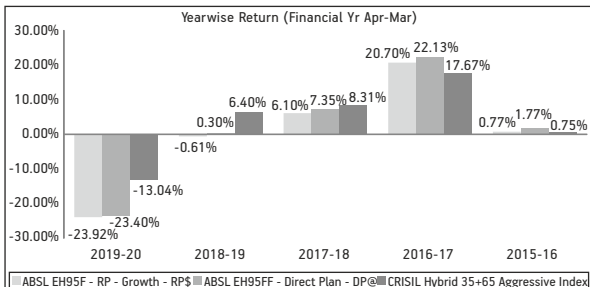
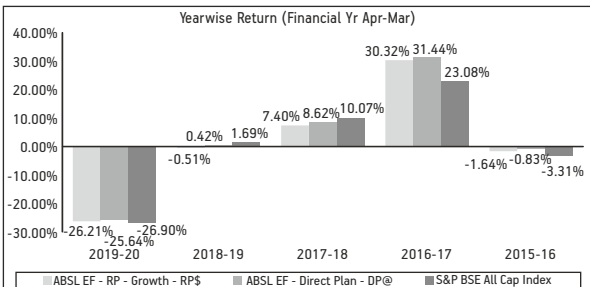
(viii) Exemption code for U.S. persons	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



Name(s) of the Scheme(s)	Aditya Birla Sun Life Frontline Equity Fund	Aditya Birla Sun Life Equity Advantage Fund																																	
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks.	An open ended equity scheme investing in both large cap and mid cap stocks																																	
Investment Objective	The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and/ or sectors as its chosen benchmark index, Nifty 50 TRI. The secondary objective is income generation and distribution of dividend.	The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment in Large & Midcap companies.																																	
Inception Date	August 30, 2002	February 24, 1995																																	
No. of Folios & AUM (As on June 30, 2020)	Folios: 10,97,979 AUM in Crs: ₹ 16,559.37	Folios: 3,13,288 AUM in Crs: ₹ 4,090.41																																	
Asset Allocation Pattern of the Scheme	<p>The following table provides an indicative asset allocation of the scheme's portfolio:</p> <table> <tr> <th colspan="3">(% of net assets)</th></tr> <tr> <th>Instrument</th><th>Target Allocation</th><th>Risk Profile</th></tr> <tr> <td>Equity and Equity related Instruments of Large Cap Companies</td><td>80% - 100%</td><td>Medium to High</td></tr> <tr> <td>Equity and equity related instruments of Companies other than Large Cap</td><td>0% - 20%</td><td>Medium to High</td></tr> <tr> <td>Debt and Money Market Securities and Money market instruments (Including Securitised Debt)</td><td>0% - 20%</td><td>Low to Medium</td></tr> </table> <p>Large cap companies (in terms of full market capitalization) will be as per the list of Large Cap companies prepared by AMFI in this regard.</p> <p>The Fund Manager will review the portfolio for adherence with the above asset allocation patterns and rebalance within 30 days to conform to the above limits.</p> <p>Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the OTCEI. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Mutual Fund under this Scheme may invest in non-publicly offered debt securities (including convertible securities). The investments may have tenors that could be short-term (i.e. less than one year) or long-term (i.e. greater than one year). The Scheme reserves the right to invest in newer investment products including foreign securities (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations. From time to time it is possible that the portfolio may hold cash.</p> <p>The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, the general level of stock prices, interest rates and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilize a variety of investments and performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.</p> <p>Not more than 5% of the net assets of the Scheme may be invested in equity and equity-related securities that are not listed on any stock exchange (including the OTCEI). Any such investments will only be made if the Asset Management Company believes that such securities may be listed within a two-year period. This policy, however, is not applicable to the Scheme's acquisition of equity and equity-related securities in initial public offerings that at the time of acquisition are not yet either listed or quoted on any stock exchange, but pursuant to the terms of such initial public offering will be so listed. The Mutual Fund under this Scheme, will not invest more than 10% of its net assets in the debt (including non- publicly offered debt securities) and money market securities of any one issuer excluding call money.</p> <p>Upto 5% of the Scheme's net assets may be invested in unlisted equity and equity-related securities as stated in the previous paragraph. Further, since a significant section of the debt market consists of nonpublicly offered debt securities, the Scheme could invest upto 20% of its net assets (i.e. its entire allocation to debt and money market securities) in non-publicly offered debt securities. In the event investments made in unlisted equity and equity related securities and non-publicly offered debt securities affect the ability of the Scheme to make redemption payments within the stipulated time frame set forth herein then redemption payments. The Scheme also intends to participate in derivatives trading within the equity component of their portfolios. The scheme intends to use derivatives instruments like options on stocks and stock indices, interest rate swaps, forward rate agreements or such other derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging, portfolio balancing and other permitted usages as provided under the regulations and guidelines. The value of derivative contracts outstanding will be limited to 50% of net assets of the scheme. 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. Under normal circumstances each scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% of net assets)			Instrument	Target Allocation	Risk Profile	Equity and Equity related Instruments of Large Cap Companies	80% - 100%	Medium to High	Equity and equity related instruments of Companies other than Large Cap	0% - 20%	Medium to High	Debt and Money Market Securities and Money market instruments (Including Securitised Debt)	0% - 20%	Low to Medium	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table> <tr> <th colspan="3">(% of net assets)</th></tr> <tr> <th>Instrument</th><th>Asset Allocation</th><th>Risk Profile</th></tr> <tr> <td>Equity & Equity Related Instruments of Large Cap companies</td><td>At least 35%</td><td>Medium to High</td></tr> <tr> <td>Equity & Equity Related Instruments of Mid Cap companies</td><td>At least 35%</td><td>Medium to High</td></tr> <tr> <td>Equity and equity related instruments of Companies other than Large Cap and Midcap</td><td>Upto 30%</td><td>Medium to High</td></tr> <tr> <td>Debt Securities & Money Market Instruments</td><td>Upto 30%</td><td>Low to Medium</td></tr> </table> <p>Large cap companies (in terms of full market capitalization) will be as per the list of Large Cap companies prepared by AMFI in this regard.</p> <p>Mid cap companies (in terms of full market capitalization) will be as per the list of Mid Cap companies prepared by AMFI in this regard.</p> <p>The Scheme is a growth scheme and aims primarily at capital appreciation. Given the expectation of substantial growth of the Indian economy (and hence, for Indian capital markets as well), normally at least 70% of the funds will be invested in equities or related instruments. The balance would be invested in debt and money market instruments, encompassing both short-term and long-term considerations. In a situation of extreme volatility in equity markets, the equity allocation may be reduced below 70%, in favour of debt instruments, money market instruments or cash. Short-term debt considerations for this open-end scheme include maintaining an adequate float to meet anticipated levels of redemptions, expenses, and other liquidity needs. A portion of funds may also be kept in cash or cash equivalents. Investments will be in listed securities from all Indian Stock Exchanges including the National Stock Exchange and the OTC Exchange of India. Investments may also be made in unlisted transferable securities. The securities would cover secondary market purchases, Initial Public Offers (IPOs), other public offers, placements, right offers, negotiated deals, etc. Investment policies of the Scheme shall reflect restrictions for mutual fund investments established by SEBI. In addition, certain investment parameters (such as limits on portfolio exposure to sectors, industries, business houses, etc.) may be adopted internally by ABSLAMC, and amended from time to time, to ensure appropriate diversification of the Scheme.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances each scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time</p> <p>The Scheme intends to invest in ADR/GDR of Indian companies upto 25% of net asset in accordance with SEBI Guidelines issued from time to time.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% of net assets)			Instrument	Asset Allocation	Risk Profile	Equity & Equity Related Instruments of Large Cap companies	At least 35%	Medium to High	Equity & Equity Related Instruments of Mid Cap companies	At least 35%	Medium to High	Equity and equity related instruments of Companies other than Large Cap and Midcap	Upto 30%	Medium to High	Debt Securities & Money Market Instruments	Upto 30%	Low to Medium
(% of net assets)																																			
Instrument	Target Allocation	Risk Profile																																	
Equity and Equity related Instruments of Large Cap Companies	80% - 100%	Medium to High																																	
Equity and equity related instruments of Companies other than Large Cap	0% - 20%	Medium to High																																	
Debt and Money Market Securities and Money market instruments (Including Securitised Debt)	0% - 20%	Low to Medium																																	
(% of net assets)																																			
Instrument	Asset Allocation	Risk Profile																																	
Equity & Equity Related Instruments of Large Cap companies	At least 35%	Medium to High																																	
Equity & Equity Related Instruments of Mid Cap companies	At least 35%	Medium to High																																	
Equity and equity related instruments of Companies other than Large Cap and Midcap	Upto 30%	Medium to High																																	
Debt Securities & Money Market Instruments	Upto 30%	Low to Medium																																	

Name(s) of the Scheme(s)	Aditya Birla Sun Life Frontline Equity Fund			Aditya Birla Sun Life Equity Advantage Fund																																																			
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																																						
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																																						
Plans/Options	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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.			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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.																																																			
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.																																																			
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																						
Benchmark Index	Nifty 50 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			Nifty Large Midcap 250 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																			
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																						
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																																	
	Mr. Mahesh Patil	November 17, 2005	14.46 years	Mr. Satyabrata Mohanty	October 17, 2011	8.60 years																																																	
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																			
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																						
	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Frontline Equity Fund (Inception - August 30, 2002)</td><td>-13.18</td><td>-0.73</td><td>3.84</td><td>18.18</td></tr><tr><td>NIFTY 50 Total Return Index</td><td>-11.51</td><td>3.95</td><td>5.55</td><td>15.47</td></tr><tr><td>Aditya Birla Sun Life Frontline Equity Fund - Direct Plan (Inception - January 01, 2013)</td><td>-12.64</td><td>0.11</td><td>4.78</td><td>10.32</td></tr><tr><td>NIFTY 50 Total Return Index</td><td>-11.51</td><td>3.95</td><td>5.55</td><td>8.93</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Frontline Equity Fund (Inception - August 30, 2002)	-13.18	-0.73	3.84	18.18	NIFTY 50 Total Return Index	-11.51	3.95	5.55	15.47	Aditya Birla Sun Life Frontline Equity Fund - Direct Plan (Inception - January 01, 2013)	-12.64	0.11	4.78	10.32	NIFTY 50 Total Return Index	-11.51	3.95	5.55	8.93	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Equity Advantage Fund - Regular Plan (Inception - February 24, 1995)</td><td>-12.23</td><td>-2.63</td><td>4.11</td><td>16.05</td></tr><tr><td>Nifty LargeMidcap 250 Index TRI</td><td>-10.38</td><td>1.26</td><td>6.33</td><td></td></tr><tr><td>Aditya Birla Sun Life Equity Advantage Fund - Direct Plan (Inception - January 01, 2013)</td><td>-11.43</td><td>-1.61</td><td>5.21</td><td>11.94</td></tr><tr><td>Nifty LargeMidcap 250 Index TRI</td><td>-10.38</td><td>1.26</td><td>6.33</td><td>10.61</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Equity Advantage Fund - Regular Plan (Inception - February 24, 1995)	-12.23	-2.63	4.11	16.05	Nifty LargeMidcap 250 Index TRI	-10.38	1.26	6.33		Aditya Birla Sun Life Equity Advantage Fund - Direct Plan (Inception - January 01, 2013)	-11.43	-1.61	5.21	11.94	Nifty LargeMidcap 250 Index TRI	-10.38	1.26	6.33
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																			
Aditya Birla Sun Life Frontline Equity Fund (Inception - August 30, 2002)	-13.18	-0.73	3.84	18.18																																																			
NIFTY 50 Total Return Index	-11.51	3.95	5.55	15.47																																																			
Aditya Birla Sun Life Frontline Equity Fund - Direct Plan (Inception - January 01, 2013)	-12.64	0.11	4.78	10.32																																																			
NIFTY 50 Total Return Index	-11.51	3.95	5.55	8.93																																																			
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																			
Aditya Birla Sun Life Equity Advantage Fund - Regular Plan (Inception - February 24, 1995)	-12.23	-2.63	4.11	16.05																																																			
Nifty LargeMidcap 250 Index TRI	-10.38	1.26	6.33																																																				
Aditya Birla Sun Life Equity Advantage Fund - Direct Plan (Inception - January 01, 2013)	-11.43	-1.61	5.21	11.94																																																			
Nifty LargeMidcap 250 Index TRI	-10.38	1.26	6.33	10.61																																																			
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)																																																							
<div><div><p>Yearwise Return (Financial Yr Apr-Mar)</p></div><div><p>Yearwise Return (Financial Yr Apr-Mar)</p></div></div> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>																																																							
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil. Refer page 77 for further details																																																			
	(ii) Recurring expenses [% of daily Net assets] Actual (unaudited) expenses for the financial year 2020: 1.49% (Reg) 1.17% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 1.99% (Reg) 1.17% (Dir) Refer page 77 for further details																																																			
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																						

Name(s) of the Scheme(s)	Aditya Birla Sun Life Equity Hybrid '95 Fund	Aditya Birla Sun Life Equity Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments	An open ended equity scheme investing across large cap, mid cap, small cap stocks.		
Investment Objective	The objective of the scheme is to generate long term growth of capital and current income, through a portfolio investing in equity, debt and money market securities. The secondary objective is income generation and distribution of dividend.	The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.		
Inception Date	February 10, 1995	August 27, 1998		
No. of Folios & AUM (As on June 30, 2020)	Folios: 3,61,267 AUM in Crs: ₹ 7,472.94	Folios: 6,47,411 AUM in Crs: ₹ 10,170.99		
Asset Allocation Pattern of the Scheme	The following table provides the asset allocation of the Scheme's portfolio.		Under normal circumstances, the asset allocation pattern shall be as under:	
	(% of net assets)		(% of net assets)	
	Instrument	Allocation Range	Instrument	Target Allocation
	Equity & Equity Related Instruments	65% - 80%	Equity and Equity Related Instruments	90%
	Debt & Money Market instruments (including securitised debt)	20% - 35%	Debt & Money Market Instruments (including securitized debt)	10%
	Units issued by REITs & InvITs	0%-10%		0% - 20%
	The portfolio asset allocation policy indicated above is consistent with the policy that the Scheme has followed since inception and which has been disclosed to Unitholders through the Mutual Fund's newsletter.		The Fund Manager will review the portfolio for adherence with the above asset allocation patterns and rebalance them within 30 days to conform to the above limits.	
	Under normal market conditions the Scheme attempts to achieve long- term growth of capital by investing in common stock and other equity-type instruments. It will try to achieve a competitive level of current income and capital appreciation through investments in debt securities and a high level of current income through investments in money market instruments.		Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the OTCEI. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Mutual Fund under this Scheme may invest in non-publicly offered debt securities (including convertible securities). The investments may have tenors that could be short-term (i.e. less than one year) or long-term (i.e. greater than one year). The Scheme reserves the right to invest in newer investment products including foreign securities (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations. From time to time it is possible that the portfolio may hold cash.	
	The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, the general level of stock prices, interest rates and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilize a variety of investments and performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.		The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, the general level of stock prices, interest rates and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilize a variety of investments and performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.	
	The Scheme also intends to participate in derivatives trading within the equity component of their portfolios. The scheme intends to use derivatives instruments like options on stocks and stock indices, interest rate swaps, forward rate agreements or such other derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging, portfolio balancing and other permitted usages as provided under the regulations and guidelines. The value of derivative contracts outstanding will be limited to 50% of net assets of the scheme. 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		Not more than 5% of the net assets of the Scheme may be invested in equity and equity-related securities that are not listed on any stock exchange (including the OTCEI). Any such investments will only be made if the Asset Management Company believes that such securities may be listed within a two-year period. This policy, however, is not applicable to the Scheme's acquisition of equity and equity-related securities in initial public offerings that at the time of acquisition are not yet either listed or quoted on any stock exchange, but pursuant to the terms of such initial public offering will be so listed. The Mutual Fund under this Scheme, will not invest more than 10% of its net assets in the debt (including non-publicly offered debt securities) and money market securities of any one issuer excluding call money.	
The Scheme shall not have an exposure of more than 25% of its net assets in foreign securities, subject to regulatory limits.		Upto 5% of the Scheme's net assets may be invested in unlisted equity and equity-related securities as stated in the previous paragraph. Further, since a significant section of the debt market consists of non-publicly offered debt securities, the Scheme could invest upto 20% of its net assets (i.e. its entire allocation to debt and money market securities) in non-publicly offered debt securities. In the event investments made in unlisted equity and equity-related securities and non-publicly offered debt securities affect the ability of the Scheme to make redemption payments within the stipulated time frame set forth herein then redemption payments.		
From time to time it is possible that the portfolio may hold cash. Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over-the-Counter Exchange of India ("OTCEI"). Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Mutual Fund under this Scheme may invest in non-publicly offered debt securities (including convertible securities). The investments may have tenors that could be short-term (i.e. less than one year) or long-term (i.e. greater than one year). The Scheme reserves the right to invest in newer investment products including foreign securities (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations.		The Scheme also intends to participate in derivatives trading within the equity component of their portfolios. The scheme intends to use derivatives instruments like options on stocks and stock indices, interest rate swaps, forward rate agreements or such other derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging, portfolio balancing and other permitted usages as provided under the regulations and guidelines. The value of derivative contracts outstanding will be limited to 50% of net assets of the scheme. 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.		
Not more than 5% of the net assets of the Scheme may be invested in equity and equity-related securities that are not listed on any stock exchange (including the OTCEI). Any such investments will only be made if the Asset Management Company believes that such securities may be listed within a two-year period. This policy, however, is not applicable to the Scheme's acquisition of equity and equity related securities in initial public offerings that at the time of acquisition are not yet either listed or quoted on any stock exchange, but pursuant to the terms of such initial public offering will be so listed. The Mutual Fund under this Scheme, will not invest more than 10% of its net assets in the debt (including non-publicly offered debt securities) and money market securities of any one issuer excluding call money.		The scheme may also trade in these instruments.		
Upto 5% of the Scheme's net assets may be invested in unlisted equity and equity-related securities as stated in the previous paragraph. Further, since a significant section of the debt market consists of non-publicly offered debt securities, the Scheme could invest upto 25% of its net assets in non-publicly offered debt securities.		The Scheme intends to invest in ADR/GDR of Indian companies subject to a limit based on the net assets of the Mutual Fund in accordance with SEBI Guidelines issued from time to time		
Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.		Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.		
The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. The Fund Manager will apply following limits, for Stock Lending:		Change in Asset Allocation		
- Not more than 25% of the net assets of the Scheme can generally be deployed in Stock Lending.		The above mentioned investment pattern is indicative and may change for short duration.		
- Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party.		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.		
Change in Asset Allocation		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		
The above mentioned investment pattern is indicative and may change for short duration.		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		
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.		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		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.		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Equity Hybrid '95 Fund			Aditya Birla Sun Life Equity Fund																																															
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																																		
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																																		
Plans/Options	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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.			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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.																																															
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: Dividend Option (Reinvestment Facility). In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.																																															
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																		
Benchmark Index	CRISIL Hybrid 35+65 -Aggressive Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			S&P BSE All Cap Index TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																															
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																		
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																													
	Mr. Satyabrata Mohanty	April 27, 2020	0.07 years	Mr. Anil Shah	October 03, 2012	7.64 years																																													
	Mr. Pranay Sinha	August 26, 2015	4.74 years																																																
	Mr. Dhaval Shah	November 23, 2016	3.49 years																																																
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																															
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																															
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Equity Hybrid '95 Fund (Inception - February 10, 1995)</td><td>-13.09</td><td>-2.20</td><td>3.45</td><td>18.13</td></tr><tr><td>CRISIL Hybrid 35+65 Aggressive Index</td><td>-1.24</td><td>5.54</td><td>7.61</td><td></td></tr><tr><td>Aditya Birla Sun Life Equity Hybrid '95 Fund - Direct Plan (Inception - January 01, 2013)</td><td>-12.44</td><td>-1.24</td><td>4.56</td><td>9.92</td></tr><tr><td>CRISIL Hybrid 35+65 Aggressive Index</td><td>-1.24</td><td>5.54</td><td>7.61</td><td>9.79</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p>  <p>Legend: ABSL EH95F - RP - Growth - RP\$, ABSL EH95FF - Direct Plan - DP@, CRISIL Hybrid 35+65 Aggressive Index</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Equity Hybrid '95 Fund (Inception - February 10, 1995)	-13.09	-2.20	3.45	18.13	CRISIL Hybrid 35+65 Aggressive Index	-1.24	5.54	7.61		Aditya Birla Sun Life Equity Hybrid '95 Fund - Direct Plan (Inception - January 01, 2013)	-12.44	-1.24	4.56	9.92	CRISIL Hybrid 35+65 Aggressive Index	-1.24	5.54	7.61	9.79	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Equity Fund (Inception - August 27, 1998)</td><td>-11.75</td><td>-0.68</td><td>6.22</td><td>20.97</td></tr><tr><td>S&P BSE All Cap Index TRI</td><td>-11.12</td><td>1.36</td><td>5.35</td><td></td></tr><tr><td>Aditya Birla Sun Life Equity Fund - Direct Plan (Inception - January 01, 2013)</td><td>-10.99</td><td>0.34</td><td>7.27</td><td>12.69</td></tr><tr><td>S&P BSE All Cap Index TRI</td><td>-11.12</td><td>1.36</td><td>5.35</td><td>9.12</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p>  <p>Legend: ABSL EF - RP - Growth - RP\$, ABSL EF - Direct Plan - DP@, S&P BSE All Cap Index</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Equity Fund (Inception - August 27, 1998)	-11.75	-0.68	6.22	20.97	S&P BSE All Cap Index TRI	-11.12	1.36	5.35		Aditya Birla Sun Life Equity Fund - Direct Plan (Inception - January 01, 2013)	-10.99	0.34	7.27	12.69	S&P BSE All Cap Index TRI	-11.12	1.36	5.35
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																															
Aditya Birla Sun Life Equity Hybrid '95 Fund (Inception - February 10, 1995)	-13.09	-2.20	3.45	18.13																																															
CRISIL Hybrid 35+65 Aggressive Index	-1.24	5.54	7.61																																																
Aditya Birla Sun Life Equity Hybrid '95 Fund - Direct Plan (Inception - January 01, 2013)	-12.44	-1.24	4.56	9.92																																															
CRISIL Hybrid 35+65 Aggressive Index	-1.24	5.54	7.61	9.79																																															
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																															
Aditya Birla Sun Life Equity Fund (Inception - August 27, 1998)	-11.75	-0.68	6.22	20.97																																															
S&P BSE All Cap Index TRI	-11.12	1.36	5.35																																																
Aditya Birla Sun Life Equity Fund - Direct Plan (Inception - January 01, 2013)	-10.99	0.34	7.27	12.69																																															
S&P BSE All Cap Index TRI	-11.12	1.36	5.35	9.12																																															
	<p>Past performance may or may not be sustained in future. The Returns are in %.</p> <p>Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>			<p>Past performance may or may not be sustained in future. The Returns are in %.</p> <p>Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>																																															
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: In respect of each purchase/ switch-in of Units, upto 15% of the units may be redeemed /switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details																																															
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 1.63% (Reg) 1.08% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 1.67% (Reg) 1.11% (Dir) Refer page 77 for further details																																															
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Index Fund		Aditya Birla Sun Life Tax Relief' 96			
Type of Scheme	An open ended scheme tracking Nifty 50 TRI		An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.			
Investment Objective	The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.		An open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities.			
Inception Date	September 18, 2002		March 29, 1996			
No. of Folios & AUM (As on June 30, 2020)	Folios: 9,739 AUM in Crs: ₹ 188.05		Folios: 14,96,091 AUM in Crs: ₹ 10,102.21			
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation pattern shall be as under:		The following table provides the asset allocation of the Scheme's portfolio.			
	(% age of investible corpus)		(% of net assets)			
	Instrument	Normal Allocation	Risk Profile	Instrument	Asset Allocation	Allocation Range
	Securities covered by the Nifty including Derivatives (upto 50%)	95% to 100%	Medium to High	Equity & Equity Related Instruments	80%	80%-100%
	Cash & Money Market Instruments including Mibor linked instruments	0 to 5%	Low to Medium	Debt & Money Market instruments (including securitised debt)	20%	0%-20%
	The net assets of the scheme will be invested predominantly in stocks constituting the Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI. This would be done by investing in almost all the stocks comprising the Nifty 50 TRI in approximately the same weightage that they represent in the Nifty 50 TRI and / or investing in derivatives including futures contracts and options contracts on the Nifty 50 TRI. A small portion of the net assets will be invested in money market instruments permitted by SEBI / RBI including call money market or in alternative investment for the call money market as may be provided by the RBI, to meet the liquidity requirements of the scheme.		The Fund Manager will review the portfolio for adherence with the above asset allocation patterns and rebalance them within 30 days to conform to the above limits.			
	Change in Investment Pattern		From time to time it is possible that the portfolio may hold cash. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions. Further the Scheme intends to participate in securities lending as permitted under the SEBI (MF) Regulations, 1996.			
	As an index linked scheme, the investment policy is primarily passive management. However, the above mentioned investment pattern is indicative and may change for short duration. In the event the Nifty 50 TRI is dissolved or is withdrawn by India Index Services Limited (IISL) or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as to track a different suitable index and/ or to suspend tracking the Nifty and appropriate intimation of the same will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to bring it in line with the composition of the securities that are included in the new index to be tracked and the performance of the scheme will be subject to tracking errors during the intervening period.		Investments may be made in listed or unlisted instruments. Securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the OTCEI. Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Mutual Fund under this Scheme may invest in non-publicly offered debt securities (including convertible securities). The investments may have tenors that could be short-term (i.e. less than one year) or long-term (i.e. greater than one year). The Scheme reserves the right to invest in newer investment products including foreign securities (i.e. offshore investments) subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations.			
			The Scheme intends to invest in ADR/GDR of Indian companies subject to a limit based on the net assets of the Mutual Fund in accordance with SEBI Guidelines issued from time to time			
			The portion of the Scheme's portfolio invested in each type of security will vary in accordance with economic conditions, the general level of stock prices, interest rates and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilize a variety of investments and performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.			

Not more than 5% of the net assets of the Scheme may be invested in equity and equity-related securities that are not listed on any stock exchange (including the OTCEI). Any such investments will only be made if the Asset Management Company believes that such securities may be listed within a two-year period. This policy, however, is not applicable to the Scheme's acquisition of equity and equity related securities in initial public offerings that at the time of acquisition are not yet either listed or quoted on any stock exchange, but pursuant to the terms of such initial public offering will be so listed. The Mutual Fund under this Scheme, will not invest more than 10% of its net assets in the debt (including non-publicly offered debt securities) and money market securities of any one issuer excluding call money.

Upto 5% of the Scheme's net assets may be invested in unlisted equity and equity-related securities as stated in the previous paragraph. Further, since a significant section of the debt market consists of non-publicly offered debt securities, the Scheme could invest upto 20% of its net assets (i.e. its entire allocation to debt and money market securities) in non- publicly offered debt securities.

Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.

Change in Asset Allocation

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

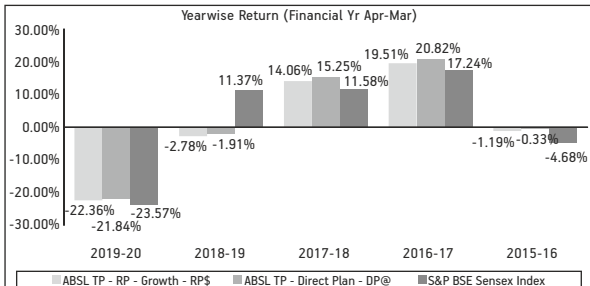
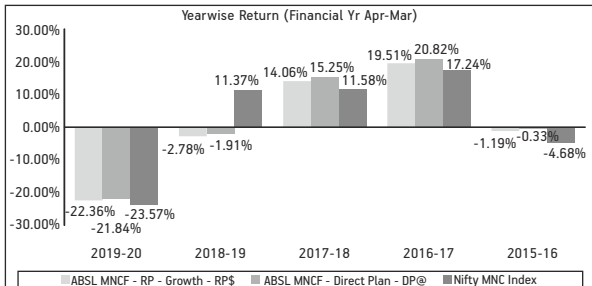
Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute 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.

Name(s) of the Scheme(s)	Aditya Birla Sun Life Index Fund			Aditya Birla Sun Life Tax Relief' 96																																																																																																			
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																																																																																						
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																																																																																						
Plans/Options	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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.			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) Dividend Option (Payout & Sweep Facility) **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. For further details on Direct Plan, please refer page 75.																																																																																																			
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.			Default Option/Sub-Option: Dividend Option (Payout facility). In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Dividend Option (Payout Facility) and processed accordingly. For details on Default Plan please refer Page No. 76.																																																																																																			
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 500/- and in multiples of ₹ 500/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 500/- and in multiples of ₹ 500/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																																																																			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																																																																						
Benchmark Index	Nifty 50 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			S&P BSE 200 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																																																																			
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																																																																						
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																																																																																	
	Mr. Ajay Garg	October , 01, 2006	13.65 years	Mr. Ajay Garg	October 01, 2006	13.65 years																																																																																																	
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																																																																			
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																																																																			
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Index Fund (Inception - September 18, 2002)</td><td>-11.96</td><td>2.81</td><td>4.32</td><td>13.91</td></tr><tr><td>NIFTY 50 Total Return Index</td><td>-11.51</td><td>3.95</td><td>5.55</td><td>15.69</td></tr><tr><td>Aditya Birla Sun Life Index Fund - Direct Plan (Inception - January 01, 2013)</td><td>-11.81</td><td>3.04</td><td>4.56</td><td>7.71</td></tr><tr><td>NIFTY 50 Total Return Index</td><td>-11.51</td><td>3.95</td><td>5.55</td><td>8.93</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Year</th><th>ABSL IF - RP - Growth - RP\$</th><th>ABSL IF - Direct Plan - DP@</th><th>NIFTY 50 Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-25.99%</td><td>-25.82%</td><td>-25.81%</td></tr><tr><td>2018-19</td><td>8.42%</td><td>8.62%</td><td>9.66%</td></tr><tr><td>2017-18</td><td>8.94%</td><td>8.75%</td><td>10.19%</td></tr><tr><td>2016-17</td><td>16.36%</td><td>16.68%</td><td>18.45%</td></tr><tr><td>2015-16</td><td>-5.12%</td><td>-4.86%</td><td>-4.34%</td></tr></tbody></table> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Index Fund (Inception - September 18, 2002)	-11.96	2.81	4.32	13.91	NIFTY 50 Total Return Index	-11.51	3.95	5.55	15.69	Aditya Birla Sun Life Index Fund - Direct Plan (Inception - January 01, 2013)	-11.81	3.04	4.56	7.71	NIFTY 50 Total Return Index	-11.51	3.95	5.55	8.93	Year	ABSL IF - RP - Growth - RP\$	ABSL IF - Direct Plan - DP@	NIFTY 50 Index	2019-20	-25.99%	-25.82%	-25.81%	2018-19	8.42%	8.62%	9.66%	2017-18	8.94%	8.75%	10.19%	2016-17	16.36%	16.68%	18.45%	2015-16	-5.12%	-4.86%	-4.34%	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Tax Relief 96 (Inception - March 29, 1996)</td><td>-4.80</td><td>2.59</td><td>6.68</td><td>22.63</td></tr><tr><td>S&P BSE 200 Total Return Index</td><td>-10.41</td><td>2.89</td><td>5.82</td><td>11.86</td></tr><tr><td>Aditya Birla Sun Life Tax Relief 96 - Direct Plan (Inception - January 01, 2013)</td><td>-3.86</td><td>3.68</td><td>7.75</td><td>13.74</td></tr><tr><td>S&P BSE 200 Total Return Index</td><td>-10.41</td><td>2.89</td><td>5.82</td><td>9.47</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Year</th><th>ABSL TR96F - RP - Growth - RP\$</th><th>ABSL TR96F - Direct Plan - DP@</th><th>S&P BSE 200 Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-21.18%</td><td>-25.54%</td><td>-20.45%</td></tr><tr><td>2018-19</td><td>-2.13%</td><td>-1.18%</td><td>5.19%</td></tr><tr><td>2017-18</td><td>14.57%</td><td>15.72%</td><td>9.92%</td></tr><tr><td>2016-17</td><td>20.26%</td><td>21.28%</td><td>21.70%</td></tr><tr><td>2015-16</td><td>-0.80%</td><td>-0.14%</td><td>-3.38%</td></tr></tbody></table> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Tax Relief 96 (Inception - March 29, 1996)	-4.80	2.59	6.68	22.63	S&P BSE 200 Total Return Index	-10.41	2.89	5.82	11.86	Aditya Birla Sun Life Tax Relief 96 - Direct Plan (Inception - January 01, 2013)	-3.86	3.68	7.75	13.74	S&P BSE 200 Total Return Index	-10.41	2.89	5.82	9.47	Year	ABSL TR96F - RP - Growth - RP\$	ABSL TR96F - Direct Plan - DP@	S&P BSE 200 Index	2019-20	-21.18%	-25.54%	-20.45%	2018-19	-2.13%	-1.18%	5.19%	2017-18	14.57%	15.72%	9.92%	2016-17	20.26%	21.28%	21.70%	2015-16	-0.80%	-0.14%
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																																																			
Aditya Birla Sun Life Index Fund (Inception - September 18, 2002)	-11.96	2.81	4.32	13.91																																																																																																			
NIFTY 50 Total Return Index	-11.51	3.95	5.55	15.69																																																																																																			
Aditya Birla Sun Life Index Fund - Direct Plan (Inception - January 01, 2013)	-11.81	3.04	4.56	7.71																																																																																																			
NIFTY 50 Total Return Index	-11.51	3.95	5.55	8.93																																																																																																			
Year	ABSL IF - RP - Growth - RP\$	ABSL IF - Direct Plan - DP@	NIFTY 50 Index																																																																																																				
2019-20	-25.99%	-25.82%	-25.81%																																																																																																				
2018-19	8.42%	8.62%	9.66%																																																																																																				
2017-18	8.94%	8.75%	10.19%																																																																																																				
2016-17	16.36%	16.68%	18.45%																																																																																																				
2015-16	-5.12%	-4.86%	-4.34%																																																																																																				
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																																																			
Aditya Birla Sun Life Tax Relief 96 (Inception - March 29, 1996)	-4.80	2.59	6.68	22.63																																																																																																			
S&P BSE 200 Total Return Index	-10.41	2.89	5.82	11.86																																																																																																			
Aditya Birla Sun Life Tax Relief 96 - Direct Plan (Inception - January 01, 2013)	-3.86	3.68	7.75	13.74																																																																																																			
S&P BSE 200 Total Return Index	-10.41	2.89	5.82	9.47																																																																																																			
Year	ABSL TR96F - RP - Growth - RP\$	ABSL TR96F - Direct Plan - DP@	S&P BSE 200 Index																																																																																																				
2019-20	-21.18%	-25.54%	-20.45%																																																																																																				
2018-19	-2.13%	-1.18%	5.19%																																																																																																				
2017-18	14.57%	15.72%	9.92%																																																																																																				
2016-17	20.26%	21.28%	21.70%																																																																																																				
2015-16	-0.80%	-0.14%	-3.38%																																																																																																				
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: Nil Refer page 77 for further details																																																																																																			
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 0.58% (Reg) 0.33% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 1.47% (Reg) 0.84% (Dir) Refer page 77 for further details																																																																																																			
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																																																																						

Name(s) of the Scheme(s)	Aditya Birla Sun Life Tax Plan	Aditya Birla Sun Life MNC Fund	
Type of Scheme	An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment)	An open ended equity scheme following the MNC theme in its investments	
Investment Objective	The objective of the scheme is to achieve long term growth of capital along with income tax relief for investment.	The objective of the scheme is to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach.	
Inception Date	February 16, 1999	December 27, 1999	
No. of Folios & AUM (As on June 30, 2020)	Folios: 97,884 AUM in Crs: ₹ 507.81	Folios: 2,28,449 AUM in Crs: ₹ 3,627.38	
Asset Allocation Pattern of the Scheme	The following table provides the asset allocation of the Scheme's portfolio.		
	(% to net assets)		
	Instrument	Asset Allocation	Risk Profile
	Equity & equity linked Instruments	At least 80%	Medium To High
	Short Term Money Market and other liquid Instruments	Up to 20%	Low to Medium
	The investments will be made in accordance with SEBI Regulations and the rules and regulations for Equity Linked Savings Schemes (ELSS) and with the following guidelines:		
	1. The funds collected under the scheme / plan shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment in partly convertible debentures and bonds including those issued on rights basis will be made subject to the condition that the non – convertible portion of the debentures so acquired / subscribed shall be disinvested within a period of twelve months.		
	2. It shall be ensured that funds of the Scheme shall remain invested to the extent of at least 80% in securities specified in clause (1). Investments will commence immediately upon receipt of funds from Bankers to the issue. Under normal market conditions, the funds collected would be fully invested within a period of 6 months of issue closing.		
	3. Pending investment of funds in the above required manner, the funds may be invested in short-term money market instruments and other liquid instruments or both.		
	4. After three years of the date of allotment of the Units, upto 20% of the fund's investment may be in short-term money market instruments or other liquid instruments to enable them to redeem investment of those unit holders who would seek to tender units for repurchase.		
5. ABSLAMC may from time to time, at its absolute discretion, alter, modify or delete all or any of the above restrictions on investments aforesaid, in conformity with SEBI Regulations and Central Government guidelines for ELSS.			
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.			

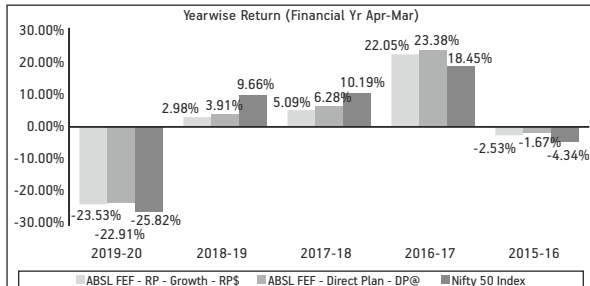
Under normal circumstances, the asset allocation pattern shall be as under:		
(% age of investible corpus)		
Instrument	Asset Allocation	Risk Profile
Equity & Equity Related Instruments	Upto 100%	Medium to High
Debt Securities and Money Market instruments	Upto 20%	Low to Medium
A Multinational Company (MNC) is a company where a large portion of equity is held by an overseas multinational company or a group of overseas multinational companies and the day to day management is looked after by these company or companies, as the case may be.		
Multinational companies have traditionally enjoyed high confidence levels of the investors. The reasons are not difficult to fathom. These companies have done exceptionally well despite the unfavourable business environment in the past. The bourses have deservedly valued these companies at a premium for their quality of management, consistent growth rates, strong financial position, access to parent’s technology and prudent accounting policies. The best examples are Hindustan Unilever Ltd., Cummins India Ltd., Pfizer India Ltd., Glaxo India Ltd., etc.		
While the past has been satisfactory for these companies, the future is very promising with virtual stagnancy in most of the developed market, developing economies like India and China present tremendous opportunities for the multinationals. India, in particular, with its English speaking intellectually stimulated population, a vast market and a working legal system, provides a base for progressive multinationals. We expect MNCs to make fresh investments in areas like knowledge-based industries, services and infrastructure.		
The investors on their part would have the benefit of becoming a part of the global fraternity of shareholders of these MNCs through this scheme. India is perhaps the only country which has a confluence of multinational stocks listed on its exchanges.		
Normally at least 80% of the funds will be invested in equities or related instruments of such companies. The residual amount would be invested in debt and / or money market instruments of MNCs and / or Indian companies or cash. In a situation of extreme volatility in equity markets, the equity allocation may be reduced below 80%, in favour of debt and money market instruments or cash.		
The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.		
Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.		
In accordance with the proviso to clause 10 of the Schedule VII to SEBI Regulations, the scrip wise limit of 10% is not applicable for investments in case of sector specific schemes. The upper ceiling on investments in case of the scheme shall be the weightage of the scrip in Nifty MNC index or 10% of the NAV of the scheme whichever is higher.		
Short-term debt considerations for this open-end scheme include maintaining an adequate float to meet anticipated levels of redemptions, expenses and other liquidity needs. A portion of funds may also be kept in cash or cash equivalents.		
Investments will be in listed securities from all Indian Stock Exchanges. Investments may also be made in unlisted transferable securities, up to a maximum of 10% of the net assets of the Scheme. The securities would cover secondary market purchases, Initial Public Offers (IPOs), other public offers, placements, rights offers, negotiated deals, etc. Investments may also be made in companies listed on international exchanges, whenever the Indian regulations permit.		
Investment policies of the scheme shall reflect restrictions for mutual fund investments established by SEBI. In addition, internal prudential parameters will be observed, in order to ensure appropriate risk-return profile 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		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Tax Plan			Aditya Birla Sun Life MNC Fund																											
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																														
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																														
Plans/Options	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) Dividend Option (Payout & Sweep Facility) **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. For further details on Direct Plan, please refer page 75.			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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.																											
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: Dividend Option (Payout facility). In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Dividend Option (Payout Facility) and processed accordingly. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.																											
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																											
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																														
Benchmark Index	S&P BSE Sensex TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			Nifty MNC TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																											
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																														
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																									
	Mr. Ajay Garg	October 17, 2011	8.54 years	Mr. Ajay Garg	June 18, 2009	10.87 years																									
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																											
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																														
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Tax Plan (Inception - February 16, 1999)</td><td>-6.04</td><td>1.81</td><td>6.00</td><td>17.77</td></tr><tr><td>S&P BSE Sensex Total Return Index</td><td>-10.40</td><td>5.31</td><td>5.98</td><td>13.41</td></tr><tr><td>Aditya Birla Sun Life Tax Plan - Direct Plan (Inception - January 01, 2013)</td><td>-5.42</td><td>2.70</td><td>7.01</td><td>12.96</td></tr><tr><td>S&P BSE Sensex Total Return Index</td><td>-10.40</td><td>5.31</td><td>5.98</td><td>9.48</td></tr></table>						Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Tax Plan (Inception - February 16, 1999)	-6.04	1.81	6.00	17.77	S&P BSE Sensex Total Return Index	-10.40	5.31	5.98	13.41	Aditya Birla Sun Life Tax Plan - Direct Plan (Inception - January 01, 2013)	-5.42	2.70	7.01	12.96	S&P BSE Sensex Total Return Index	-10.40	5.31	5.98	9.48
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																										
	Aditya Birla Sun Life Tax Plan (Inception - February 16, 1999)	-6.04	1.81	6.00	17.77																										
	S&P BSE Sensex Total Return Index	-10.40	5.31	5.98	13.41																										
	Aditya Birla Sun Life Tax Plan - Direct Plan (Inception - January 01, 2013)	-5.42	2.70	7.01	12.96																										
	S&P BSE Sensex Total Return Index	-10.40	5.31	5.98	9.48																										
	Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any																														
	II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)																														
																															
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.																															
I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																															
<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life MNC Fund (Inception - December 27, 1999)</td><td>-2.49</td><td>2.77</td><td>4.61</td><td>15.76</td></tr><tr><td>NIFTY MNC Total Return Index</td><td>3.06</td><td>4.60</td><td>7.37</td><td>12.14</td></tr><tr><td>Aditya Birla Sun Life MNC Fund - Direct Plan (Inception - January 01, 2013)</td><td>-1.68</td><td>3.74</td><td>5.68</td><td>15.41</td></tr><tr><td>NIFTY MNC Total Return Index</td><td>3.06</td><td>4.60</td><td>7.37</td><td>13.04</td></tr></table>						Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life MNC Fund (Inception - December 27, 1999)	-2.49	2.77	4.61	15.76	NIFTY MNC Total Return Index	3.06	4.60	7.37	12.14	Aditya Birla Sun Life MNC Fund - Direct Plan (Inception - January 01, 2013)	-1.68	3.74	5.68	15.41	NIFTY MNC Total Return Index	3.06	4.60	7.37	13.04	
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																											
Aditya Birla Sun Life MNC Fund (Inception - December 27, 1999)	-2.49	2.77	4.61	15.76																											
NIFTY MNC Total Return Index	3.06	4.60	7.37	12.14																											
Aditya Birla Sun Life MNC Fund - Direct Plan (Inception - January 01, 2013)	-1.68	3.74	5.68	15.41																											
NIFTY MNC Total Return Index	3.06	4.60	7.37	13.04																											
Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any																															
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)																															
																															
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.																															
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details																											
	(ii) Recurring expenses [% of daily Net assets] Actual (unaudited) expenses for the financial year 2020: 2.52% (Reg) 1.87% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 1.91% (Reg) 1.45% (Dir) Refer page 77 for further details																											
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																														

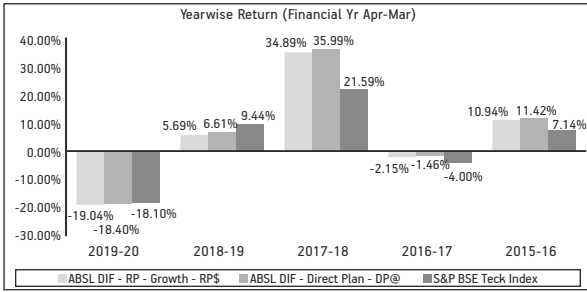
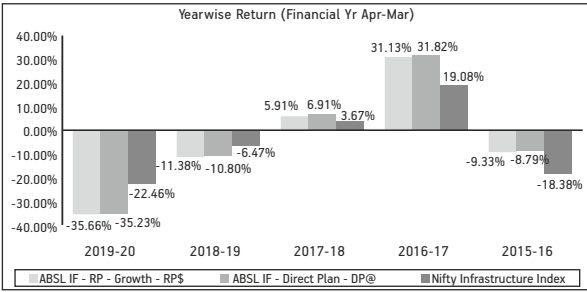
Name(s) of the Scheme(s)	Aditya Birla Sun Life Midcap Fund	Aditya Birla Sun Life India GenNext Fund																															
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks	An open ended equity scheme following Consumption theme																															
Investment Objective	The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks.	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 services should have distinct brand identity, thereby enabling choice.																															
Inception Date	October 03, 2002	August 05, 2005																															
No. of Folios & AUM (As on June 30, 2020)	Folios: 1,95,799 AUM in Crs: ₹ 2,045.27	Folios: 1,17,816 AUM in Crs: ₹ 1,429.83																															
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table><tr><th colspan="3">(% age of investible corpus)</th></tr><tr><th>Instrument</th><th>Asset Allocation</th><th>Risk Profile</th></tr><tr><td>Equity and related instruments of Mid Cap Companies</td><td>65% - 100%</td><td>High</td></tr><tr><td>Equity and related instruments of Companies other than Mid Cap companies</td><td>0 - 35%</td><td>High</td></tr><tr><td>Debt & Money Market</td><td>0 - 35%</td><td>Low to Medium</td></tr></table> <p>Mid cap companies (in terms of full market capitalization) will be as per the list of Mid Cap companies prepared by AMFI in this regard.</p> <p>The scheme seeks to meet the objective by investing, normally, at least 65% of its total assets in Mid Cap stocks. Currently, investment universe of the Mid Cap portion of the portfolio is in line with the range specified in the Benchmark Nifty Full Midcap 100. This range would change in line with the change in the range of the market capitalisation criterion in the Benchmark.</p> <p>In order to diversify the portfolio and improve liquidity, the scheme may invest in upto 35% of its net assets in 'Large Cap' and 'Small Cap' companies.</p> <p>Large cap and Mid cap companies will be determined as under:</p> <p>a) Large Cap: 1st - 100th company in terms of full market capitalization</p> <p>b) Small Cap: 251st company onwards in terms of full market capitalization</p> <p>The Fund manager may invest a small portion of the corpus for liquidity needs in debt and money market instruments. Normally such investments would not exceed a maximum limit of 35%.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% age of investible corpus)			Instrument	Asset Allocation	Risk Profile	Equity and related instruments of Mid Cap Companies	65% - 100%	High	Equity and related instruments of Companies other than Mid Cap companies	0 - 35%	High	Debt & Money Market	0 - 35%	Low to Medium	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table><tr><th colspan="4">(% age of investible corpus)</th></tr><tr><th>Instrument</th><th>Asset Allocation</th><th>Normal Allocation</th><th>Risk Profile</th></tr><tr><td>Equity and Equity related Instruments</td><td>80%-100%</td><td>90%</td><td>Medium to High</td></tr><tr><td>Fixed Income Securites (including Money Market Instruments)</td><td>0%-20%</td><td>10%</td><td>Low to Medium</td></tr></table> <p>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.</p> <p>If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending subject to a maximum of 25%, in aggregate, of the net assets of the scheme and in case of a single intermediary. There can be temporary illiquidity of the securities that are lent out and the Fund may not be able to sell such lent-out securities, resulting in an opportunity loss. In case of a default by counterparty, the loss to the fund can be equivalent to the securities lent.</p> <p>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.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% 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
(% age of investible corpus)																																	
Instrument	Asset Allocation	Risk Profile																															
Equity and related instruments of Mid Cap Companies	65% - 100%	High																															
Equity and related instruments of Companies other than Mid Cap companies	0 - 35%	High																															
Debt & Money Market	0 - 35%	Low to Medium																															
(% 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																														
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																
Plans/Options	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <p>(1) Growth Option and</p> <p>(2) Dividend Option (Payout / Reinvestment / Sweep Facility)</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>	<p>Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(1) Growth Option and</p> <p>(2) Dividend Option (Payout / Reinvestment / Sweep Facility)</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>																															

Name(s) of the Scheme(s)	Aditya Birla Sun Life Midcap Fund			Aditya Birla Sun Life India GenNext Fund																																																																																															
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.																																																																																															
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																																																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																																																																		
Benchmark Index	Nifty Midcap 100 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			S&P BSE 500 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																																																															
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																																																																		
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																																																																													
	Mr. Anil Shah	April 27, 2020	0.07 years	Mr. Chanchal Khandelwal	August 26, 2015	4.74 years																																																																																													
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																																																															
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																																																															
	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Mid Cap Fund (Inception - October 03, 2002)</td><td>-17.51</td><td>-7.10</td><td>1.58</td><td>19.38</td></tr><tr><td>NIFTY Midcap 100 Total Return Index</td><td>-15.59</td><td>-5.07</td><td>3.64</td><td>18.79</td></tr><tr><td>Aditya Birla Sun Life Mid Cap Fund - Direct Plan (Inception - January 01, 2013)</td><td>-16.76</td><td>-6.25</td><td>2.48</td><td>10.08</td></tr><tr><td>NIFTY Midcap 100 Total Return Index</td><td>-15.59</td><td>-5.07</td><td>3.64</td><td>8.66</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><thead><tr><th>Year</th><th>ABSL MF - RP - Growth - RP\$</th><th>ABSL MF - Direct Plan - DP@</th><th>Nifty Midcap 100 Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-31.48%</td><td>-32.52%</td><td>-30.92%</td></tr><tr><td>2018-19</td><td>-9.43%</td><td>-8.73%</td><td>-9.30%</td></tr><tr><td>2017-18</td><td>4.46%</td><td>5.38%</td><td>4.76%</td></tr><tr><td>2016-17</td><td>29.49%</td><td>30.59%</td><td>31.86%</td></tr><tr><td>2015-16</td><td>0.63%</td><td>1.85%</td><td>-0.07%</td></tr></tbody></table>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Mid Cap Fund (Inception - October 03, 2002)	-17.51	-7.10	1.58	19.38	NIFTY Midcap 100 Total Return Index	-15.59	-5.07	3.64	18.79	Aditya Birla Sun Life Mid Cap Fund - Direct Plan (Inception - January 01, 2013)	-16.76	-6.25	2.48	10.08	NIFTY Midcap 100 Total Return Index	-15.59	-5.07	3.64	8.66	Year	ABSL MF - RP - Growth - RP\$	ABSL MF - Direct Plan - DP@	Nifty Midcap 100 Index	2019-20	-31.48%	-32.52%	-30.92%	2018-19	-9.43%	-8.73%	-9.30%	2017-18	4.46%	5.38%	4.76%	2016-17	29.49%	30.59%	31.86%	2015-16	0.63%	1.85%	-0.07%	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life India GenNext Fund (Inception - August 05, 2005)</td><td>-4.02</td><td>4.02</td><td>8.14</td><td>14.98</td></tr><tr><td>S&P BSE 500 Total Return Index</td><td>-10.93</td><td>1.88</td><td>5.58</td><td>11.44</td></tr><tr><td>Aditya Birla Sun Life India GenNext Fund - Direct Plan (Inception - January 01, 2013)</td><td>-2.83</td><td>5.23</td><td>9.36</td><td>14.04</td></tr><tr><td>S&P BSE 500 Total Return Index</td><td>-10.93</td><td>1.88</td><td>5.58</td><td>9.24</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><thead><tr><th>Year</th><th>ABSL IGNF - RP - Growth - RP\$</th><th>ABSL IGNF - Direct Plan - DP@</th><th>S&P BSE 500 Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-16.40%</td><td>-15.47%</td><td>-26.41%</td></tr><tr><td>2018-19</td><td>1.77%</td><td>2.72%</td><td>2.94%</td></tr><tr><td>2017-18</td><td>9.58%</td><td>10.81%</td><td>10.13%</td></tr><tr><td>2016-17</td><td>26.60%</td><td>27.97%</td><td>22.86%</td></tr><tr><td>2015-16</td><td>0.23%</td><td>1.05%</td><td>-3.35%</td></tr></tbody></table>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life India GenNext Fund (Inception - August 05, 2005)	-4.02	4.02	8.14	14.98	S&P BSE 500 Total Return Index	-10.93	1.88	5.58	11.44	Aditya Birla Sun Life India GenNext Fund - Direct Plan (Inception - January 01, 2013)	-2.83	5.23	9.36	14.04	S&P BSE 500 Total Return Index	-10.93	1.88	5.58	9.24	Year	ABSL IGNF - RP - Growth - RP\$	ABSL IGNF - Direct Plan - DP@	S&P BSE 500 Index	2019-20	-16.40%	-15.47%	-26.41%	2018-19	1.77%	2.72%	2.94%	2017-18	9.58%	10.81%	10.13%	2016-17	26.60%	27.97%	22.86%	2015-16	0.23%	1.05%
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																																															
Aditya Birla Sun Life Mid Cap Fund (Inception - October 03, 2002)	-17.51	-7.10	1.58	19.38																																																																																															
NIFTY Midcap 100 Total Return Index	-15.59	-5.07	3.64	18.79																																																																																															
Aditya Birla Sun Life Mid Cap Fund - Direct Plan (Inception - January 01, 2013)	-16.76	-6.25	2.48	10.08																																																																																															
NIFTY Midcap 100 Total Return Index	-15.59	-5.07	3.64	8.66																																																																																															
Year	ABSL MF - RP - Growth - RP\$	ABSL MF - Direct Plan - DP@	Nifty Midcap 100 Index																																																																																																
2019-20	-31.48%	-32.52%	-30.92%																																																																																																
2018-19	-9.43%	-8.73%	-9.30%																																																																																																
2017-18	4.46%	5.38%	4.76%																																																																																																
2016-17	29.49%	30.59%	31.86%																																																																																																
2015-16	0.63%	1.85%	-0.07%																																																																																																
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																																															
Aditya Birla Sun Life India GenNext Fund (Inception - August 05, 2005)	-4.02	4.02	8.14	14.98																																																																																															
S&P BSE 500 Total Return Index	-10.93	1.88	5.58	11.44																																																																																															
Aditya Birla Sun Life India GenNext Fund - Direct Plan (Inception - January 01, 2013)	-2.83	5.23	9.36	14.04																																																																																															
S&P BSE 500 Total Return Index	-10.93	1.88	5.58	9.24																																																																																															
Year	ABSL IGNF - RP - Growth - RP\$	ABSL IGNF - Direct Plan - DP@	S&P BSE 500 Index																																																																																																
2019-20	-16.40%	-15.47%	-26.41%																																																																																																
2018-19	1.77%	2.72%	2.94%																																																																																																
2017-18	9.58%	10.81%	10.13%																																																																																																
2016-17	26.60%	27.97%	22.86%																																																																																																
2015-16	0.23%	1.05%	-3.35%																																																																																																
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details																																																																																															
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 1.96% (Reg) 1.32% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 2.54% (Reg) 1.29% (Dir) Refer page 77 for further details																																																																																															

Name(s) of the Scheme(s)	Aditya Birla Sun Life Focused Equity Fund	Aditya Birla Sun Life Dividend Yield Fund																											
Type of Scheme	An Open ended Large cap Equity Scheme investing in maximum 30 stocks	An open ended equity scheme predominantly investing in dividend yielding stocks																											
Investment Objective	The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 30 companies with long term sustainable competitive advantage and growth potential.	The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.																											
Inception Date	October 24, 2005	February 26, 2003																											
No. of Folios & AUM (As on June 30, 2020)	Folios: 2,94,028 AUM in Crs: ₹ 3,809.63	Folios: 64,298 AUM in Crs: ₹ 632.68																											
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table> <tr> <th colspan="3">(% age of investible corpus)</th></tr> <tr> <th>Instrument</th><th>Normal Allocation</th><th>Risk Profile</th></tr> <tr> <td>Equity and Equity related Securities (max 30 companies)</td><td>65%-100%</td><td>Medium to High</td></tr> <tr> <td>Debt / Money market instruments</td><td>0-35%</td><td>Low to Medium</td></tr> </table> <p>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. 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.</p> <p>If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending subject to a maximum of 20%, in aggregate, of the net assets of the scheme and in case of a single intermediary. There can be temporary illiquidity of the securities that are lent out and the Fund may not be able to sell such lent-out securities, resulting in an opportunity loss. In case of a default by counterparty, the loss to the fund can be equivalent to the securities lent.</p> <p>The scheme may invest upto 25% of its net assets in ADRs/GDRs and equities of listed overseas 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 the investment restrictions specified by SEBI / RBI from time to time.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% age of investible corpus)			Instrument	Normal Allocation	Risk Profile	Equity and Equity related Securities (max 30 companies)	65%-100%	Medium to High	Debt / Money market instruments	0-35%	Low to Medium	<p>The scheme would invest in primarily in equity stocks that have a relatively high dividend yield (i.e. dividend paid in the previous year divided by the current market price), at the point of investment. The Scheme is defining dividend yield as 'high' if it is greater than the dividend yield of Nifty last released / published by NSE.</p> <p>The following table provides the asset allocation (as a % of Net Assets) of the portfolio under normal circumstances:</p> <table> <tr> <th colspan="3">(% of Net Assets)</th></tr> <tr> <th>Instrument</th><th>Asset Allocation</th><th>Risk Profile</th></tr> <tr> <td>'High' Dividend Yield Equity and Equity Related Instruments</td><td>65 - 100%</td><td>High</td></tr> <tr> <td>Other Equity and Equity Related Instruments</td><td>0 - 35%</td><td>High</td></tr> <tr> <td>Debt and Money Market Instruments</td><td>0 - 20%</td><td>Low</td></tr> </table> <p>Considering the inherent characteristics of the scheme, equity positions would have to built-up gradually and also sold off gradually. This would necessarily entail having large cash position before the portfolio is fully invested and during periods when equity positions are being sold off to book profits/losses or to meet redemption needs.</p> <p>While the bulk of investments would be in high dividend yielding stocks, the scheme may, from time to time, in order to encash on certain opportunities, invest in 'special situations' like share buy-backs, delisting opportunities or during mergers and acquisitions. These 'special situations' entail very low risk, and at the same time have a good potential to boost returns. However, the Fund Manager expects such opportunities to be rare.</p> <p>Under normal circumstances, when the portfolio is fully invested, asset allocation towards cash & money market instruments would not exceed 10% of the portfolio.</p> <p>The above percentages would be adhered to at the point of investment in a stock. The portfolio would be reviewed quarterly to address any deviations from the aforementioned allocations due to market changes.</p> <p>The scheme may also invest upto 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% of Net Assets)			Instrument	Asset Allocation	Risk Profile	'High' Dividend Yield Equity and Equity Related Instruments	65 - 100%	High	Other Equity and Equity Related Instruments	0 - 35%	High	Debt and Money Market Instruments	0 - 20%	Low
(% age of investible corpus)																													
Instrument	Normal Allocation	Risk Profile																											
Equity and Equity related Securities (max 30 companies)	65%-100%	Medium to High																											
Debt / Money market instruments	0-35%	Low to Medium																											
(% of Net Assets)																													
Instrument	Asset Allocation	Risk Profile																											
'High' Dividend Yield Equity and Equity Related Instruments	65 - 100%	High																											
Other Equity and Equity Related Instruments	0 - 35%	High																											
Debt and Money Market Instruments	0 - 20%	Low																											
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																												
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																												
Plans/Options	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <p>(1) Growth Option and</p> <p>(2) Dividend Option (Payout / Reinvestment / Sweep Facility)</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>	<p>Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(1) Growth Option and</p> <p>(2) Dividend Option (Payout / Reinvestment / Sweep Facility)</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>																											

Name(s) of the Scheme(s)	Aditya Birla Sun Life Focused Equity Fund			Aditya Birla Sun Life Dividend Yield Fund		
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.		
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official			points of acceptance of Aditya Birla Sun Life Mutual Fund.		
Benchmark Index	Nifty 50 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			Nifty Dividend Opportunities 50 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.		
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.					
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure
	Mr. Mahesh Patil	July 29, 2010	9.82 years	Mr. Vineet Maloo	January 16, 2014	6.35 years
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited		
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.		
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	
	Aditya Birla Sun Life Focused Equity Fund (Inception - October 24, 2005)	-10.49	0.89	4.92	12.22	
	NIFTY 50 Total Return Index	-11.51	3.95	5.55	11.79	
	Aditya Birla Sun Life Focused Equity Fund - Direct Plan (Inception - January 01, 2013)	-9.70	1.92	6.03	11.19	
	NIFTY 50 Total Return Index	-11.51	3.95	5.55	8.93	
	Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any					
	II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)					
						
	Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.					
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: - For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. - For redemption / switch-out of units after 365 days from the date of allotment: Nil. Refer page 77 for further details		
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 1.93% (Reg) 1.27% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 2.34% (Reg) 1.49% (Dir) Refer page 77 for further details		
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details					

Name(s) of the Scheme(s)	Aditya Birla Sun Life Digital India Fund	Aditya Birla Sun Life Infrastructure Fund																												
Type of Scheme	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors.	An open ended equity scheme investing in Infrastructure sector																												
Investment Objective	The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.	The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.																												
Inception Date	January 15, 2000	March 17, 2006																												
No. of Folios & AUM (As on June 30, 2020)	Folios: 57,428 AUM in Crs: ₹ 413.64	Folios: 60,658 AUM in Crs: ₹ 366.63																												
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table><tr><th colspan="3">(% of net assets)</th></tr><tr><th>Instrument</th><th>Asset Allocation</th><th>Allocation Range</th></tr><tr><td>Equity & Equity Related Instruments</td><td>100%</td><td>80% - 100%</td></tr><tr><td>Debt & Money Markets instruments (including securitised debt)</td><td>0%</td><td>0% - 20%</td></tr></table> <p>The Fund Manager will review the portfolio for adherence with the above asset allocation patterns and rebalance them within 30 days to conform to the above limits. From time to time it is possible that the portfolios may hold cash.</p> <p>The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions. The Scheme also intends to participate in derivatives trading within the equity component of their portfolios. The scheme intends to use derivatives instruments like options on stocks and stock indices, interest rate swaps, forward rate agreements or such other derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging, portfolio balancing and other permitted usages as provided under the regulations and guidelines. The value of derivative contracts outstanding will be limited to 50% of net assets of the scheme. 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 scheme may invest upto 25% of its net assets in ADRs/GDRs and equities of listed overseas 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 the investment restrictions specified by SEBI / RBI from time to time. The Scheme also reserve the right to invest in newer investment products subject to approval of the Trustee Company and in compliance with the applicable SEBI Regulations. Investments may be made in listed or unlisted instruments. Listed securities may be listed on any of the recognised Indian stock exchanges including the National Stock Exchange and the Over the Counter Exchange of India ("OTCEI") Investments may be made as secondary market purchases, initial public offers, private placements, negotiated investments, rights offers, etc. The Mutual Fund under each Scheme may invest in non-publicly offered debt securities (including convertible securities). The portfolio invested in each type of security will vary in accordance with economic conditions, the general level of stock prices, interest rates and other relevant considerations, including the risks associated with each investment. The Scheme will, in order to reduce the risks associated with any one security, utilise a variety of investments, performance will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.</p> <p>Not more than 5% of the net assets of each Scheme may be invested in equity and equity-related securities that are not listed on any stock exchange (including the OTCEI). Any such investments will only be made if the Asset Management Company believes that such securities may be listed within a two-year period. This policy, however, is not applicable to each Scheme's acquisition of equity and equity-related securities in initial public offerings that at the time of acquisition are not yet either listed or quoted on any stock exchange, but pursuant to the terms of such initial public offering will be so listed. The Mutual Fund under each Scheme, will not invest more than 10% of its net assets in the debt (including non-publicly offered debt securities) and money market securities of any one issuer excluding call money. Upto 5% of the net assets of each scheme may be invested in unlisted equity and equity-related securities as stated in the previous paragraph. Further, since a significant section of the debt market consists of non- publicly offered debt securities, each Scheme could invest upto 20% of its net assets (i.e. its entire allocation to debt and money market securities) in non-publicly offered debt securities. In accordance with the proviso to clause 10 of the Schedule VII to SEBI Regulations, the scrip wise limit of 10% is not applicable for investments in case of sector specific schemes. The upper ceiling on investments in case of the schemes shall be the weightage of the scrip in respective benchmark index or 10% of the NAV of the scheme whichever is higher. Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% of net assets)			Instrument	Asset Allocation	Allocation Range	Equity & Equity Related Instruments	100%	80% - 100%	Debt & Money Markets instruments (including securitised debt)	0%	0% - 20%	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table><tr><th colspan="4">(% age of investible corpus)</th></tr><tr><th>Instrument</th><th>Range</th><th>Normal Allocation</th><th>Risk Profile</th></tr><tr><td>Equity and Equity related Instruments</td><td>80%-100%</td><td>90%</td><td>Medium to High</td></tr><tr><td>Money Market Instruments</td><td>0%-20%</td><td>10%</td><td>Low to Medium</td></tr></table> <ul style="list-style-type: none">The scheme may also invest in derivative instruments upto 50% of the net assets of the scheme for the purpose of hedging and portfolio balancing and other uses as may be permitted by SEBI. 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.If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending subject to a maximum of 25%, in aggregate, of the net assets of the scheme and in case of a single intermediary. There can be temporary illiquidity of the securities that are lent out and the Scheme may not be able to sell such lent-out securities, resulting in an opportunity loss. In case of a default by counterparty, the loss to the Scheme can be equivalent to the securities lent.The scheme may invest upto 25% of its net assets in ADRs/GDRs and equities of listed overseas 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 the investment restrictions specified by SEBI / RBI from time to time. <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	(% age of investible corpus)				Instrument	Range	Normal Allocation	Risk Profile	Equity and Equity related Instruments	80%-100%	90%	Medium to High	Money Market Instruments	0%-20%	10%	Low to Medium
(% of net assets)																														
Instrument	Asset Allocation	Allocation Range																												
Equity & Equity Related Instruments	100%	80% - 100%																												
Debt & Money Markets instruments (including securitised debt)	0%	0% - 20%																												
(% age of investible corpus)																														
Instrument	Range	Normal Allocation	Risk Profile																											
Equity and Equity related Instruments	80%-100%	90%	Medium to High																											
Money Market Instruments	0%-20%	10%	Low to Medium																											

Name(s) of the Scheme(s)	Aditya Birla Sun Life Digital India Fund			Aditya Birla Sun Life Infrastructure Fund																																															
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																																		
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																																		
Plans/Options	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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.			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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.																																															
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.																																															
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																		
Benchmark Index	S&P BSE Teck TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			Nifty Infrastructure TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																															
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																		
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																													
	Mr. Kunal Sangoi	January 16, 2014	6.29 years	Mr. Vineet Maloo	May 23, 2016	4 years																																													
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																															
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																															
	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Digital India Fund (Inception - January 15, 2000)</td><td>3.02</td><td>15.01</td><td>10.44</td><td>8.59</td></tr><tr><td>S&P BSE Teck Total Return Index</td><td>0.49</td><td>13.11</td><td>6.96</td><td></td></tr><tr><td>Aditya Birla Sun Life Digital India Fund - Direct Plan (Inception - January 01, 2013)</td><td>3.94</td><td>16.09</td><td>11.34</td><td>16.58</td></tr><tr><td>S&P BSE Teck Total Return Index</td><td>0.49</td><td>13.11</td><td>6.96</td><td>13.09</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> 	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Digital India Fund (Inception - January 15, 2000)	3.02	15.01	10.44	8.59	S&P BSE Teck Total Return Index	0.49	13.11	6.96		Aditya Birla Sun Life Digital India Fund - Direct Plan (Inception - January 01, 2013)	3.94	16.09	11.34	16.58	S&P BSE Teck Total Return Index	0.49	13.11	6.96	13.09	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Infrastructure Fund (Inception - March 17, 2006)</td><td>-22.80</td><td>-8.49</td><td>-0.70</td><td>6.70</td></tr><tr><td>NIFTY Infrastructure Total Return Index</td><td>-8.20</td><td>0.05</td><td>0.20</td><td>2.56</td></tr><tr><td>Aditya Birla Sun Life Infrastructure Fund - Direct Plan (Inception - January 01, 2013)</td><td>-22.22</td><td>-7.73</td><td>-</td><td>0.11</td></tr><tr><td>NIFTY Infrastructure Total Return Index</td><td>-8.20</td><td>0.05</td><td>-</td><td>3.55</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> 	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Infrastructure Fund (Inception - March 17, 2006)	-22.80	-8.49	-0.70	6.70	NIFTY Infrastructure Total Return Index	-8.20	0.05	0.20	2.56	Aditya Birla Sun Life Infrastructure Fund - Direct Plan (Inception - January 01, 2013)	-22.22	-7.73	-	0.11	NIFTY Infrastructure Total Return Index	-8.20	0.05	-
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																															
Aditya Birla Sun Life Digital India Fund (Inception - January 15, 2000)	3.02	15.01	10.44	8.59																																															
S&P BSE Teck Total Return Index	0.49	13.11	6.96																																																
Aditya Birla Sun Life Digital India Fund - Direct Plan (Inception - January 01, 2013)	3.94	16.09	11.34	16.58																																															
S&P BSE Teck Total Return Index	0.49	13.11	6.96	13.09																																															
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																															
Aditya Birla Sun Life Infrastructure Fund (Inception - March 17, 2006)	-22.80	-8.49	-0.70	6.70																																															
NIFTY Infrastructure Total Return Index	-8.20	0.05	0.20	2.56																																															
Aditya Birla Sun Life Infrastructure Fund - Direct Plan (Inception - January 01, 2013)	-22.22	-7.73	-	0.11																																															
NIFTY Infrastructure Total Return Index	-8.20	0.05	-	3.55																																															
<p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>																																																			
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details																																															
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 2.52% (Reg) 1.67% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 2.41% (Reg) 1.91% (Dir) Refer page 77 for further details																																															
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																		

Name(s) of the Scheme(s)	Aditya Birla Sun Life International Equity Fund (Plan A and Plan B)																				
Type of Scheme	Plan A: An open ended equity scheme following international theme by investing predominantly in Global Equities. Plan B: An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities.																				
Investment Objective	Plan A: Aditya Birla Sun Life International Equity Fund - Plan A seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets. Plan B: Aditya Birla Sun Life International Equity Fund - Plan B seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.																				
Inception Date	October 31, 2007																				
No. of Folios & AUM (As on June 30, 2020)	Plan A: Folios: 10,819 AUM in Crs: ₹ 82.12	Plan B: Folios: 23,585 AUM in Crs: ₹ 69.00																			
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation pattern of the scheme shall be as under:</div> <div>(i) Plan A:</div> <div>(% age of investible corpus)</div> <table><tr><th>Instrument</th><th>Risk Profile</th><th>Range</th></tr><tr><td>Equity and Equity related Instruments* (Investment in foreign equity securities as permitted by SEBI/RBI)</td><td>Medium to High</td><td>90%-100%</td></tr><tr><td>Fixed Income Securities (including Money Market Instruments)**</td><td>Low to medium</td><td>0%-10%</td></tr></table> <div>*Equity securities of overseas companies listed on recognized stock exchanges overseas and ADRs/GDRs issued by Indian Companies in accordance with SEBI guidelines issued from time to time.</div> <div>** Investment in Securitised Debt papers may be made upto 5% of the Plan.</div> <div><ul style="list-style-type: none">Plan A may also invest a certain portion of its corpus in Indian fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.Plan A does not intend to invest in units of overseas mutual fund.Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the fund manager will consider all relevant risk before making any investment in Foreign Equity Securities.</div> <div>(ii) Plan B</div> <div>(% age of investible corpus)</div> <table><tr><th>Instrument</th><th>Risk Profile</th><th>Range</th></tr><tr><td>Equity and Equity related Instruments* (Investment in Indian equity and equity related securities - 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI - 25%-35%)</td><td>Medium to High</td><td>90%-100%</td></tr><tr><td>Fixed Income Securities (including Money Market Instruments)**</td><td>Low to medium</td><td>0%-10%</td></tr></table> <div>* Equity and Equity related instruments include convertible debentures, equity warrants, convertible preference shares, etc. for domestic markets. Equity securities of overseas companies listed on recognized stock exchanges overseas, and ADRs/GDRs issued by Indian Companies in accordance with SEBI guidelines issued from time to time.</div> <div>** Investment in Securitised Debt papers may be made upto 5% of the Plan.</div> <div><ul style="list-style-type: none">Plan B may also invest upto 50% of the net assets in equity derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing.Plan B does not intend to invest in units of overseas mutual fund.The Fund Manager will apply following limits, for Stock Lending under Plan B of the Scheme:<ul style="list-style-type: none">Not more than 25% of the net assets of Plan B can generally be deployed in Stock Lending.Not more than 5% of the net assets of Plan B can generally be deployed in Stock Lending to any single counter party.Investments in Foreign Equity Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time. Further, the fund manager will consider all relevant risk before making any investment in Foreign Equity Securities.</div>			Instrument	Risk Profile	Range	Equity and Equity related Instruments* (Investment in foreign equity securities as permitted by SEBI/RBI)	Medium to High	90%-100%	Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%	Instrument	Risk Profile	Range	Equity and Equity related Instruments* (Investment in Indian equity and equity related securities - 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI - 25%-35%)	Medium to High	90%-100%	Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%
Instrument	Risk Profile	Range																			
Equity and Equity related Instruments* (Investment in foreign equity securities as permitted by SEBI/RBI)	Medium to High	90%-100%																			
Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%																			
Instrument	Risk Profile	Range																			
Equity and Equity related Instruments* (Investment in Indian equity and equity related securities - 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI - 25%-35%)	Medium to High	90%-100%																			
Fixed Income Securities (including Money Market Instruments)**	Low to medium	0%-10%																			
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																				
Plans/Options	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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.																				
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: Growth Option (Reinvestment facility). In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Payout and Re-investment Facility, the same shall be considered as Re-investment and processed accordingly For details on Default Plan please refer Page No. 76.																				
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																				
Benchmark Index	Plan A: S&P Global 1200 TRI Plan B: Customised Index (A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 TRI to the extent of 35% of Portfolio.) The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																				
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																				
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager Mr. Vineet Maloo	Managing Since Since Inception	Tenure 12.56 years																		
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited																				

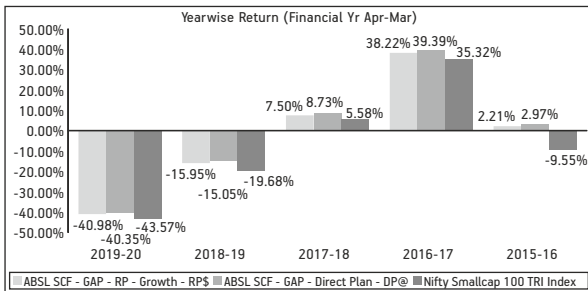
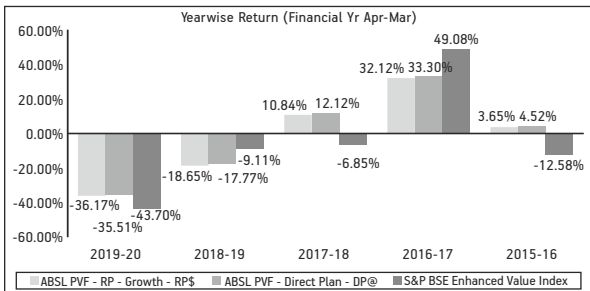
55

Name(s) of the Scheme(s)	Aditya Birla Sun Life International Equity Fund (Plan A and Plan B)																												
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																												
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																								
	Aditya Birla Sun Life International Equity Fund - Plan A (Inception - October 31, 2007)	9.78	11.57	6.51	6.86																								
	S&P Global 1200 Index	12.95	12.82	11.27	10.04																								
	Aditya Birla Sun Life International Equity Fund - Plan A - Direct Plan (Inception - January 01, 2013)	10.33	12.12	7.04	9.85																								
	S&P Global 1200 Index	12.95	12.82	11.27	14.20																								
<p>Note: Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p> <p>For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>																													
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)																													
<table border="1"><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Financial Year</th><th>ABSL IEF - Plan A - RP - Growth - RP\$</th><th>ABSL IEF - Plan A - Direct Plan - DP@</th><th>S&P Global 1200 Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-5.45%</td><td>-5.40%</td><td>-5.06%</td></tr><tr><td>2018-19</td><td>8.30%</td><td>8.80%</td><td>7.09%</td></tr><tr><td>2017-18</td><td>14.46%</td><td>15.00%</td><td>13.46%</td></tr><tr><td>2016-17</td><td>1.47%</td><td>1.95%</td><td>11.51%</td></tr><tr><td>2015-16</td><td>-8.52%</td><td>-8.12%</td><td>-1.68%</td></tr></tbody></table>						Financial Year	ABSL IEF - Plan A - RP - Growth - RP\$	ABSL IEF - Plan A - Direct Plan - DP@	S&P Global 1200 Index	2019-20	-5.45%	-5.40%	-5.06%	2018-19	8.30%	8.80%	7.09%	2017-18	14.46%	15.00%	13.46%	2016-17	1.47%	1.95%	11.51%	2015-16	-8.52%	-8.12%	-1.68%
Financial Year	ABSL IEF - Plan A - RP - Growth - RP\$	ABSL IEF - Plan A - Direct Plan - DP@	S&P Global 1200 Index																										
2019-20	-5.45%	-5.40%	-5.06%																										
2018-19	8.30%	8.80%	7.09%																										
2017-18	14.46%	15.00%	13.46%																										
2016-17	1.47%	1.95%	11.51%																										
2015-16	-8.52%	-8.12%	-1.68%																										
<p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>																													
I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																													
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																									
Aditya Birla Sun Life International Equity Fund - Plan B (Inception - October 31, 2007)	-10.37	-1.27	2.95	3.98																									
Customised Index^	-3.86	4.61	5.90	5.66																									
Aditya Birla Sun Life International Equity Fund - Plan B - Direct Plan (Inception - January 01, 2013)	-10.05	-0.81	3.45	6.76																									
Customised Index^	-3.86	4.61	5.90	9.17																									
<p>^A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of Portfolio.</p> <p>Note: Past performance may or may not be sustained in future.</p> <p>*Absolute Returns</p> <p>For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>																													
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)																													
<table border="1"><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><thead><tr><th>Financial Year</th><th>ABSL IEF - Plan B - RP - Growth - RP\$</th><th>ABSL IEF - Plan B - Direct Plan - DP@</th><th>Customised Index^</th></tr></thead><tbody><tr><td>2019-20</td><td>-26.18%</td><td>-25.94%</td><td>-18.41%</td></tr><tr><td>2018-19</td><td>0.42%</td><td>6.15%</td><td>-0.06%</td></tr><tr><td>2017-18</td><td>7.05%</td><td>7.59%</td><td>11.32%</td></tr><tr><td>2016-17</td><td>19.07%</td><td>19.68%</td><td>18.27%</td></tr><tr><td>2015-16</td><td>-4.33%</td><td>-3.92%</td><td>-2.48%</td></tr></tbody></table>						Financial Year	ABSL IEF - Plan B - RP - Growth - RP\$	ABSL IEF - Plan B - Direct Plan - DP@	Customised Index^	2019-20	-26.18%	-25.94%	-18.41%	2018-19	0.42%	6.15%	-0.06%	2017-18	7.05%	7.59%	11.32%	2016-17	19.07%	19.68%	18.27%	2015-16	-4.33%	-3.92%	-2.48%
Financial Year	ABSL IEF - Plan B - RP - Growth - RP\$	ABSL IEF - Plan B - Direct Plan - DP@	Customised Index^																										
2019-20	-26.18%	-25.94%	-18.41%																										
2018-19	0.42%	6.15%	-0.06%																										
2017-18	7.05%	7.59%	11.32%																										
2016-17	19.07%	19.68%	18.27%																										
2015-16	-4.33%	-3.92%	-2.48%																										
<p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>																													
Expenses of the Scheme:																													
(i) Load Structure																													
Entry Load: Nil																													
Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil																													
Refer page 77 for further details																													
(ii) Recurring expenses [% of daily Net assets]																													
Actual (unaudited) expenses for the financial year 2020:																													
Plan A: 2.58% (Reg); 2.23% (Dir)																													
Plan B: 2.58% (Reg); 2.23% (Dir)																													
Refer page 77 for further details																													
Scheme Portfolio Holdings & Portfolio Turnover Ratio																													
Refer page 89 for further details																													

Name(s) of the Scheme(s)	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	Aditya Birla Sun Life Arbitrage Fund																																																
Type of Scheme	An open ended equity scheme following the global agriculture theme.	An open ended scheme investing in arbitrage opportunities																																																
Investment Objective	The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.	The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Future).																																																
Inception Date	November 07, 2008	July 24, 2009																																																
No. of Folios & AUM (As on June 30, 2020)	Folios: 1,665 AUM in Crs: ₹ 6.13	Folios: 14,274 AUM in Crs: ₹ 4,371.60																																																
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation pattern shall be as under: (% age of investible corpus)</p> <table> <tr> <th>Instrument</th><th>Risk Profile</th><th>Range</th></tr> <tr> <td>Equities & Equity Linked Instruments</td><td>Medium to High</td><td>80% - 100%</td></tr> <tr> <td>- Overseas securities</td><td>Medium to High</td><td>65% - 100%</td></tr> <tr> <td>- Indian securities</td><td>Medium to High</td><td>0% - 35%</td></tr> <tr> <td>- Overseas Equity Mutual Funds</td><td>Medium to High</td><td>0% - 35%</td></tr> <tr> <td>Debt Securities and Money market instruments</td><td>Low to Medium</td><td>0% - 20%</td></tr> </table> <p>The scheme may invest in Foreign Securities (companies / funds investing in companies) in accordance with guidelines as stipulated by SEBI from time to time upto 100% of its Net Assets.</p> <p>The Scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing.</p> <p>The investments in Securitised Debt papers may be made upto 20% of the Net Assets of the scheme.</p> <p>The fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. The Fund Manager will apply following limits, for Stock Lending:</p> <ol style="list-style-type: none"> Not more than 25% of the net assets of the Scheme can generally be deployed in Stock Lending. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party. <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	Instrument	Risk Profile	Range	Equities & Equity Linked Instruments	Medium to High	80% - 100%	- Overseas securities	Medium to High	65% - 100%	- Indian securities	Medium to High	0% - 35%	- Overseas Equity Mutual Funds	Medium to High	0% - 35%	Debt Securities and Money market instruments	Low to Medium	0% - 20%	<p>Under normal circumstances, the asset allocation pattern for Aditya Birla Sun Life Arbitrage Fund shall be as under: (% age of investible corpus) at the time of investments</p> <table> <tr> <th>Instruments</th><th>Risk profile</th><th>Range</th></tr> <tr> <td>Equities and Equity Linked instruments</td><td>Medium to high</td><td>65-90%</td></tr> <tr> <td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options</td><td>Medium to high</td><td>65-90%</td></tr> <tr> <td>Debt securities and Money Market Instruments (including securitised debt)</td><td>Low to medium</td><td>10-25%</td></tr> <tr> <td>Units issued by REITs & InvITs</td><td>Medium to high</td><td>0-10%</td></tr> </table> <p>To enhance the portfolio returns, the fund may take directional equity exposure of upto 10% of the corpus in equity and equity related securities.</p> <p>However, where the scheme has no opportunities in the Equity and derivative market, we expect the asset allocation to be as follows:</p> <p>(% age of investible corpus) at the time of investments</p> <table> <tr> <th>Instruments</th><th>Risk profile</th><th>Range</th></tr> <tr> <td>Equities and Equity Linked instruments</td><td>Medium to high</td><td>0-65%</td></tr> <tr> <td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options</td><td>Medium to high</td><td>0-65%</td></tr> <tr> <td>Debt securities and Money Market Instruments</td><td>Low to medium</td><td>35-90%</td></tr> <tr> <td>Units issued by REITs & InvITs</td><td>Medium to high</td><td>0-10%</td></tr> </table> <p>To enhance the portfolio returns, the fund may take directional equity exposure of upto 10% of the corpus in equity and equity related securities.</p> <p>The exposure to derivatives taken against the underlying equity investments should not be considered for calculating the total asset allocation.</p> <ul style="list-style-type: none"> The margin money deployed would be included in the Money Market/Debt category. The scheme may invest in Foreign Securities in accordance with guidelines as stipulated by SEBI from time to time upto 35% of its Net Assets. The investments in Securitised Debt papers may be made upto 35% of the Net Assets of the scheme. The Fund Manager will apply following limits, for Stock Lending: <ol style="list-style-type: none"> Not more than 25% of the net assets of the Scheme can generally be deployed in Stock Lending. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party. <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>Subject to the 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.</p> <p>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 Regulations.</p>	Instruments	Risk profile	Range	Equities and Equity Linked instruments	Medium to high	65-90%	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	Medium to high	65-90%	Debt securities and Money Market Instruments (including securitised debt)	Low to medium	10-25%	Units issued by REITs & InvITs	Medium to high	0-10%	Instruments	Risk profile	Range	Equities and Equity Linked instruments	Medium to high	0-65%	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	Medium to high	0-65%	Debt securities and Money Market Instruments	Low to medium	35-90%	Units issued by REITs & InvITs	Medium to high	0-10%
Instrument	Risk Profile	Range																																																
Equities & Equity Linked Instruments	Medium to High	80% - 100%																																																
- Overseas securities	Medium to High	65% - 100%																																																
- Indian securities	Medium to High	0% - 35%																																																
- Overseas Equity Mutual Funds	Medium to High	0% - 35%																																																
Debt Securities and Money market instruments	Low to Medium	0% - 20%																																																
Instruments	Risk profile	Range																																																
Equities and Equity Linked instruments	Medium to high	65-90%																																																
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	Medium to high	65-90%																																																
Debt securities and Money Market Instruments (including securitised debt)	Low to medium	10-25%																																																
Units issued by REITs & InvITs	Medium to high	0-10%																																																
Instruments	Risk profile	Range																																																
Equities and Equity Linked instruments	Medium to high	0-65%																																																
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options	Medium to high	0-65%																																																
Debt securities and Money Market Instruments	Low to medium	35-90%																																																
Units issued by REITs & InvITs	Medium to high	0-10%																																																
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																																	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																																	
Plans/Options	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <ol style="list-style-type: none"> Growth Option and Dividend Option (Payout / Reinvestment / Sweep Facility) <p>**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. For further details on Direct Plan, please refer page 75.</p>	<p>Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <ol style="list-style-type: none"> Growth Option and Dividend Option (Payout / Reinvestment / Sweep Facility) <p>**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. For further details on Direct Plan, please refer page 75.</p>																																																
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<p>Default Option/Sub-Option: Dividend Option (Reinvestment facility).</p> <p>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.</p> <p>For details on Default Plan please refer Page No. 76.</p>	<p>Default Option/Sub-Option: Dividend Option (Reinvestment facility).</p> <p>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.</p> <p>For details on Default Plan please refer Page No. 76.</p>																																																

Name(s) of the Scheme(s)	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan			Aditya Birla Sun Life Arbitrage Fund																																																																																															
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																																																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																																																																		
Benchmark Index	S&P Global Agribusiness TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			Nifty 50 Arbitrage TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																																																															
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																																																																		
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																																																																													
	Mr. Milind Bafna	August 26, 2015	4.74 years	Mr. Lovelish Solanki	December 15, 2014	5.38 years																																																																																													
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																																																															
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																																																															
	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (Inception - November 07, 2008)</td><td>-15.32</td><td>-1.67</td><td>-1.49</td><td>6.13</td></tr><tr><td>S&P Global Agribusiness Index</td><td>-7.40</td><td>3.64</td><td>3.12</td><td>12.94</td></tr><tr><td>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan - Direct Plan (Inception - January 01, 2013)</td><td>-14.99</td><td>-1.30</td><td>-1.09</td><td>2.04</td></tr><tr><td>S&P Global Agribusiness Index</td><td>-7.40</td><td>3.64</td><td>3.12</td><td>7.19</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><thead><tr><th>Year</th><th>ABSL CEF - GAP - RP - Growth - RP\$</th><th>ABSL CEF - GAP - Direct Plan - DP@</th><th>S&P Global Agribusiness Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-24.54%</td><td>-24.30%</td><td>-15.51%</td></tr><tr><td>2018-19</td><td>-2.50%</td><td>-2.17%</td><td>3.72%</td></tr><tr><td>2017-18</td><td>4.63%</td><td>4.99%</td><td>8.28%</td></tr><tr><td>2016-17</td><td>2.47%</td><td>2.90%</td><td>4.75%</td></tr><tr><td>2015-16</td><td>-4.57%</td><td>-4.43%</td><td>-4.27%</td></tr></tbody></table>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (Inception - November 07, 2008)	-15.32	-1.67	-1.49	6.13	S&P Global Agribusiness Index	-7.40	3.64	3.12	12.94	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan - Direct Plan (Inception - January 01, 2013)	-14.99	-1.30	-1.09	2.04	S&P Global Agribusiness Index	-7.40	3.64	3.12	7.19	Year	ABSL CEF - GAP - RP - Growth - RP\$	ABSL CEF - GAP - Direct Plan - DP@	S&P Global Agribusiness Index	2019-20	-24.54%	-24.30%	-15.51%	2018-19	-2.50%	-2.17%	3.72%	2017-18	4.63%	4.99%	8.28%	2016-17	2.47%	2.90%	4.75%	2015-16	-4.57%	-4.43%	-4.27%	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Arbitrage Fund (Inception - July 24, 2009)</td><td>5.69</td><td>5.95</td><td>6.01</td><td>6.71</td></tr><tr><td>NIFTY 50 Arbitrage Index</td><td>4.30</td><td>4.93</td><td>5.30</td><td></td></tr><tr><td>Aditya Birla Sun Life Arbitrage Fund - Direct Plan (Inception - January 01, 2013)</td><td>6.30</td><td>6.59</td><td>6.65</td><td>7.56</td></tr><tr><td>NIFTY 50 Arbitrage Index</td><td>4.30</td><td>4.93</td><td>5.30</td><td>6.38</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><thead><tr><th>Year</th><th>ABSL AF - RP - Growth - RP\$</th><th>ABSL AF - Direct Plan - DP@</th><th>Nifty 50 Arbitrage Index</th></tr></thead><tbody><tr><td>2019-20</td><td>5.56%</td><td>6.13%</td><td>5.30%</td></tr><tr><td>2018-19</td><td>5.51%</td><td>6.10%</td><td>5.09%</td></tr><tr><td>2017-18</td><td>5.54%</td><td>6.15%</td><td>4.14%</td></tr><tr><td>2016-17</td><td>5.89%</td><td>6.51%</td><td>5.46%</td></tr><tr><td>2015-16</td><td>6.12%</td><td>6.69%</td><td>5.92%</td></tr></tbody></table>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Arbitrage Fund (Inception - July 24, 2009)	5.69	5.95	6.01	6.71	NIFTY 50 Arbitrage Index	4.30	4.93	5.30		Aditya Birla Sun Life Arbitrage Fund - Direct Plan (Inception - January 01, 2013)	6.30	6.59	6.65	7.56	NIFTY 50 Arbitrage Index	4.30	4.93	5.30	6.38	Year	ABSL AF - RP - Growth - RP\$	ABSL AF - Direct Plan - DP@	Nifty 50 Arbitrage Index	2019-20	5.56%	6.13%	5.30%	2018-19	5.51%	6.10%	5.09%	2017-18	5.54%	6.15%	4.14%	2016-17	5.89%	6.51%	5.46%	2015-16	6.12%	6.69%
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																																															
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (Inception - November 07, 2008)	-15.32	-1.67	-1.49	6.13																																																																																															
S&P Global Agribusiness Index	-7.40	3.64	3.12	12.94																																																																																															
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan - Direct Plan (Inception - January 01, 2013)	-14.99	-1.30	-1.09	2.04																																																																																															
S&P Global Agribusiness Index	-7.40	3.64	3.12	7.19																																																																																															
Year	ABSL CEF - GAP - RP - Growth - RP\$	ABSL CEF - GAP - Direct Plan - DP@	S&P Global Agribusiness Index																																																																																																
2019-20	-24.54%	-24.30%	-15.51%																																																																																																
2018-19	-2.50%	-2.17%	3.72%																																																																																																
2017-18	4.63%	4.99%	8.28%																																																																																																
2016-17	2.47%	2.90%	4.75%																																																																																																
2015-16	-4.57%	-4.43%	-4.27%																																																																																																
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																																															
Aditya Birla Sun Life Arbitrage Fund (Inception - July 24, 2009)	5.69	5.95	6.01	6.71																																																																																															
NIFTY 50 Arbitrage Index	4.30	4.93	5.30																																																																																																
Aditya Birla Sun Life Arbitrage Fund - Direct Plan (Inception - January 01, 2013)	6.30	6.59	6.65	7.56																																																																																															
NIFTY 50 Arbitrage Index	4.30	4.93	5.30	6.38																																																																																															
Year	ABSL AF - RP - Growth - RP\$	ABSL AF - Direct Plan - DP@	Nifty 50 Arbitrage Index																																																																																																
2019-20	5.56%	6.13%	5.30%																																																																																																
2018-19	5.51%	6.10%	5.09%																																																																																																
2017-18	5.54%	6.15%	4.14%																																																																																																
2016-17	5.89%	6.51%	5.46%																																																																																																
2015-16	6.12%	6.69%	5.92%																																																																																																
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil Refer page 77 for further details																																																																																															
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 1.65% (Reg) 1.30% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 0.90% (Reg) 0.32% (Dir) Refer page 77 for further details																																																																																															
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																																																																		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Small Cap Fund	Aditya Birla Sun Life Pure Value Fund																																								
Type of Scheme	An open ended equity scheme predominantly investing in small cap stocks.	An open ended Equity scheme following a value investment strategy																																								
Investment Objective	The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of Small cap companies.	The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.																																								
Inception Date	May 31, 2007	March 27, 2008																																								
No. of Folios & AUM (As on June 30, 2020)	Folios: 2,94,691 AUM in Crs: ₹ 1,811.40	Folios: 4,43,261 AUM in Crs: ₹ 3,393.88																																								
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table><tr><th colspan="4">(% age of investible corpus at the time of investments)</th></tr><tr><th rowspan="2">Instrument</th><th rowspan="2">Risk Profile</th><th colspan="2">Indicative Allocation</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and Equity Linked of small cap companies</td><td>Medium to High</td><td>65%</td><td>100%</td></tr><tr><td>Equity and related instruments of Companies other than small Cap</td><td>Medium to High</td><td>0%</td><td>35%</td></tr><tr><td>Fixed Income Securities* (including Money market instruments)</td><td>Low to medium</td><td>0%</td><td>35%</td></tr></table> <p>* Investment in securitised debt papers may be made upto 20%.</p> <p>Small cap companies (in terms of full market capitalization) will be as per the list of Small Cap companies prepared by AMFI in this regard.</p> <ul style="list-style-type: none">The scheme may also invest upto 50% of the net assets of the scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.The scheme may invest in overseas financial assets in accordance with guidelines as stipulated by SEBI from time to time. Under normal circumstances, the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities, subject to regulatory limits.The fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. The Fund Manager will apply following limits, for Stock Lending:<ul style="list-style-type: none">Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party. <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p>	(% age of investible corpus at the time of investments)				Instrument	Risk Profile	Indicative Allocation		Minimum	Maximum	Equity and Equity Linked of small cap companies	Medium to High	65%	100%	Equity and related instruments of Companies other than small Cap	Medium to High	0%	35%	Fixed Income Securities* (including Money market instruments)	Low to medium	0%	35%	<p>Under normal circumstances, the asset allocation pattern of the scheme shall be as under:</p> <table><tr><th colspan="4">(% age of investible corpus at the time of investments)</th></tr><tr><th rowspan="2">Instrument</th><th rowspan="2">Risk Profile</th><th colspan="2">Indicative Allocation</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and Equity linked Instruments*</td><td>Medium to High</td><td>85%</td><td>100%</td></tr><tr><td>Fixed Income Securities (including Money market instruments)**</td><td>Low to medium</td><td>0%</td><td>15%</td></tr></table> <p>* Equity and Equity linked instruments include convertible debentures, equity warrants, convertible preference shares, etc.</p> <p>** Investment in Securitised Debt papers may be made upto 15%.</p> <ul style="list-style-type: none">The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.The scheme may take exposure through derivative transactions in the manner and upto the limit as may be specified by SEBI from time to time. The Scheme may invest in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing. However, the maximum derivatives net position of shall be restricted to 50% of the portfolio (i.e. net assets including cash).The fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. The Fund Manager will apply following limits, for Stock Lending:<ul style="list-style-type: none">Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party.The scheme may investment in Foreign Securities in accordance with guidelines as stipulated by SEBI from time to time. Under normal circumstances, the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities, subject to regulatory limits. <p>Change in Asset Allocation</p> <p>Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. i.e 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.</p>	(% age of investible corpus at the time of investments)				Instrument	Risk Profile	Indicative Allocation		Minimum	Maximum	Equity and Equity linked Instruments*	Medium to High	85%	100%	Fixed Income Securities (including Money market instruments)**	Low to medium	0%	15%
(% age of investible corpus at the time of investments)																																										
Instrument	Risk Profile	Indicative Allocation																																								
		Minimum	Maximum																																							
Equity and Equity Linked of small cap companies	Medium to High	65%	100%																																							
Equity and related instruments of Companies other than small Cap	Medium to High	0%	35%																																							
Fixed Income Securities* (including Money market instruments)	Low to medium	0%	35%																																							
(% age of investible corpus at the time of investments)																																										
Instrument	Risk Profile	Indicative Allocation																																								
		Minimum	Maximum																																							
Equity and Equity linked Instruments*	Medium to High	85%	100%																																							
Fixed Income Securities (including Money market instruments)**	Low to medium	0%	15%																																							
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																									
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																									
Plans/Options	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <p>(1) Growth Option and (2) Dividend Option (Payout & Reinvestment)</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>	<p>Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <p>(1) Growth Option and (2) Dividend Option (Payout & Reinvestment Facility)</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>																																								
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<p>Default Option/Sub-Option: Dividend Option (Payout facility).</p> <p>In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Dividend Option (Payout Facility) and processed accordingly.</p> <p>For details on Default Plan please refer Page No. 76.</p>	<p>Default Option/Sub-Option: Growth Option (Reinvestment facility).</p> <p>In case of valid application received without indicating choice between Growth and Dividend Option, the same shall be considered as Growth Option and processed accordingly. For valid application received without indicating choice between Payout and Re-investment Facility, the same shall be considered as Re-investment and processed accordingly</p> <p>For details on Default Plan please refer Page No. 76.</p>																																								

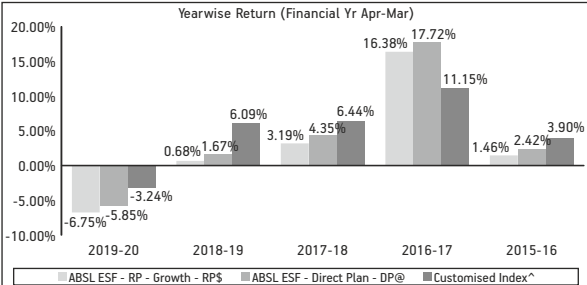
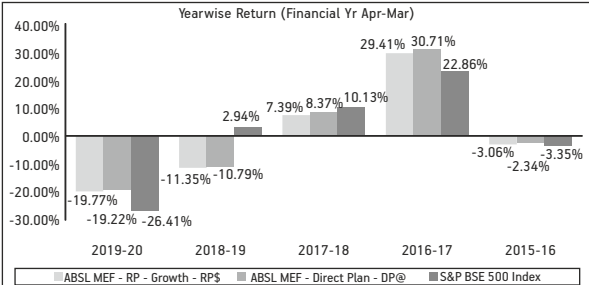
Name(s) of the Scheme(s)	Aditya Birla Sun Life Small Cap Fund			Aditya Birla Sun Life Pure Value Fund																																																	
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																				
Benchmark Index	Nifty Smallcap 100 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			S&P BSE Enhanced Value TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																	
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																				
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																															
	Mr. Kunal Sangoi	May 14, 2020	0.02 years	Mr. Milind Bafna	January 16, 2014	5.21 years																																															
	Mr. Dhaval Gala	May 14, 2020	0.02 years																																																		
	Mr. Nitesh Jain	May 14, 2020	0.02 years																																																		
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																	
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																	
	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Small Cap Fund (Inception - May 31, 2007)</td><td>-25.91</td><td>-12.53</td><td>0.65</td><td>7.11</td></tr><tr><td>NIFTY Smallcap 100 Total Return Index</td><td>-24.34</td><td>-13.26</td><td>-1.80</td><td>3.36</td></tr><tr><td>Aditya Birla Sun Life Small Cap Fund - Direct Plan (Inception - January 01, 2013)</td><td>-25.05</td><td>-11.47</td><td>1.74</td><td>9.51</td></tr><tr><td>NIFTY Smallcap 100 Total Return Index</td><td>-24.34</td><td>-13.26</td><td>-1.80</td><td>3.90</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Small Cap Fund (Inception - May 31, 2007)	-25.91	-12.53	0.65	7.11	NIFTY Smallcap 100 Total Return Index	-24.34	-13.26	-1.80	3.36	Aditya Birla Sun Life Small Cap Fund - Direct Plan (Inception - January 01, 2013)	-25.05	-11.47	1.74	9.51	NIFTY Smallcap 100 Total Return Index	-24.34	-13.26	-1.80	3.90	<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Pure Value Fund (Inception - March 27, 2008)</td><td>-22.36</td><td>-9.47</td><td>0.87</td><td>11.71</td></tr><tr><td>S&P BSE Enhanced Value Total Return Index</td><td>-28.69</td><td>-13.08</td><td>-1.54</td><td>4.29</td></tr><tr><td>Aditya Birla Sun Life Pure Value Fund - Direct Plan (Inception - January 01, 2013)</td><td>-21.50</td><td>-8.39</td><td>1.98</td><td>11.54</td></tr><tr><td>S&P BSE Enhanced Value Total Return Index</td><td>-28.69</td><td>-13.08</td><td>-1.54</td><td>-0.19</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Pure Value Fund (Inception - March 27, 2008)	-22.36	-9.47	0.87	11.71	S&P BSE Enhanced Value Total Return Index	-28.69	-13.08	-1.54	4.29	Aditya Birla Sun Life Pure Value Fund - Direct Plan (Inception - January 01, 2013)	-21.50	-8.39	1.98	11.54	S&P BSE Enhanced Value Total Return Index	-28.69	-13.08	-1.54
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																	
Aditya Birla Sun Life Small Cap Fund (Inception - May 31, 2007)	-25.91	-12.53	0.65	7.11																																																	
NIFTY Smallcap 100 Total Return Index	-24.34	-13.26	-1.80	3.36																																																	
Aditya Birla Sun Life Small Cap Fund - Direct Plan (Inception - January 01, 2013)	-25.05	-11.47	1.74	9.51																																																	
NIFTY Smallcap 100 Total Return Index	-24.34	-13.26	-1.80	3.90																																																	
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																	
Aditya Birla Sun Life Pure Value Fund (Inception - March 27, 2008)	-22.36	-9.47	0.87	11.71																																																	
S&P BSE Enhanced Value Total Return Index	-28.69	-13.08	-1.54	4.29																																																	
Aditya Birla Sun Life Pure Value Fund - Direct Plan (Inception - January 01, 2013)	-21.50	-8.39	1.98	11.54																																																	
S&P BSE Enhanced Value Total Return Index	-28.69	-13.08	-1.54	-0.19																																																	
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)																																																					
<div><div><div>Yearwise Return (Financial Yr Apr-Mar)</div></div><div><div>Yearwise Return (Financial Yr Apr-Mar)</div></div></div>																																																					
<p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>																																																					
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil. The Load Structure is subject to change from time to time and shall be implemented prospectively. Refer page 77 for further details			Entry Load: Nil Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil Refer page 77 for further details																																																	
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 1.88% (Reg) 1.23% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 1.76% (Reg) 1.21% (Dir) Refer page 77 for further details																																																	
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																				

Name(s) of the Scheme(s)	Aditya Birla Sun Life Banking And Financial Services Fund	Aditya Birla Sun Life Balanced Advantage Fund																													
Type of Scheme	An open ended equity scheme investing in the Banking & Financial Services sectors	An open ended dynamic asset allocation fund																													
Investment Objective	<p>The primary investment objective of the Scheme is to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.</p>	<p>The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>																													
Inception Date	December 14, 2013	April 25, 2000																													
No. of Folios & AUM (As on June 30, 2020)	Folios: 1,43,310 AUM in Crs: ₹ 1,401.79	Folios: 84,987 AUM in Crs: ₹ 2,323.35																													
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table><thead><tr><th>Instrument</th><th>Risk Profile</th><th>(% of net assets) Normal Allocation (% of total Assets)</th></tr></thead><tbody><tr><td>Equity and Equity related securities of Banking & Financial Services Companies</td><td>High</td><td>80-100%</td></tr><tr><td>Cash, Money Market & Debt instruments</td><td>Low</td><td>0-20%</td></tr></tbody></table> <p>The Scheme may invest in securitised debt instruments upto 30% of its net assets.</p> <p>The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNPd/Cir- 29/2005 dated September 14, 2005 and SEBI Circular No. DNPd/Cir- 30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPd/Cir-31/2006 dated September 22, 2006, SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may take exposure through derivative transactions in the manner and subject to limit as may be specified by SEBI from time to time. In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The Scheme may undertake Stock Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:</p> <ol style="list-style-type: none">Not more than 20% of the net assets can generally be deployed in Stock LendingNot more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party. <p>The scheme shall not invest in Foreign Securities.</p> <p>The Scheme shall not invest in repo in corporate debt securities, Credit default Swaps and/or (Fixed income) derivative instruments.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	Instrument	Risk Profile	(% of net assets) Normal Allocation (% of total Assets)	Equity and Equity related securities of Banking & Financial Services Companies	High	80-100%	Cash, Money Market & Debt instruments	Low	0-20%	<p>Under normal circumstances, the asset allocation pattern shall be as under:</p> <table><thead><tr><th rowspan="3">Instruments</th><th colspan="2">(% age of investible corpus) Indicative allocations (% of total assets)</th><th rowspan="3">Risk Profile</th></tr><tr><th colspan="2"></th></tr><tr><th>Maximum</th><th>Minimum</th></tr></thead><tbody><tr><td>Equity & Equity Derivatives (equity hedged exposure)#</td><td>100</td><td>65</td><td>Medium to high</td></tr><tr><td>Debt* & Money Market instruments</td><td>35</td><td>0</td><td>Medium to high</td></tr><tr><td>Units issued by REITs & InvITs</td><td>10</td><td>0</td><td>Medium to high</td></tr></tbody></table> <p># Unhedged equity exposure shall be limited to 90% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>* Exposure to the Securitized debt will not exceed 50% of the debt portfolio.</p> <p>Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its equity and equity related investments and low to moderate volatility in its debt and money market investments.</p> <p>The above percentages would be adhered to at the point of investment in a stock. The portfolio would be reviewed quarterly to address any deviations from the aforementioned allocations due to market changes, and rebalanced within a period of 30 days.</p>	Instruments	(% age of investible corpus) Indicative allocations (% of total assets)		Risk Profile			Maximum	Minimum	Equity & Equity Derivatives (equity hedged exposure)#	100	65	Medium to high	Debt* & Money Market instruments	35	0	Medium to high	Units issued by REITs & InvITs	10	0	Medium to high
Instrument	Risk Profile	(% of net assets) Normal Allocation (% of total Assets)																													
Equity and Equity related securities of Banking & Financial Services Companies	High	80-100%																													
Cash, Money Market & Debt instruments	Low	0-20%																													
Instruments	(% age of investible corpus) Indicative allocations (% of total assets)		Risk Profile																												
	Maximum	Minimum																													
Equity & Equity Derivatives (equity hedged exposure)#	100	65	Medium to high																												
Debt* & Money Market instruments	35	0	Medium to high																												
Units issued by REITs & InvITs	10	0	Medium to high																												
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																														
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																														
Plans/Options	<p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the scheme will have the following Options:</p> <ol style="list-style-type: none">Dividend Option (Payout & Reinvestment Facility)Growth Option and <p>**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. For further details on Direct Plan, please refer page 75.</p>	<p>Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above (Regular and Direct) Plan under the Scheme will have the following Options:</p> <ol style="list-style-type: none">Dividend Option (Payout & Reinvestment Facility)Growth Option <p>**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. For further details on Direct Plan, please refer page 75.</p>																													

Name(s) of the Scheme(s)	Aditya Birla Sun Life Banking And Financial Services Fund			Aditya Birla Sun Life Balanced Advantage Fund																																																																								
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option: Dividend Reinvestment Facility. In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Dividend Option with Reinvestment facility and processed accordingly. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.																																																																								
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																																																																								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																																																											
Benchmark Index	Nifty Financial Services TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			CRISIL Hybrid 50+50 - Moderate Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																																																								
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																																																											
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																																																																						
	Mr. Dhaval Gala	August 26, 2015	4.74 years	Mr. Mohit Sharma	April 01, 2017	3.14 years																																																																						
				Mr. Vineet Maloo	October 11, 2014	5.16 years																																																																						
				Mr. Lovelish Solanki	October 09, 2019	0.62 years																																																																						
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																																																								
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																																								
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Banking & Financial Services Fund - Regular Plan (Inception - December 14, 2013)</td><td>-28.68</td><td>-5.46</td><td>4.89</td><td>12.32</td></tr><tr><td>NIFTY Financial Services Total Return Index</td><td>-21.65</td><td>4.17</td><td>7.87</td><td>14.01</td></tr><tr><td>Aditya Birla Sun Life Banking & Financial Services Fund - Direct Plan (Inception - December 14, 2013)</td><td>-27.91</td><td>-4.41</td><td>5.94</td><td>13.44</td></tr><tr><td>NIFTY Financial Services Total Return Index</td><td>-21.65</td><td>4.17</td><td>7.87</td><td>14.01</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><tr><th>Year</th><th>ABSL BFSF - RP - Growth - RP\$</th><th>ABSL BFSF - Direct Plan - DP@</th><th>Nifty Financial Services Index</th></tr><tr><td>2019-20</td><td>-36.05%</td><td>-25.38%</td><td>-35.41%</td></tr><tr><td>2018-19</td><td>3.29%</td><td>4.27%</td><td>18.21%</td></tr><tr><td>2017-18</td><td>6.68%</td><td>7.94%</td><td>13.54%</td></tr><tr><td>2016-17</td><td>37.49%</td><td>38.63%</td><td>31.39%</td></tr><tr><td>2015-16</td><td>-1.10%</td><td>-0.60%</td><td>-9.99%</td></tr></table> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Banking & Financial Services Fund - Regular Plan (Inception - December 14, 2013)	-28.68	-5.46	4.89	12.32	NIFTY Financial Services Total Return Index	-21.65	4.17	7.87	14.01	Aditya Birla Sun Life Banking & Financial Services Fund - Direct Plan (Inception - December 14, 2013)	-27.91	-4.41	5.94	13.44	NIFTY Financial Services Total Return Index	-21.65	4.17	7.87	14.01	Year	ABSL BFSF - RP - Growth - RP\$	ABSL BFSF - Direct Plan - DP@	Nifty Financial Services Index	2019-20	-36.05%	-25.38%	-35.41%	2018-19	3.29%	4.27%	18.21%	2017-18	6.68%	7.94%	13.54%	2016-17	37.49%	38.63%	31.39%	2015-16	-1.10%	-0.60%	-9.99%	<p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <table><caption>Yearwise Return (Financial Yr Apr-Mar)</caption><tr><th>Year</th><th>ABSL BAF - RP - Growth - RP\$</th><th>ABSL BAF - Direct Plan - DP@</th><th>CRISIL Hybrid 50+50 - Moderate Index</th></tr><tr><td>2019-20</td><td>-13.63%</td><td>-12.78%</td><td>-7.40%</td></tr><tr><td>2018-19</td><td>4.37%</td><td>5.39%</td><td>6.85%</td></tr><tr><td>2017-18</td><td>1.80%</td><td>3.00%</td><td>7.59%</td></tr><tr><td>2016-17</td><td>24.02%</td><td>24.71%</td><td>15.92%</td></tr><tr><td>2015-16</td><td>3.76%</td><td>4.15%</td><td>2.48%</td></tr></table> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>			Year	ABSL BAF - RP - Growth - RP\$	ABSL BAF - Direct Plan - DP@	CRISIL Hybrid 50+50 - Moderate Index	2019-20	-13.63%	-12.78%	-7.40%	2018-19	4.37%	5.39%	6.85%	2017-18	1.80%	3.00%	7.59%	2016-17	24.02%	24.71%	15.92%	2015-16	3.76%	4.15%
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																								
Aditya Birla Sun Life Banking & Financial Services Fund - Regular Plan (Inception - December 14, 2013)	-28.68	-5.46	4.89	12.32																																																																								
NIFTY Financial Services Total Return Index	-21.65	4.17	7.87	14.01																																																																								
Aditya Birla Sun Life Banking & Financial Services Fund - Direct Plan (Inception - December 14, 2013)	-27.91	-4.41	5.94	13.44																																																																								
NIFTY Financial Services Total Return Index	-21.65	4.17	7.87	14.01																																																																								
Year	ABSL BFSF - RP - Growth - RP\$	ABSL BFSF - Direct Plan - DP@	Nifty Financial Services Index																																																																									
2019-20	-36.05%	-25.38%	-35.41%																																																																									
2018-19	3.29%	4.27%	18.21%																																																																									
2017-18	6.68%	7.94%	13.54%																																																																									
2016-17	37.49%	38.63%	31.39%																																																																									
2015-16	-1.10%	-0.60%	-9.99%																																																																									
Year	ABSL BAF - RP - Growth - RP\$	ABSL BAF - Direct Plan - DP@	CRISIL Hybrid 50+50 - Moderate Index																																																																									
2019-20	-13.63%	-12.78%	-7.40%																																																																									
2018-19	4.37%	5.39%	6.85%																																																																									
2017-18	1.80%	3.00%	7.59%																																																																									
2016-17	24.02%	24.71%	15.92%																																																																									
2015-16	3.76%	4.15%	2.48%																																																																									
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. Refer page 77 for further details			Entry Load: Nil Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: - For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. - For redemption / switch-out of units after 365 days from the date of allotment: Nil. Refer page 77 for further details																																																																								
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 2.25% (Reg) 1.45% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 1.91% (Reg) 1.02% (Dir) Refer page 77 for further details																																																																								

Name(s) of the Scheme(s)	Aditya Birla Sun Life Equity Savings Fund	Aditya Birla Sun Life Manufacturing Equity Fund																																																
Type of Scheme	An Open ended scheme investing in equity, arbitrage and debt	An open ended equity scheme following the Manufacturing theme																																																
Investment Objective	<p>To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.</p>	<p>The primary investment objective of the Scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the scheme objectives will be achieved.</p>																																																
Inception Date	November 28, 2014	January 31, 2015																																																
No. of Folios & AUM (As on June 30, 2020)	Folios: 16,472 AUM in Crs: ₹ 534.43	Folios: 55,951 AUM in Crs: ₹ 472.03																																																
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table> <tr> <th>Instrument</th><th>Risk Profile</th><th>Indicative Allocation (% of total Assets)</th></tr> <tr> <td>Equity & Equity Related instruments including derivatives</td><td>Medium to High</td><td>65-80%</td></tr> <tr> <td>Out of which:</td><td></td><td></td></tr> <tr> <td>- Cash-futures : 20% - 60% arbitrage*</td><td>Low to Medium</td><td></td></tr> <tr> <td>- Net long equity : 20% - 45% exposure**</td><td>High</td><td></td></tr> <tr> <td>Debt & Money market Instruments (including margin for derivatives)</td><td>Low</td><td>10-35%</td></tr> <tr> <td>Units issued by REITs & InvITs</td><td>Medium to High</td><td>0-10%</td></tr> </table> <p>*The exposure to derivative shown in the above asset allocation tables would normally be the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. This denotes only hedged equity positions by investing in arbitrage opportunities in the equity market. The fund manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions. E.g. – The scheme invests 65% in equity stocks/index basket in the cash market and takes short position in futures market for relevant stocks/ index to the extent of exactly 65% to avail arbitrage between spot & futures market. Thus the entire position is used to lock arbitrage profit.</p> <p>**This denotes only net long equity exposures aimed to gain from potential capital appreciation of these positions. Thus it is a directional equity exposure which is not hedged.</p> <p>The above asset allocation for defensive consideration will be for a maximum period of 30 days within which the asset allocation will be rebalanced back to as indicated for normal circumstances.</p> <p>The scheme may also invest up to 50% of the Debt allocation in securitized debt instruments except foreign securitized debt.</p> <p>The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNPd/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPd/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPd/Cir-31/2006 dated September 22, 2006, SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may take exposure through derivative transactions in the manner and subject to limit as may be specified by SEBI from time to time. In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme may take exposure in repo / reverse repo transactions in Corporate Debt Securities. The scheme shall participate in repo transactions only in AA and above rated corporate debt securities. The gross exposure to repo transactions in corporate debt securities shall not be more than 10 % of the net assets. The cumulative gross exposure through repo transactions in corporate debt securities along with corporate debt and money market instruments and derivative positions shall not exceed 100% of the net assets of the scheme. The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.</p> <p>The scheme does not intend to invest in Foreign Securities and Credit default Swaps.</p> <p>The scheme shall not engage in securities lending/short selling activities.</p> <p>If the debt/ money market instruments offer better returns than the arbitrage opportunities available in cash and derivatives segments of equity markets then the investment manager may choose to have a lower equity exposure. In such defensive circumstances the asset allocation will be as per the below table:</p> <table> <tr> <th>Instrument</th><th>Risk Profile</th><th>Indicative Allocation (% of total Assets)</th></tr> <tr> <td>Equity & Equity Related instruments including derivatives</td><td>Medium to High</td><td>20-65%</td></tr> <tr> <td>Out of which:</td><td></td><td></td></tr> <tr> <td>- Cash-futures : 0% - 45% arbitrage*</td><td>Low to Medium</td><td></td></tr> <tr> <td>- Net long equity : 20% - 45% exposure**</td><td>High</td><td></td></tr> <tr> <td>Debt & Money market Instruments (including margin for derivatives)</td><td>Low</td><td>35-80%</td></tr> </table> <p>*This denotes only hedged equity positions by investing in arbitrage opportunities in the equity market. The fund manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions.</p> <p>**This denotes only net long equity exposures aimed to gain from potential capital appreciation of these positions. Thus it is a directional equity exposure which is not hedged.</p> <p>The above asset allocation for defensive consideration will be for a maximum period of 30 days within which the asset allocation will be rebalanced back to as indicated for normal circumstances. Any further deviation over the period of 30 days in the rebalancing would be referred to the Investment Committee of Aditya Birla Sun Life AMC Limited for review and suggestions.</p>	Instrument	Risk Profile	Indicative Allocation (% of total Assets)	Equity & Equity Related instruments including derivatives	Medium to High	65-80%	Out of which:			- Cash-futures : 20% - 60% arbitrage*	Low to Medium		- Net long equity : 20% - 45% exposure**	High		Debt & Money market Instruments (including margin for derivatives)	Low	10-35%	Units issued by REITs & InvITs	Medium to High	0-10%	Instrument	Risk Profile	Indicative Allocation (% of total Assets)	Equity & Equity Related instruments including derivatives	Medium to High	20-65%	Out of which:			- Cash-futures : 0% - 45% arbitrage*	Low to Medium		- Net long equity : 20% - 45% exposure**	High		Debt & Money market Instruments (including margin for derivatives)	Low	35-80%	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table> <tr> <th>Instrument</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr> <tr> <td>Equity & Equity related securities of Manufacturing Sector Companies</td><td>High</td><td>80-100%</td></tr> <tr> <td>Cash, Money Market & Debt instruments</td><td>Low</td><td>0-20%</td></tr> </table> <p>The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNPd/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPd/Cir- 30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPd/Cir-31/2006 dated September 22, 2006, SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may take exposure through derivative transactions in the manner and subject to limit as may be specified by SEBI from time to time. In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme may also invest up to 30% of the Debt allocation in securitized debt instruments except foreign securitized debt.</p> <p>The Scheme may undertake Stock Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits</p> <ol style="list-style-type: none"> Not more than 20% of the net assets can generally be deployed in Stock Lending Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party. <p>The scheme does not intend to invest in Credit default Swaps, repo in corporate debt securities and/or (Fixed income) derivative instruments.</p> <p>The scheme shall not invest in foreign securities.</p> <p>The scheme shall not engage in short selling activities.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>	Instrument	Risk Profile	Normal Allocation (% of total Assets)	Equity & Equity related securities of Manufacturing Sector Companies	High	80-100%	Cash, Money Market & Debt instruments	Low	0-20%
Instrument	Risk Profile	Indicative Allocation (% of total Assets)																																																
Equity & Equity Related instruments including derivatives	Medium to High	65-80%																																																
Out of which:																																																		
- Cash-futures : 20% - 60% arbitrage*	Low to Medium																																																	
- Net long equity : 20% - 45% exposure**	High																																																	
Debt & Money market Instruments (including margin for derivatives)	Low	10-35%																																																
Units issued by REITs & InvITs	Medium to High	0-10%																																																
Instrument	Risk Profile	Indicative Allocation (% of total Assets)																																																
Equity & Equity Related instruments including derivatives	Medium to High	20-65%																																																
Out of which:																																																		
- Cash-futures : 0% - 45% arbitrage*	Low to Medium																																																	
- Net long equity : 20% - 45% exposure**	High																																																	
Debt & Money market Instruments (including margin for derivatives)	Low	35-80%																																																
Instrument	Risk Profile	Normal Allocation (% of total Assets)																																																
Equity & Equity related securities of Manufacturing Sector Companies	High	80-100%																																																
Cash, Money Market & Debt instruments	Low	0-20%																																																

Name(s) of the Scheme(s)	Aditya Birla Sun Life Equity Savings Fund			Aditya Birla Sun Life Manufacturing Equity Fund		
	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.					
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.					
Plans/Options	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) Dividend Option (Payout / Reinvestment / Sweep Facility) **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. For further details on Direct Plan, please refer page 75.			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) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option **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. For further details on Direct Plan, please refer page 75.		
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.			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. For details on Default Plan please refer Page No. 76.		
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.			Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.					
Benchmark Index	S&P BSE 200 TRI to the extent of 30% of portfolio, CRISIL Short Term Bond Fund Index to the extent of 30% of the portfolio and Nifty 50 Arbitrage TRI to the extent of 40% of portfolio. The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.			S&P BSE 500 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.		
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.					
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure
	Mr. Lovelish Solanki	26-Aug-15	4.74 years	Mr. Anil Shah	Since Inception	5.25 years
	Mr. Satyabrata Mohanty	28-Nov-14	5.48 years			
	Mr. Pranay Sinha	26-Aug-15	4.74 years			
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited		

Name(s) of the Scheme(s)	Aditya Birla Sun Life Equity Savings Fund	Aditya Birla Sun Life Manufacturing Equity Fund																																																		
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																																		
	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Equity Savings Fund - Regular Plan (Inception - November 28, 2014)</td><td>-1.46</td><td>1.97</td><td>5.16</td><td>5.36</td></tr><tr><td>Customised Index^</td><td>2.05</td><td>5.35</td><td>6.44</td><td>6.44</td></tr><tr><td>Aditya Birla Sun Life Equity Savings Fund - Direct Plan (Inception - November 28, 2014)</td><td>-0.55</td><td>3.06</td><td>6.29</td><td>6.50</td></tr><tr><td>Customised Index^</td><td>2.05</td><td>5.35</td><td>6.44</td><td>6.44</td></tr></table> <p>^S&P BSE 200 to the extent of 30% of portfolio, Crisil Short Term Bond Fund Index to the extent of 30% of the portfolio and Nifty 50 Arbitrage Index to the extent of 40% of portfolio.</p> <p>Note: Past performance may or may not be sustained in future.</p> <p>*Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p>  <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Equity Savings Fund - Regular Plan (Inception - November 28, 2014)	-1.46	1.97	5.16	5.36	Customised Index^	2.05	5.35	6.44	6.44	Aditya Birla Sun Life Equity Savings Fund - Direct Plan (Inception - November 28, 2014)	-0.55	3.06	6.29	6.50	Customised Index^	2.05	5.35	6.44	6.44	<table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Manufacturing Equity Fund - Regular Plan (Inception - January 31, 2015)</td><td>-2.03</td><td>-1.41</td><td>4.50</td><td>4.10</td></tr><tr><td>S&P BSE 500 Total Return Index</td><td>-10.93</td><td>1.88</td><td>5.58</td><td>4.49</td></tr><tr><td>Aditya Birla Sun Life Manufacturing Equity Fund - Direct Plan (Inception - January 31, 2015)</td><td>-1.20</td><td>-0.55</td><td>-</td><td>-0.60</td></tr><tr><td>S&P BSE 500 Total Return Index</td><td>-10.93</td><td>1.88</td><td>-</td><td>4.49</td></tr></table> <p>Note: Past performance may or may not be sustained in future.</p> <p>*Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p>  <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Manufacturing Equity Fund - Regular Plan (Inception - January 31, 2015)	-2.03	-1.41	4.50	4.10	S&P BSE 500 Total Return Index	-10.93	1.88	5.58	4.49	Aditya Birla Sun Life Manufacturing Equity Fund - Direct Plan (Inception - January 31, 2015)	-1.20	-0.55	-	-0.60	S&P BSE 500 Total Return Index	-10.93	1.88	-	4.49
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																															
Aditya Birla Sun Life Equity Savings Fund - Regular Plan (Inception - November 28, 2014)	-1.46	1.97	5.16	5.36																																																
Customised Index^	2.05	5.35	6.44	6.44																																																
Aditya Birla Sun Life Equity Savings Fund - Direct Plan (Inception - November 28, 2014)	-0.55	3.06	6.29	6.50																																																
Customised Index^	2.05	5.35	6.44	6.44																																																
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																
Aditya Birla Sun Life Manufacturing Equity Fund - Regular Plan (Inception - January 31, 2015)	-2.03	-1.41	4.50	4.10																																																
S&P BSE 500 Total Return Index	-10.93	1.88	5.58	4.49																																																
Aditya Birla Sun Life Manufacturing Equity Fund - Direct Plan (Inception - January 31, 2015)	-1.20	-0.55	-	-0.60																																																
S&P BSE 500 Total Return Index	-10.93	1.88	-	4.49																																																
Expenses of the Scheme: (i) Load Structure	<p>Entry Load: Nil</p> <p>Exit Load: In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.</p> <p>Any redemption in excess of the above limit shall be subject to the following exit load:</p> <p>For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV</p> <p>For redemption /switch-out of units after 365 days from the date of allotment: Nil</p> <p>**Exit Load is NIL for units issued in Dividend Reinvestment.</p> <p>Refer page 77 for further details</p>	<p>Entry Load: Nil</p> <p>Exit Load: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil</p> <p>Refer page 77 for further details</p>																																																		
(ii) Recurring expenses [% of daily Net assets]	<p>Actual (unaudited) expenses for the financial year 2020:</p> <p>2.43% (Reg)</p> <p>1.61% (Dir)</p> <p>Refer page 77 for further details</p>	<p>Actual (unaudited) expenses for the financial year 2020:</p> <p>2.60% (Reg)</p> <p>1.10% (Dir)</p> <p>Refer page 77 for further details</p>																																																		
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																			

6

Name(s) of the Scheme(s)	Aditya Birla Sun Life Gold ETF			Aditya Birla Sun Life Nifty ETF																														
Type of Scheme	An open ended scheme tracking physical price of Gold			An open ended scheme replicating NIFTY 50 TRI																														
Investment Objective	The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.			The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 50 TRI, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.																														
Inception Date	May 13, 2011			July 21, 2011																														
No. of Folios & AUM (As on June 30, 2020)	Folios: 5,595 AUM in Crs: ₹ 198.25			Folios: 1,568 AUM in Crs: ₹ 163.56																														
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Physical gold</td><td>95%</td><td>100%</td><td>Medium</td></tr><tr><td>Debt & Money market instruments (including Cash and Cash Equivalent)</td><td>0%</td><td>5%</td><td>Low to Medium</td></tr></table> <p>The Scheme will invest in physical gold of the prescribed quality and standard.</p> <p>A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Tri-Party Repos or repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme. From time to time, the Scheme may also hold cash.</p> <p>The scheme does not intend to invest in Securitised debt instruments and/or Foreign securities.</p> <p>Change in Asset Allocation</p> <p>The Scheme shall primarily invest in Physical Gold and invest a small portion of its net assets in debt and money market securities, to meet the liquidity requirements (for honouring expenses / repurchase / redemptions / etc). In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time. 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.</p>			Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Physical gold	95%	100%	Medium	Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Low to Medium	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Securities comprising of underlying benchmark Index</td><td>95%</td><td>100%</td><td>Medium</td></tr><tr><td>Debt & Money market instruments*</td><td>0%</td><td>5%</td><td>Low to Medium</td></tr></table> <p>* Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-Party Repos and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. Exposure to such derivatives will be restricted to 10% of net assets of the scheme.</p> <p>The net assets of the scheme will be invested predominantly in stocks constituting the Nifty 50 TRI. This would be done by investing in all the stocks comprising the Nifty 50 TRI in approximately the same weightage that they represent in the Nifty 50 TRI.</p> <p>The scheme may take exposure through derivative transactions in the manner and upto the limit as may be specified by SEBI from time to time.</p> <p>A small portion of the net assets will be invested in Debt and money market instruments permitted by SEBI / RBI including call money market or in alternative investment for the call money market as may be provided by the RBI, to meet the liquidity requirements of the scheme.</p> <p>The scheme does not intend to invest in Securitised debt instruments and Foreign securities.</p> <p>Change in Asset Allocation</p> <p>The Scheme is a passively managed exchange traded open ended index scheme, therefore change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions, special events or corporate events, like declaration of dividend by the companies comprising the index.</p>			Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Securities comprising of underlying benchmark Index	95%	100%	Medium	Debt & Money market instruments*	0%	5%	Low to Medium
Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																															
	Minimum	Maximum																																
Physical gold	95%	100%	Medium																															
Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Low to Medium																															
Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																															
	Minimum	Maximum																																
Securities comprising of underlying benchmark Index	95%	100%	Medium																															
Debt & Money market instruments*	0%	5%	Low to Medium																															
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																	
Plans/Options	None			The Scheme will have Growth Plan only.																														
Minimum Application Amount/ Number of Units	<ul style="list-style-type: none">For Subscription / Redemption of units directly with Mutual Fund:<ul style="list-style-type: none">Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors.Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof.Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving physical gold of defined purity (fineness) and quantity and/or cash, value of which is equivalent to Creation Unit size.The Creation Unit size in case of Aditya Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereofFor Purchase / Sale of units through Stock Exchange: All categories of Investors may purchase/sell the units of the scheme through the Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price.No switch-ins/switch-outs shall be allowed under the scheme on an ongoing basis			<ul style="list-style-type: none">For Subscription / Redemption of units directly with Mutual Fund:<ul style="list-style-type: none">Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors.Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof.Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving stocks comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit sizeThe Creation Unit size in case of Aditya Birla Sun Life Nifty ETF shall be 50,000 units and in multiples thereofFor Purchase / Sale of units through Stock Exchange: All categories of Investors may purchase/sell the units of the scheme through Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1(one) Unit at the prevailing listed price.No switch-ins/switch-outs shall be allowed under the scheme on an ongoing basis																														
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request by Aditya Birla Sun Life Mutual Fund, subject to confirmation with the depository records of the Scheme's DP account.																																	
Benchmark Index	Domestic price of physical gold.			Nifty 50 TRI The Trustee / AMC reserves the right to change the benchmark index suitably, if need arises in the interest of Unitholders, subject to SEBI Regulations and guidelines issued thereunder from time to time.																														
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																	
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager Mr. Pranay Sinha	Managing Since April 01, 2017	Tenure 3.14 years	Fund Manager Mr. Lovelish Solanki	Managing Since August 26, 2015	Tenure 4.74 years																												

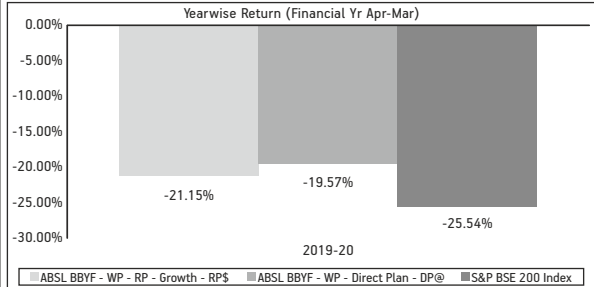
Name(s) of the Scheme(s)	Aditya Birla Sun Life Gold ETF	Aditya Birla Sun Life Nifty ETF																																																																		
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited	Aditya Birla Sun Life Trustee Private Limited																																																																		
Performance of the Scheme (s)	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.</div> <table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Gold Exchange Traded Fund (Inception - May 13, 2011)</td><td>39.10</td><td>17.75</td><td>11.46</td><td>7.89</td></tr><tr><td>Domestic Price of Gold</td><td>39.92</td><td>18.76</td><td>12.47</td><td>8.96</td></tr></tbody></table> <div>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</div> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><table><thead><tr><th>Year</th><th>ABSL GETF - RP - Growth - RP\$</th><th>Domestic price of physical gold</th></tr></thead><tbody><tr><td>2019-20</td><td>37.01%</td><td>37.82%</td></tr><tr><td>2018-19</td><td>0.75%</td><td>1.70%</td></tr><tr><td>2017-18</td><td>4.84%</td><td>5.83%</td></tr><tr><td>2016-17</td><td>5.46%</td><td>4.20%</td></tr><tr><td>2015-16</td><td>6.20%</td><td>5.55%</td></tr></tbody></table><div>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</div></div>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Gold Exchange Traded Fund (Inception - May 13, 2011)	39.10	17.75	11.46	7.89	Domestic Price of Gold	39.92	18.76	12.47	8.96	Year	ABSL GETF - RP - Growth - RP\$	Domestic price of physical gold	2019-20	37.01%	37.82%	2018-19	0.75%	1.70%	2017-18	4.84%	5.83%	2016-17	5.46%	4.20%	2015-16	6.20%	5.55%	<div>I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.</div> <table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Nifty ETF Fund (Inception - July 22, 2011)</td><td>-11.70</td><td>3.65</td><td>5.39</td><td>8.06</td></tr><tr><td>NIFTY 50 Total Return</td><td>-11.51</td><td>3.95</td><td>5.55</td><td>8.29</td></tr></tbody></table> <div>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</div> <div>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</div> <div><table><thead><tr><th>Year</th><th>ABSL NETF - RP - Growth - RP\$</th><th>Nifty 50 Index</th></tr></thead><tbody><tr><td>2019-20</td><td>-25.87%</td><td>-25.82%</td></tr><tr><td>2018-19</td><td>9.16%</td><td>9.66%</td></tr><tr><td>2017-18</td><td>10.07%</td><td>10.19%</td></tr><tr><td>2016-17</td><td>18.20%</td><td>18.45%</td></tr><tr><td>2015-16</td><td>-3.90%</td><td>-4.34%</td></tr></tbody></table><div>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</div></div>	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Nifty ETF Fund (Inception - July 22, 2011)	-11.70	3.65	5.39	8.06	NIFTY 50 Total Return	-11.51	3.95	5.55	8.29	Year	ABSL NETF - RP - Growth - RP\$	Nifty 50 Index	2019-20	-25.87%	-25.82%	2018-19	9.16%	9.66%	2017-18	10.07%	10.19%	2016-17	18.20%	18.45%	2015-16	-3.90%	-4.34%
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																
Aditya Birla Sun Life Gold Exchange Traded Fund (Inception - May 13, 2011)	39.10	17.75	11.46	7.89																																																																
Domestic Price of Gold	39.92	18.76	12.47	8.96																																																																
Year	ABSL GETF - RP - Growth - RP\$	Domestic price of physical gold																																																																		
2019-20	37.01%	37.82%																																																																		
2018-19	0.75%	1.70%																																																																		
2017-18	4.84%	5.83%																																																																		
2016-17	5.46%	4.20%																																																																		
2015-16	6.20%	5.55%																																																																		
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																																																
Aditya Birla Sun Life Nifty ETF Fund (Inception - July 22, 2011)	-11.70	3.65	5.39	8.06																																																																
NIFTY 50 Total Return	-11.51	3.95	5.55	8.29																																																																
Year	ABSL NETF - RP - Growth - RP\$	Nifty 50 Index																																																																		
2019-20	-25.87%	-25.82%																																																																		
2018-19	9.16%	9.66%																																																																		
2017-18	10.07%	10.19%																																																																		
2016-17	18.20%	18.45%																																																																		
2015-16	-3.90%	-4.34%																																																																		
Expenses of the Scheme: (i) Load Structure	<div>Entry Load: Nil</div> <div>Exit Load (Incl for Fractional Units): Nil</div> <div>The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread or brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.</div>	<div>Entry Load: Nil</div> <div>Exit Load#: Nil</div> <div>The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread or brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.</div> <div># Further, if the average discount, of the bid price to the applicable NAV over a continuous period of 30 trading days is greater than 3%, then an investor can sell units of the Scheme directly to the Fund for a period of 3 consecutive trading days with an exit load of 1% of the applicable NAV of the Scheme. The notification of the same would be displayed on our website.</div>																																																																		
(ii) Recurring expenses [% of daily Net assets]	<div>Actual (unaudited) expenses for the financial year 2020: 0.48%</div> <div>Refer page 77 for further details</div>	<div>Actual (unaudited) expenses for the financial year 2020: 0.05%</div> <div>Refer page 77 for further details</div>																																																																		
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																																																			
Dematerialization	<div>Units of the scheme shall be available and compulsorily be issued / repurchased and traded in dematerialized form.</div> <div>An Investor intending to invest in the Scheme is 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.</div>	<div>Units of the scheme shall be available and compulsorily be issued / repurchased and traded in dematerialized form.</div> <div>An Investor intending to invest in the Scheme is 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.</div>																																																																		
Liquidity / Listing	<div>The Units of the scheme will be listed on National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) and/or any other recognised stock exchanges as may be decided by AMC from time to time. The Units of the scheme may be bought or sold on all trading days in round lot of 1 (one) unit at prevailing listed price on such Stock Exchange(s).</div> <div>The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote (buy and sell quotes) in the market.</div> <div>Alternatively, the Authorised Participants and Large Investors may subscribe to and/or redeem the units of the scheme with the Mutual Fund on any business day at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof.</div>	<div>The Units of the scheme will be listed on National Stock Exchange of India Limited (NSE) and/or any other recognised stock exchanges as may be decided by AMC from time to time. The Units of the scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s).</div> <div>The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote (buy and sell quotes) in the market.</div> <div>Alternatively, the Authorised Participants and Large Investors may subscribe to and/or redeem the units of the scheme with the Mutual Fund on any business day at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof.</div> <div>Further, if the average discount, of the bid price to the applicable NAV over a continuous period of 30 trading days is greater than 3%, then an investor can sell units of the Scheme directly to the Fund for a period of 3 consecutive trading days with an exit load of 1% of the applicable NAV of the Scheme. The notification of the same would be displayed on our website.</div>																																																																		
Creation Unit Size	<div>Creation Unit is fixed number of units of the Scheme, which is exchanged against a predefined quantity and purity (fineness) of physical gold called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value.</div> <div>The Portfolio Deposit and Cash Component are defined as follows: Portfolio Deposit: Portfolio Deposit consists of physical gold which will be of predefined quantity and purity (fineness) as announced by the AMC from time to time.</div> <div>Cash Component: Cash component represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio deposit.</div> <div>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC.</div> <div>The Creation Unit size for the scheme shall be 1,000 units and in multiples thereof.</div> <div>The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (www.mutualfund.adityabirlacapital.com)</div>	<div>Creation Unit is fixed number of units of the Scheme, which is exchanged for a basket of securities underlying the index called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value.</div> <div>The Portfolio Deposit and Cash Component are defined as follows: Portfolio Deposit: Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and announced by AMC from time to time.</div> <div>Cash Component: Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit.</div> <div>The Portfolio Deposit and Cash Component may change from time to time.</div> <div>The Creation Unit size for the scheme shall be 50,000 units and in multiples thereof.</div> <div>The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (www.mutualfund.adityabirlacapital.com)</div>																																																																		
Disclaimer Clause	<div>DISCLAIMER CLAUSE OF NSE/BSE: It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) / BSE Ltd. (BSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE/BSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE/BSE'.</div>	<div>DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE'.</div>																																																																		

Name(s) of the Scheme(s)	Aditya Birla Sun Life SENSEX ETF	Aditya Birla Sun Life Nifty Next 50 ETF																		
Type of Scheme	An open ended scheme replicating BSE SENSEX index	An Open ended Scheme tracking Nifty Next 50 Index																		
Investment Objective	<p>The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of securities as represented by S&P BSE SENSEX TRI, subject to tracking errors.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p>	<p>The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Next 50, subject to tracking errors.</p> <p>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.</p>																		
Inception Date	July 14, 2016	December 18, 2018																		
No. of Folios & AUM (As on June 30, 2020)	Folios: 5 AUM in Crs: ₹ 13.25	Folios: 6 AUM in Crs: ₹ 64.09																		
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table> <tr> <th>Instrument</th><th>Normal Allocation (% of total Assets)</th><th>Risk Profile</th></tr> <tr> <td>Securities comprising of underlying benchmark Index</td><td>95 to 100%</td><td>Medium to high</td></tr> <tr> <td>Money Market Instruments including Tri-Party Repos (with maturity not exceeding 91 days)</td><td>0 to 5%</td><td>Low</td></tr> </table> <p>The net assets of the scheme will be invested predominantly in stocks constituting the S&P BSE SENSEX TRI. This would be done by investing in all the stocks comprising the S&P BSE SENSEX TRI in approximately the same weightage that they represent in the S&P BSE SENSEX TRI. A small portion of the net assets will be invested in money market instruments permitted by SEBI / RBI including call money market or in alternative investment for the call money market as may be provided by the RBI, to meet the liquidity requirements of the scheme.</p> <p>The scheme does not intend to invest in securitized debt instruments, ADR, GDR and Foreign securities. The scheme does not intend to invest in Credit default Swaps, repo in corporate debt securities, short selling and/or derivative instruments. The scheme shall not engage in securities lending</p> <p>The cumulative gross exposure through equity shall not exceed 100% of the net assets of the scheme.</p> <p>AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.</p> <p>Change in Asset Allocation</p> <p>The Scheme, in general, will hold all the securities that comprise of underline Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.</p> <p>The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.</p> <p>The funds raised under the Scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996.</p> <p>Since the scheme is an exchange traded fund, it will endeavor that at no point of time the scheme will deviate from the index.</p> <p>In the interest of investors, the AMC reserves the right to change the above asset allocation pattern due to corporate action activity undertaken in the underlying securities to bring it in line with the underlying index. Also, the AMC shall ensure that in case of involuntary corporate action (Refer note 1) undertaken in the underlying securities, the portfolio will be realigned to the constituents of S&P BSE Sensex Index.</p> <p>In case of such above mentioned deviations is due to voluntary corporate action, the AMC shall rebalance/realign within a period of 7 days. In case of any involuntary inclusion of non-eligible securities due to corporate actions as defined in the SEBI guidelines, the portfolio shall be rebalanced within a period of 30 days.</p> <p>Note 1: The corporate action shall be in accordance with the SEBI Circular no. CIR/MRD/DP/32/2012 dated December 6, 2012.</p> <p>(i) Involuntary corporate actions: In case of corporate actions where investors has no choice in the matter, for example: demerger of companies, etc,</p> <p>(ii) Voluntary corporate actions: In case of corporate actions where investors has the option to exercise his choice and thereby result in debit of securities, for example: buy-back, etc, the same shall be considered as a sale transaction for the purpose of the scheme.</p>	Instrument	Normal Allocation (% of total Assets)	Risk Profile	Securities comprising of underlying benchmark Index	95 to 100%	Medium to high	Money Market Instruments including Tri-Party Repos (with maturity not exceeding 91 days)	0 to 5%	Low	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table> <tr> <th>Instrument</th><th>Normal Allocation (% of total Assets)</th><th>Risk Profile</th></tr> <tr> <td>Equities and Equity Linked instruments covered by the underlying Index</td><td>95 to 100%</td><td>Medium to High</td></tr> <tr> <td>Cash/Money Market Instruments** and Units of Liquid Mutual Fund</td><td>0 to 5%</td><td>Low</td></tr> </table> <p>*Money Market Instruments include commercial papers, commercial bills, treasury bills, call or notice money, certificate of deposit, Tri-party Repo and any other like instruments as specified by the Reserve Bank of India from time to time with maturity of upto 91 days and Government securities having an unexpired maturity upto one year., Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken for hedging and portfolio rebalancing when equity shares are unavailable, insufficient or in case of corporate actions for a temporary period. Exposure to such derivatives will be restricted to 5% of net assets of the scheme.</p> <p>The net assets of the scheme will be invested predominantly in stocks constituting the Nifty Next 50 Index. This would be done by investing in all the stocks comprising the Nifty Next 50 Index in the same weightage that they represent in the Nifty Next 50 Index. The scheme may take exposure through derivative transactions in the manner and upto the limit as may be specified by SEBI from time to time. A small portion of the net assets will be invested in money market instruments permitted by SEBI / RBI including call money market or in alternative investment for the call money market as may be provided by the RBI, to meet the liquidity requirements of the scheme. The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the scheme.</p> <p>The scheme will not invest in Securitized Debt and repo / reverse repo in corporate debt securities. Credit Default Swaps and ADR/ GDR/ Foreign Securities. The scheme shall not engage in securities lending / short selling.</p> <p>Change in Asset Allocation</p> <p>The Scheme, in general, will hold all the securities that comprise of underline Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.</p> <p>The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.</p> <p>If the investments fall outside the asset allocation range given above, the portfolio of the scheme will be rebalanced within a period of one week. The funds raised under the Scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996.</p> <p>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.</p>	Instrument	Normal Allocation (% of total Assets)	Risk Profile	Equities and Equity Linked instruments covered by the underlying Index	95 to 100%	Medium to High	Cash/Money Market Instruments** and Units of Liquid Mutual Fund	0 to 5%	Low
Instrument	Normal Allocation (% of total Assets)	Risk Profile																		
Securities comprising of underlying benchmark Index	95 to 100%	Medium to high																		
Money Market Instruments including Tri-Party Repos (with maturity not exceeding 91 days)	0 to 5%	Low																		
Instrument	Normal Allocation (% of total Assets)	Risk Profile																		
Equities and Equity Linked instruments covered by the underlying Index	95 to 100%	Medium to High																		
Cash/Money Market Instruments** and Units of Liquid Mutual Fund	0 to 5%	Low																		
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																			
Plans/Options	Not Available	Not Available																		
Minimum Application Amount/ Number of Units	<p>For Subscription / Redemption of units directly with Mutual Fund:</p> <ul style="list-style-type: none"> Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof. Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving stocks comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size. The Creation Unit size in case of Aditya Birla Sun Life SENSEX ETF shall be 10,000 units and in multiples thereof. <p>For Purchase / Sale of units through Stock Exchange:</p> <ul style="list-style-type: none"> All categories of Investors may purchase / sale the units of the scheme through Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1(one) Unit at the prevailing listed price. No switch-ins/switch-outs shall be allowed under the scheme on an ongoing basis. 	<p>For Subscription / Redemption of units directly with Mutual Fund:</p> <ul style="list-style-type: none"> Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof. Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving stocks comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size. The Creation Unit size in case of Aditya Birla Sun Life Nifty Next 50 ETF shall be 10,000 units and in multiples thereof <p>For Purchase / Sale of units through Stock Exchange:</p> <ul style="list-style-type: none"> All categories of Investors may purchase / sale the units of the scheme through Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1(one) Unit at the prevailing listed price. No switch-ins/switch-outs shall be allowed under the scheme on an ongoing basis. 																		

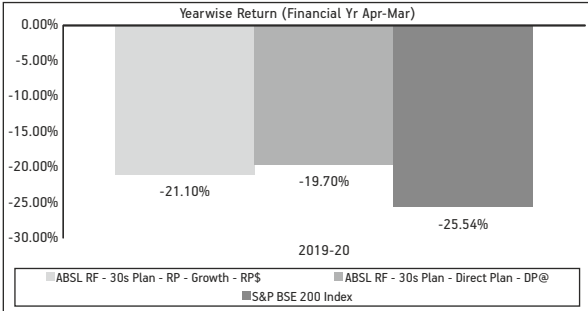
Name(s) of the Scheme(s)	Aditya Birla Sun Life SENSEX ETF			Aditya Birla Sun Life Nifty Next 50 ETF																																
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request by Aditya Birla Sun Life Mutual Fund, subject to confirmation with the depository records of the Scheme's DP account.			Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																
Benchmark Index	S&P BSE Sensex TRI The Trustee / AMC reserves the right to change the benchmark index suitably, if need arises in the interest of Unitholders, subject to SEBI Regulations and guidelines issued thereunder from time to time.			Nifty Next 50 Index The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																																
Dividend Policy	There is no Dividend Policy as the Scheme currently does not offer any Dividend Option.																																			
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager	Managing Since	Tenure																														
	Mr. Lovelish Solanki	July 14, 2016	3.85 years	Mr. Lovelish Solanki	November 29, 2018	1.48 years																														
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020. <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Sensex ETF (Inception - July 14, 2016)</td><td>-10.37</td><td>1.71</td><td>-</td><td>4.38</td></tr><tr><td>S&P BSE Sensex Total Return Index</td><td>-10.40</td><td>5.31</td><td>-</td><td>7.01</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Sensex ETF (Inception - July 14, 2016)	-10.37	1.71	-	4.38	S&P BSE Sensex Total Return Index	-10.40	5.31	-	7.01	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020. <table><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr><tr><td>Aditya Birla Sun Life Nifty Next 50 ETF - Regular Plan (Inception - December 19, 2018)</td><td>-4.53</td><td>-</td><td>-</td><td>-3.70</td></tr><tr><td>NIFTY Next 50 Total Return Index</td><td>-4.68</td><td>-</td><td>-</td><td>-5.59</td></tr></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>			Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Nifty Next 50 ETF - Regular Plan (Inception - December 19, 2018)	-4.53	-	-	-3.70	NIFTY Next 50 Total Return Index	-4.68	-	-	-5.59
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																
Aditya Birla Sun Life Sensex ETF (Inception - July 14, 2016)	-10.37	1.71	-	4.38																																
S&P BSE Sensex Total Return Index	-10.40	5.31	-	7.01																																
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																
Aditya Birla Sun Life Nifty Next 50 ETF - Regular Plan (Inception - December 19, 2018)	-4.53	-	-	-3.70																																
NIFTY Next 50 Total Return Index	-4.68	-	-	-5.59																																
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread or brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.			Entry Load: Nil Exit Load : Nil The units of the scheme shall be compulsorily traded in dematerialized form, and hence, there shall be no exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by the broker for transacting in units of the Scheme through secondary market.																																
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 0.08% Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 0.05% Refer page 77 for further details																																
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																			
Dematerialization	Units of the scheme shall be available and compulsorily be issued / repurchased and traded in dematerialized form. An Investor intending to invest in the Scheme is 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.			Units of the scheme shall be available and compulsorily be issued / repurchased and traded in dematerialized form. An Investor intending to invest in the Scheme is 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.																																
Liquidity / Listing	The Units of the scheme will be listed on BSE Limited (BSE) and/or any other recognised stock exchanges as may be decided by AMC from time to time. The Units of the scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s). The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote (buy and sell quotes) in the market. Presently, following Authorized participants have been appointed by the AMC: 1) Kotak Securities Limited 2) Edelweiss Securities Limited Alternatively, the Authorised Participants and Large Investors may subscribe to and/or redeem the units of the scheme with the Mutual Fund on any business day at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof. Further, investor other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units if: a) Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or b) Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or c) No quotes available on exchange for 3 consecutive trading days or d) Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days. Valid applications upto 3:00 p.m. will be processed on the same day NAV.			The Units of the scheme will be listed on National Stock Exchange of India (NSE) / BSE Ltd (BSE) and/or any other recognised stock exchanges as may be decided by the AMC from time to time. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s). The AMC will appoint atleast 2 Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote (buy and sell quotes) in the market. Alternatively, the Authorised Participants and large investors may subscribe to and/or redeem the units of the Scheme with the Mutual Fund on any business day during the ongoing offer period commencing not later than 5(five) business days from the date of allotment at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof. All investors including Authorised Participant(s), large investors and other investors may sell their units in the stock exchange(s) on which these units will be listed on all the trading days of the stock exchange. Mutual fund will repurchase units from Authorised Participant(s) and large investors on any business day provided the value of units offered for repurchase is not less than creation unit size. The redemption consideration shall normally be the basket of securities represented by Nifty Next 50 Index in the same weightage as in the Index and cash component.																																

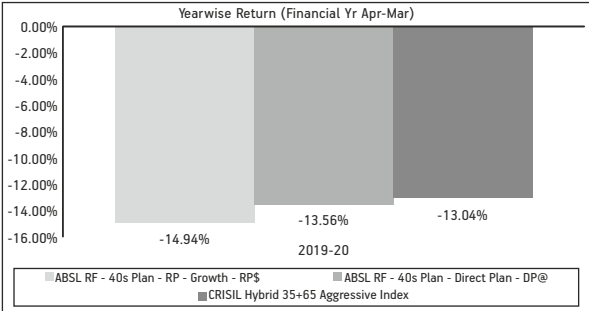
Name(s) of the Scheme(s)	Aditya Birla Sun Life SENSEX ETF	Aditya Birla Sun Life Nifty Next 50 ETF
Creation Unit Size	<p>Creation Unit is fixed number of units of the Scheme, which is exchanged for a basket of securities underlying the index called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value.</p> <p>The Portfolio Deposit and Cash Component are defined as follows:</p> <p>Portfolio Deposit: Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and announced by AMC from time to time.</p> <p>Cash Component: Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit.</p> <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC on its website.</p> <p>The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.</p> <p>The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (www.mutualfund.adityabirlacapital.com)</p>	<p>Creation Unit is fixed number of units of the Scheme, which is exchanged for a basket of securities underlying the index called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value. The Portfolio Deposit and Cash Component are defined as follows:</p> <p>Portfolio Deposit: Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and announced by AMC from time to time.</p> <p>Cash Component: Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit.</p> <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC on its website. The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.</p> <p>For redemption of Units, it is vice versa i.e., fixed number of units of the Scheme and a cash component is exchanged for Portfolio Deposit. The Portfolio Deposit and the cash component will change from time to time as decided by AMC.</p> <p>The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund (www.mutualfund.adityabirlacapital.com)</p>
Disclaimer Clause	<p>DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE India Limited (BSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of BSE'</p>	<p>DISCLAIMER CLAUSE OF NSE: As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/18645 dated September 08, 2017 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.</p> <p>Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.</p> <p>DISCLAIMER CLAUSE OF BSE: BSE Ltd. ("the Exchange") has given vide its letter DCS/IPO/US/MF/IP/1127/2018-19 dated December 06, 2018 permission to Aditya Birla Sun Life Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which this Mutual Fund's unit are proposed to be listed. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Aditya Birla Sun Life Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this Scheme Information Document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.</p>

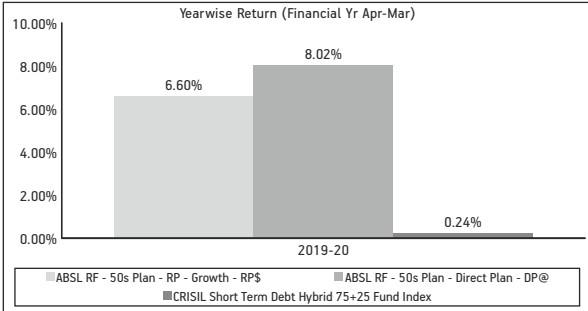
Name(s) of the Scheme(s)	Aditya Birla Sun Life Pharma & Healthcare Fund		Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan																											
Type of Scheme	An open ended equity scheme investing in Pharma and Healthcare Services Sector		An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)																											
Investment Objective	The scheme provides long term capital appreciation by investing in equity/equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes’ objectives will be achieved.		The primary investment objective of the Investment Plan is to seek generation of capital appreciation by creating a portfolio that is invested in equity & equity related securities and debt and money market instruments.																											
Inception Date	July 10, 2019		February 11, 2019																											
No. of Folios & AUM (As on June 30, 2020)	Folios: 39,952 AUM in Crs: ₹ 265.36		Folios: 65,264 AUM in Crs: ₹ 250.03																											
Asset Allocation Pattern of the Scheme	<div><div><table><thead><tr><th>Instrument</th><th>Risk Profile</th><th>Normal Allocation (% of total Assets)</th></tr></thead><tbody><tr><td>Equities & Equity Linked instruments of companies in the Pharma, Healthcare and Allied sectors</td><td>High</td><td>80% - 100%</td></tr><tr><td>Other Equities & Equity Linked instruments</td><td>High</td><td>0% - 20%</td></tr><tr><td>Units issued by REITs & InvITs</td><td>Medium to High</td><td>0% - 10%</td></tr><tr><td>Debt and Money Market Instruments</td><td>Low to Medium</td><td>0% - 20%</td></tr></tbody></table></div><div><p>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. The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</p><p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. The scheme intends to invest in repo /reverse repo in corporate debt securities, as per prevailing regulatory norms.</p><p>The Scheme may also invest up to 50% in securitized debt instruments.</p><p>The scheme will not invest in Credit Default Swaps, Securities lending/short selling.</p><p>Change in Asset Allocation</p><p>The above mentioned investment pattern is indicative and may change for short duration.</p><p>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.</p><p>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.</p></div></div>		Instrument	Risk Profile	Normal Allocation (% of total Assets)	Equities & Equity Linked instruments of companies in the Pharma, Healthcare and Allied sectors	High	80% - 100%	Other Equities & Equity Linked instruments	High	0% - 20%	Units issued by REITs & InvITs	Medium to High	0% - 10%	Debt and Money Market Instruments	Low to Medium	0% - 20%	<div><table><thead><tr><th>Instruments</th><th>Risk profile</th><th>Range</th></tr></thead><tbody><tr><td>Equities and Equity related instruments</td><td>Medium to High</td><td>65%-100%</td></tr><tr><td>Fixed Income Securities (including Money Market Securities and securitized debt upto maximum of 35%)</td><td>Low to Medium</td><td>0%–35%</td></tr><tr><td>Units issued by REITs and InvITs</td><td>Medium to High</td><td>0%-10%</td></tr></tbody></table><p>The scheme may also invest up to 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p><p>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</p><p>Under normal circumstances the scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p><p>The Scheme intends to invest in repo in corporate debt securities.</p><p>The Scheme will not invest in Credit Default Swaps, Securities lending/short selling.</p></div>	Instruments	Risk profile	Range	Equities and Equity related instruments	Medium to High	65%-100%	Fixed Income Securities (including Money Market Securities and securitized debt upto maximum of 35%)	Low to Medium	0%–35%	Units issued by REITs and InvITs	Medium to High	0%-10%
Instrument	Risk Profile	Normal Allocation (% of total Assets)																												
Equities & Equity Linked instruments of companies in the Pharma, Healthcare and Allied sectors	High	80% - 100%																												
Other Equities & Equity Linked instruments	High	0% - 20%																												
Units issued by REITs & InvITs	Medium to High	0% - 10%																												
Debt and Money Market Instruments	Low to Medium	0% - 20%																												
Instruments	Risk profile	Range																												
Equities and Equity related instruments	Medium to High	65%-100%																												
Fixed Income Securities (including Money Market Securities and securitized debt upto maximum of 35%)	Low to Medium	0%–35%																												
Units issued by REITs and InvITs	Medium to High	0%-10%																												
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																													
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																													
Plans/Options	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) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option **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. For further details on Direct Plan, please refer page 75.	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) Dividend Option (Payout & Reinvestment Facility) (2) Growth Option **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. For further details on Direct Plan, please refer page 75.																												
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	Default Option/Sub-Option: 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. For details on Default Plan please refer Page No. 76.		Default Option/Sub-Option: Growth In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly. For details on Default Plan please refer Page No. 76.																											
Minimum Application Amount/ Number of Units	Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.		Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter Repurchase - In Multiples of ₹ 1/- or 0.001 units.																											
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																													
Benchmark Index	S&P BSE Healthcare TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.	S&P BSE 200 TRI The fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI Regulations and other prevailing guidelines if any.																												
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																													

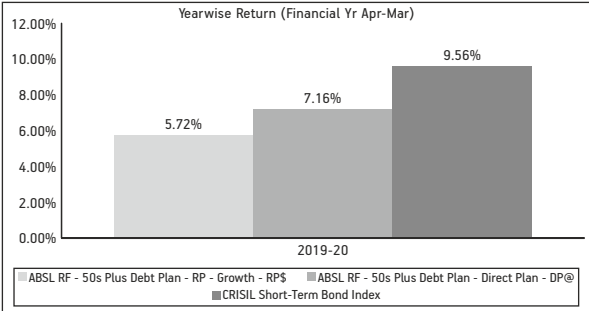
Name(s) of the Scheme(s)	Aditya Birla Sun Life Pharma & Healthcare Fund			Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan																																				
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure	Fund Manager		Managing Since		Tenure																																
	Mr. Dhaval Shah	July 11, 2019	0.86 years	Mr. Ajay Garg Mr. Pranay Sinha		February 11, 2019 February 11, 2019		1.27 years 1.27 years																																
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited			Aditya Birla Sun Life Trustee Private Limited																																				
Performance of the Scheme (s)	PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.			I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.																																				
	Past performance is not provided since the scheme is in existence for less than one year.			<table><thead><tr><th>Returns</th><th>Last 1 Year *</th><th>Last 3 years</th><th>Last 5 Years</th><th>Since Inception</th></tr></thead><tbody><tr><td>Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan - Regular Plan (Inception - February 11, 2019)</td><td>-5.34</td><td>-</td><td>-</td><td>-1.09</td></tr><tr><td>S&P BSE 200 Total Return Index</td><td>-10.41</td><td>-</td><td>-</td><td>-2.31</td></tr><tr><td>Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan - Direct Plan (Inception - February 11, 2019)</td><td>-3.41</td><td>-</td><td>-</td><td>0.87</td></tr><tr><td>S&P BSE 200 Total Return Index</td><td>-10.41</td><td>-</td><td>-</td><td>-2.31</td></tr></tbody></table> <p>Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any</p> <p>II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)</p> <div><p>Yearwise Return (Financial Yr Apr-Mar)</p><table><thead><tr><th>Series</th><th>Return (%)</th></tr></thead><tbody><tr><td>ABSL BBYF - WP - RP - Growth - RP\$</td><td>-21.15%</td></tr><tr><td>ABSL BBYF - WP - Direct Plan - DP@</td><td>-19.57%</td></tr><tr><td>S&P BSE 200 Index</td><td>-25.54%</td></tr></tbody></table><p>2019-20</p></div> <p>Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.</p>					Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan - Regular Plan (Inception - February 11, 2019)	-5.34	-	-	-1.09	S&P BSE 200 Total Return Index	-10.41	-	-	-2.31	Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan - Direct Plan (Inception - February 11, 2019)	-3.41	-	-	0.87	S&P BSE 200 Total Return Index	-10.41	-	-	-2.31	Series	Return (%)	ABSL BBYF - WP - RP - Growth - RP\$	-21.15%	ABSL BBYF - WP - Direct Plan - DP@	-19.57%	S&P BSE 200 Index
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception																																				
Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan - Regular Plan (Inception - February 11, 2019)	-5.34	-	-	-1.09																																				
S&P BSE 200 Total Return Index	-10.41	-	-	-2.31																																				
Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan - Direct Plan (Inception - February 11, 2019)	-3.41	-	-	0.87																																				
S&P BSE 200 Total Return Index	-10.41	-	-	-2.31																																				
Series	Return (%)																																							
ABSL BBYF - WP - RP - Growth - RP\$	-21.15%																																							
ABSL BBYF - WP - Direct Plan - DP@	-19.57%																																							
S&P BSE 200 Index	-25.54%																																							
Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.5% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil Refer page 77 for further details			Entry Load: Nil Exit Load: Nil Refer page 77 for further details																																				
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: 2.71% (Reg) 0.91% (Dir) Refer page 77 for further details			Actual (unaudited) expenses for the financial year 2020: 2.60% (Reg) 0.70% (Dir) Refer page 77 for further details																																				
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details																																							
Lock-in-period	Not Applicable			Lock-in period shall be earlier of: - 5 years from the date of allotment; or - Until the unit holder (being the beneficiary child) attains the age of majority (i.e. completion of 18 years)																																				
Eligibility of Unit holder	Not Applicable			Children less than 18 years of age as on the date of the investment by the Investor / Applicant. As soon as the child attains age of 18 years, Mutual Fund will send a notice to investors at their registered correspondence address advising the minor to submit, on attaining majority, an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.																																				

Name(s) of the Scheme(s)	Aditya Birla Sun Life Retirement Fund																																															
Type of Scheme	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)																																															
Investment Objective	The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.																																															
Inception Date	March 11, 2019																																															
No. of Folios & AUM (As on June 30, 2020)	30s Plan Folios: 22,954 AUM in Crs: ₹ 136.89	40s Plan Folios: 6,639 AUM in Crs: ₹ 80.94	50s Plan Folios: 1,767 AUM in Crs: ₹ 29.50 50 Plus Debt Plan Folios: 1,963 AUM in Crs: ₹ 63.15																																													
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Investment Plans under the Scheme will be as follows:</p> <table><tr><td>The 30s Plan</td><td></td><td></td></tr><tr><td>Instrument</td><td>Risk Profile</td><td>Range</td></tr><tr><td>Equity & Equity related instruments</td><td>Medium to High</td><td>80% - 100%</td></tr><tr><td>Debt & Money Market Instruments</td><td>Low to Medium</td><td>0%- 20%</td></tr><tr><td>The 40s Plan</td><td></td><td></td></tr><tr><td>Instrument</td><td>Risk Profile</td><td>Range</td></tr><tr><td>Equity & Equity related instruments</td><td>Medium to High</td><td>65% - 80%</td></tr><tr><td>Debt & Money Market Instruments</td><td>Low to Medium</td><td>20%- 35%</td></tr><tr><td>The 50s Plan</td><td></td><td></td></tr><tr><td>Instrument</td><td>Risk Profile</td><td>Range</td></tr><tr><td>Debt & Money Market Instruments</td><td>Low to Medium</td><td>75%- 100%</td></tr><tr><td>Equity & Equity related instruments</td><td>Medium to High</td><td>0% - 25%</td></tr><tr><td>The 50s Plus - Debt Plan</td><td></td><td></td></tr><tr><td>Instrument</td><td>Risk Profile</td><td>Range</td></tr><tr><td>Debt & Money Market Instruments</td><td>Low to Medium</td><td>100%</td></tr></table> <p>The 30s Plan may invest a maximum of 20% in securitized debt, the 40s Plan may invest a maximum of 35% in securitized debt and the 50s and 50s Plus-Debt Plans may invest a maximum of 50% in securitized debt. Each Investment Plan under the Scheme may also invest up to 50% of the portfolio (i.e. net assets including cash) in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI Regulations.</p> <p>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the respective Investment Plans.</p> <p>Under normal circumstances, each Investment Plan offered under this Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</p> <p>The Investment Plans offered under the Scheme intend to invest in repo in corporate debt securities.</p> <p>The Investment Plans offered under the Scheme will not invest in Credit Default Swaps, Securities lending/short selling.</p> <p>Change in Asset Allocation</p> <p>The above mentioned investment pattern is indicative and may change for short duration.</p> <p>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.</p> <p>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.</p>			The 30s Plan			Instrument	Risk Profile	Range	Equity & Equity related instruments	Medium to High	80% - 100%	Debt & Money Market Instruments	Low to Medium	0%- 20%	The 40s Plan			Instrument	Risk Profile	Range	Equity & Equity related instruments	Medium to High	65% - 80%	Debt & Money Market Instruments	Low to Medium	20%- 35%	The 50s Plan			Instrument	Risk Profile	Range	Debt & Money Market Instruments	Low to Medium	75%- 100%	Equity & Equity related instruments	Medium to High	0% - 25%	The 50s Plus - Debt Plan			Instrument	Risk Profile	Range	Debt & Money Market Instruments	Low to Medium	100%
The 30s Plan																																																
Instrument	Risk Profile	Range																																														
Equity & Equity related instruments	Medium to High	80% - 100%																																														
Debt & Money Market Instruments	Low to Medium	0%- 20%																																														
The 40s Plan																																																
Instrument	Risk Profile	Range																																														
Equity & Equity related instruments	Medium to High	65% - 80%																																														
Debt & Money Market Instruments	Low to Medium	20%- 35%																																														
The 50s Plan																																																
Instrument	Risk Profile	Range																																														
Debt & Money Market Instruments	Low to Medium	75%- 100%																																														
Equity & Equity related instruments	Medium to High	0% - 25%																																														
The 50s Plus - Debt Plan																																																
Instrument	Risk Profile	Range																																														
Debt & Money Market Instruments	Low to Medium	100%																																														
Investment Strategy & Risk Control	For details on Investment Strategy please refer Page No. 83 & for Risk Control measure please refer Page No. 87.																																															
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. For summary of Scheme Specific risk factors please refer Page 74.																																															
Plans/Options	<p>The Scheme will have following Investment Plans:</p> <ul style="list-style-type: none">The 30s PlanThe 40s PlanThe 50s PlanThe 50s Plus – Debt Plan <p>Each Plan will be managed as a separate portfolio. Each of the above Investment Plans will have Regular Plan and Direct Plan** with common portfolios and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>The above Regular and Direct Plan will have the following Options:</p> <p>(1) Dividend Option (Payout Facility & Reinvestment)</p> <p>(2) Growth Option</p> <p>**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. For further details on Direct Plan, please refer page 75.</p>																																															
Default Plan/ Option/ Sub-option (In case the investor fails to specify his preference, the given default plan/ option/ sub-option would apply)	<p>Default Option: Investors should mention the Investment Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.</p> <p>In case of valid applications received without indicating any choice of Investment Plan, the application shall be rejected. Investors may also opt to invest in all the Investment Plans of the Scheme subject to minimum subscription requirements under each Investment Plan.</p> <p>In case of valid application received without indicating choice between Growth and Dividend option, the same shall be considered as Growth Option and processed accordingly.</p> <p>For details on Default Plan please refer Page No. 76.</p>																																															
Minimum Application Amount/ Number of Units	<p>Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</p> <p>Additional Purchase (Incl. Switch-in) - Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter</p> <p>Repurchase - In Multiples of ₹ 1/- or 0.001 units.</p>																																															
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																																															
Benchmark Index	<p>The 30s Plan : S&P BSE 200</p> <p>The 40s Plan : CRISIL Hybrid 35+65 -Aggressive Index</p> <p>The 50s Plan : CRISIL Short Term Debt Hybrid 75+25 Fund Index</p> <p>The 50s Plus - Debt Plan : CRISIL Short Term Bond Fund Index</p> <p>The AMC/Trustees reserve the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</p>																																															
Dividend Policy	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend.																																															

Name(s) of the Scheme(s)	Aditya Birla Sun Life Retirement Fund				
Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme	Fund Manager	Managing Since	Tenure		
	Mr. Ajay Garg	March 11, 2019	1.20 years		
	Mr. Pranay Sinha	March 11, 2019	1.20 years		
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited				
Performance of the Scheme (s)	I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.				
	Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
	Aditya Birla Sun Life Retirement Fund - The 30s Plan - Regular Plan (Inception - March 11, 2019)	-5.25	-	-	-4.03
	S&P BSE 200 Total Return Index	-10.41	-	-	-5.06
	Aditya Birla Sun Life Retirement Fund - The 30s Plan - Direct Plan (Inception - March 11, 2019)	-3.46	-	-	-2.24
	S&P BSE 200 Total Return Index	-10.41	-	-	-5.06
Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any					
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)					
					
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.					

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.				
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Retirement Fund - The 40s Plan - Regular Plan (Inception - March 11, 2019)	-1.74	-	-	-1.03
CRISIL Hybrid 35+65 Aggressive Index	-1.24	-	-	2.46
Aditya Birla Sun Life Retirement Fund - The 40s Plan - Direct Plan (Inception - March 11, 2019)	-0.08	-	-	0.64
CRISIL Hybrid 35+65 Aggressive Index	-1.24	-	-	2.46
Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any				
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)				
				
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.				

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.				
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Retirement Fund - The 50s Plan - Regular Plan (Inception - March 11, 2019)	8.25	-	-	8.06
CRISIL Short Term Debt Hybrid 75+25 Fund Index	6.88	-	-	7.78
Aditya Birla Sun Life Retirement Fund - The 50s Plan - Direct Plan (Inception - March 11, 2019)	9.78	-	-	9.60
CRISIL Short Term Debt Hybrid 75+25 Fund Index	6.88	-	-	7.78
Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any				
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)				
				
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.				

I.PERFORMANCE OF SCHEMES AS AT JUNE 30, 2020.				
Returns	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Retirement Fund - The 50s Plus - Debt Plan - Regular Plan (Inception - March 11, 2019)	6.62	-	-	6.52
CRISIL Short-Term Bond Index	11.49	-	-	10.95
Aditya Birla Sun Life Retirement Fund - The 50s Plus - Debt Plan - Direct Plan (Inception - March 11, 2019)	8.16	-	-	8.07
CRISIL Short-Term Bond Index	11.49	-	-	10.95
Note: Past performance may or may not be sustained in future. *Absolute Returns For dividend option, the returns would assume reinvestment of dividend, net of distribution taxes, if any				
II. ABSOLUTE YEARWISE RETURNS (FY APR-MAR)				
				
Past performance may or may not be sustained in future. The Returns are in %. Loads and Taxes not considered. Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.				

Expenses of the Scheme: (i) Load Structure	Entry Load: Nil Exit Load: Nil Investors are requested to note that on exercise of switch option between Investment Plan(s) and Plans/Options within the Investment Plan(s), the amount which is switched-out shall be treated as redemption and shall be subject to Income-tax provisions as applicable on such redemption. This may result in capital gain / capital loss to the investors, entailing tax consequences. Hence, investors should consult their financial and tax advisors in this regard. Refer page 77 for further details
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financial year 2020: The 30s Plan: 2.65% (Reg); 1.00% (Dir) The 40s Plan: 2.50% (Reg); 1.03% (Dir) The 50s Plan: 2.27% (Reg); 0.82% (Dir) The 50s Plus - Debt Plan: 2.13% (Reg); 0.98% (Dir) Refer page 77 for further details
Scheme Portfolio Holdings & Portfolio Turnover Ratio	Refer page 89 for further details

74

Applicable NAV	<p>In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular 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:</p> <p>I. FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</p> <ol style="list-style-type: none"> Applicable NAV for Subscriptions / Purchase including switch-in of units for equity schemes offered through this Common KIM (for applications for an amount of less than ₹ 2 lacs under): <ul style="list-style-type: none"> In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. Applicable NAV for Subscriptions / Purchase switch-in of units for equity schemes offered through this Common KIM (for an amount of ₹ 2 lacs and above): <p>In respect of valid applications for purchase of units with amount equal to or more than ₹ 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable. In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ₹ 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> Application is received before the applicable cut-off time (i.e. 3.00 p.m.) Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.). The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme. Applicable NAV for Subscriptions / Purchase switch-in of units for ETF Schemes offered through this Common KIM: <ol style="list-style-type: none"> ADITYA BIRLA SUN LIFE NIFTY ETF, ADITYA BIRLA SUN LIFE SENSEX ETF AND ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF: <p>For any valid application for subscription of units, the applicable NAV shall be determined on the basis of confirmation of transfer of Portfolio Component and Cash Component or transfer of cash equivalent for Creation Unit size received by Mutual Fund.</p> <ul style="list-style-type: none"> Accordingly, in respect of valid applications received by Mutual Fund alongwith <ul style="list-style-type: none"> the confirmed status of Transfer of funds upto 3.00 p.m and the confirmed status of Transfer of Portfolio, if applicable, upto 3.00 p.m, the closing NAV of the day, on which the above confirmations are received by Mutual Fund, shall be applicable. In respect of valid applications received alongwith Confirmed status of Transfer of funds and/or Confirmed status of Transfer of Portfolio after the above said respective cut-off time, the closing NAV of the next business day, on which either of the confirmations are received by Mutual Fund, shall be applicable. ADITYA BIRLA SUN LIFE GOLD ETF: <ul style="list-style-type: none"> In respect of valid applications received, from Authorised Participants / Large Investors along with the Portfolio Deposit and/or Cash Component, if any, paid only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT), upto 3.00 p.m. on a Business Day, the closing NAV of the day on which the application is received shall be applicable. In respect of valid applications received, from Authorised Participants / Large Investors along with the Portfolio Deposit and/or Cash Component, if any, paid only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT), after 3.00 p.m. on a Business Day, the closing NAV of the next business day on which the application is received shall be applicable The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be announced by the AMC on its website. As per the agreement with Custodian, the custodian will accept physical gold only if it is in compliance with the good delivery norms of LBMA. <p>II. FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <ol style="list-style-type: none"> Applicable NAV for Redemptions including switch-out of Units for Equity and ETF schemes offered through this Common KIM: <ul style="list-style-type: none"> 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. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.</p> <p>#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 ₹ 2 lacs and above.</p> <ol style="list-style-type: none"> 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). Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions. 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. 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 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 ₹ 2 lacs. 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). 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. Applicable NAV for transactions done on the stock exchange(s) for ETF schemes offered through this Common KIM: <p>An investor can buy/sell Units on a continuous basis on the NSE/BSE on which the Units are listed during the trading hours on all trading days. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.</p>
Direct Plan	<p>In accordance with Para D titled "Separate Option for direct investments" under SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") ("Direct Plan") is being offered under all schemes with effect from January 1, 2013:</p> <ol style="list-style-type: none"> 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. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the SID are eligible to subscribe under Direct Plan. 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 for Mutual Funds [excluding all other Platform(s) where investors' applications for subscription of units are routed through Distributors]. How to apply: <ol style="list-style-type: none"> 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. Investors should also indicate "Direct" in the ARN column of the application form.

INFORMATION COMMON TO ALL SCHEMES

Default Plan	<p>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:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><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> <p>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</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Waiver of Load for Direct Applications	Not Applicable																																				
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.																																				
Daily Net Asset Value (NAV) Publication	<p>For Equity Schemes: The NAVs will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places. AMC reserves the right to calculate NAV more than 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.</p> <p>For ETF Schemes: The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated upto four decimals. 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.</p> <p>For ABSL Retirement Fund: The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to three decimal places for the 30s Plan and the 40s Plan (AMC reserves the right to calculate NAV more than two decimal places) and upto four decimal places for the 50s Plan and the 50s Plus - Debt Plan. AMC shall update the NAVs 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 NAVs.</p>																																				
For Investor Grievances please contact	<p>Aditya Birla Sun Life AMC Limited One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013 Tel.: 1800-270-7000 / 1800-22-7000, • E-mail: care.mutualfunds@adityabirlacapital.com</p> <p>Registrar & Transfer Agents Computer Age Management Services Ltd, (CAMS) - Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details : 1800-425-2267, E-mail : adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com</p>																																				
Unitholders' Information	<p>For normal transactions during ongoing sales and repurchase: 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:</p> <ul style="list-style-type: none">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. Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i>In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.Half Yearly Consolidated Account Statement<ul style="list-style-type: none">A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.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.Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions. For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions <p>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</p> <ul style="list-style-type: none">On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) days from the date of closure of the New Fund Offer Period.Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month.SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios / demat accounts across mutual funds / demat accounts across depository participants.In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.Unitholders whose folio(s)/ demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/ demat account(s) are updated with PAN.For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form <p>Communication by Email For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.</p>																																				

INFORMATION COMMON TO ALL SCHEMES

Unitholders' Information

Portfolio Disclosures:

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Half Yearly Results:

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC 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).

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.

Transaction Charges

(For Lumpsum Purchases and SIP Investments routed through distributor / agent)

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 ₹ 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.

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

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

- ^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 ₹ 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 ₹ 10,000/-;
- transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
- Transactions carried out through the Stock Exchange Platforms for Mutual Funds.

Recurring Expenses of the Schemes:

Expenses of the Scheme

- Load Structure:**

No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme. No exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. Switch of investments from Regular Plan (whether the investments were made before or after January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa.

Further, pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, with effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective Scheme immediately, net of GST, if any.

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

- Recurring expenses [% of daily Net Assets]:**

- For all Equity /Growth Schemes (including Aditya Birla Sun Life Retirement Fund - 'The 30s Plan' & Aditya Birla Sun Life Retirement Fund - 'The 40s Plan'):** 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 ₹ crore)	Total expense ratio limits
on the first ₹ 500 crores of the daily net assets	2.25%
on the next ₹ 250 crores of the daily net assets	2.00%
on the next ₹ 1,250 crores of the daily net assets	1.75%
on the next ₹ 3,000 crores of the daily net assets	1.60%
on the next ₹ 5,000 crores of the daily net assets	1.50%
On the next ₹ 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

For Aditya Birla Sun Life Retirement Fund - 'The 50s Plan' & Aditya Birla Sun Life Retirement Fund - 'The 50s Plus - Debt Plan'

Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first ₹ 500 crores of the daily net assets	2.00%
on the next ₹ 250 crores of the daily net assets	1.75%
on the next ₹ 1,250 crores of the daily net assets	1.50%
on the next ₹ 3,000 crores of the daily net assets	1.35%
on the next ₹ 5,000 crores of the daily net assets	1.25%
On the next ₹ 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof.
On balance of the assets	0.80%

- For Index Fund & ETF schemes:** As per Regulation 52(6)(b) of SEBI (MF) Regulations, the total expense ratio of the scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

- At least 10%# of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 10% #) which is charged in the Regular Plan. For eg.: In case the TER charged under Regular Plan is 2.00% p.a., then in such case, the TER charged under Direct plan will be lower by atleast 0.20% p.a. (i.e. 10% of 2.00% p.a.).

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

- iii. **Additional Expenses in terms of newly inserted Regulation 52(6A) in addition to Maximum Total Expense Ratio on daily net assets of the Scheme(s) as permissible under Regulation 52(6) 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 ₹ 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".
- *Beyond Top 30 (B30) cities shall mean beyond top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.
- In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.
- Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.
- The expense so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.
- (b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs (including GST, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- (c) Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.05 per cent of daily net assets of the scheme.
- Further 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.
 - 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) **Maximum Permissible expense:** The said maximum TER shall either be apportioned under various expense heads, without any sub limit or allocated to any of the permissible expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as permissible under SEBI (MF) Regulations.
- Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.
- The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" of the respective Scheme Information Document.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

Aditya Birla Sun Life Tax Relief '96, Aditya Birla Sun Life Tax Plan, Aditya Birla Sun Life MNC Fund, Aditya Birla Sun Life India GenNext Fund, Aditya Birla Sun Life Focused Equity Fund, Aditya Birla Sun Life Equity Fund, Aditya Birla Sun Life Equity Hybrid '95 Fund, Aditya Birla Sun Life Balanced Advantage Fund, Aditya Birla Sun Life Frontline Equity Fund, Aditya Birla Sun Life Equity Advantage Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with:

Investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (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), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum 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. The above are some of the common risks associated with investments in various 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. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Please refer to SID for detailed scheme specific risk factors.

Aditya Birla Sun Life Midcap Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The ability to absorb business changes is lesser in mid-cap companies as compared to some of their larger compatriots.
- These stocks may, at particular given time, have poor liquidity on the bourses and volatility levels could be higher.

Aditya Birla Sun Life Dividend Yield Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Risks associated with High Dividend Yield stocks: Though the investments would be made in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividends in future.
- These stocks, at times, may be relatively less liquid as compared to growth stocks.

Aditya Birla Sun Life Digital India Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- **Loss of Key Professionals:** In technology industries the ability to recruit and retain professionals with the necessary technical skills can be crucial to the ongoing success of the organisation. Qualified IT professionals are a limited resource and there is a worldwide demand for professionals from the Indian sub-continent. Failure to be able to retain key professionals can negatively impact the prospects of a company.
- **Failure to adapt business to the rapid technological change:** Companies in the IT industry may be adversely affected by rapid technological changes, product innovations and obsolescence, changing standards and client preferences. All or one of these issues may impact the business prospects of a company.
- **Changes to Tax Benefits in India:** The Government of India has given the information technology sector favorable tax benefits. If these tax benefits are removed or amended then it is possible that the changes may have a material adverse impact on a company's revenue and earnings.
- **Exchange Rates:** A number of companies in the technology sector generate revenue in foreign currencies and may even have investments or expenses denominated in foreign currencies. Changes in exchange rates may therefore have a positive or negative impact on a company's bottom line.

Aditya Birla Sun Life Index Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the S&P Nifty 50 or one or more securities covered by / included in the Nifty 50 and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing prices.
3. India Index Services & Products Limited (IISL) undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and may not permit precise mirroring of the Nifty during this period.
4. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions.

7. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

- Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error in the range of 2 to 3% per annum from its Benchmarks.
- However, it needs to be clearly understood that this is just an indicative range and that the actual tracking error can be higher or lower than the range given.
- In the event the Nifty 50 is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as track a different and suitable index or to suspend tracking the Nifty till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

Aditya Birla Sun Life Infrastructure Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The investments under the scheme are oriented towards equity/equity related securities of companies belonging to the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The performance of the companies, which form the investment universe of this scheme, would be affected by the growth and performance of the infrastructure sector in the country.
- As the scheme may hold securities that are not in the Nifty Infrastructure Index and may invest in limited number of sectors with higher concentration in certain sectors and industries, it may perform differently from the general stock markets.

Aditya Birla Sun Life International Equity Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Investments in International (overseas) equity and equity related instruments Securities 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.
- Investments in foreign securities under Plan A and Plan B of the Scheme shall be governed by the limits specified by SEBI/RBI from time to time. ABSLAMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.
- "Standard & Poor's", "S&P" and "STARS" are trademarks of Standard & Poor's Financial Services LLC ("S&P") and have been licensed for use by Aditya Birla Sun Life AMC Limited, as manager of the Aditya Birla Sun Life International Equity Fund ("the Scheme"). The Scheme is not sponsored; managed; sold or promoted by Standard & Poor's and its affiliates and Standard & Poor's makes no recommendation as to the advisability of investing in the Scheme.

Aditya Birla Sun Life Commodity Equities Fund – Global Agri Plan

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Scheme will invest in the specified commodity companies or units of mutual funds that invest in commodity companies and thus the risk pertaining to such commodity will be applicable to the Scheme also
 - Scheme intends to invest in stocks or funds. Pricing of the underlying stocks or mutual fund Schemes would be affected by the movement in the price of the such commodity.
 - Investment in overseas securities: Scheme seeks to invest in international securities or funds. These securities involve an increase in risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, difference in auditing and accounting standards potential political and economic instability, limited liability and volatile prices. Further, risks associated with extraordinary exchange control, economic deterioration and changes in bi-lateral relations.
 - There is a difference in the trading timings in various countries. Thus a real-time price of the overseas securities may not be available for the purpose of calculating the NAV.
 - The Scheme is also vulnerable to movements in the prices of securities invested by the Scheme which again could have a material bearing on the overall returns from the Scheme.
 - The returns from the type of securities in which the Scheme invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of the general securities market.
 - In both Domestic and International markets, 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.
 - Execution of investment strategies depends upon the ability of the fund manager to identify such opportunities which may not be available at all times and that the decisions made by the fund manager may not always be profitable.
 - Scheme will be exposed to settlement risk, as different countries will have a different settlement period.
- Investments in Foreign securities under the Scheme shall be governed by the limits specified by SEBI/RBI from time to time. AMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.

Aditya Birla Sun Life Arbitrage Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities prevailing in terms of price spread (difference) in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price discrepancies in the capital markets.
- 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 do not get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.
- The Fund intends to take advantage of opportunities arising out of corporate events like open offers, buy-back, merger, initial public offers, etc. The lack of such corporate events may lead to lack of opportunities to the Fund Manager.

Aditya Birla Sun Life Small Cap Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment.

Scheme specific Risk Factors are summarized below:

- The investments under the Scheme will be concentrated in the Small Cap segment and hence may perform differently than a broad market portfolio. Small Cap stocks are generally more volatile and less liquid as compared to Large Cap stocks. Further Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investing in companies which are part of the Nifty Small cap 100 TRI stocks is based on the premise that relatively small and other than small cap companies will increase their earnings and grow into larger, more valuable companies. However, as with all equity investing, there is the risk that a company will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Historically, stocks which are part of the Nifty Full Small Cap 100 TRI stocks have experienced greater volatility and they may be less liquid than larger cap stocks. Thus, relative to larger, more liquid stocks, investing in small and other than small cap companies stocks, involves potentially greater volatility and risk. The biggest risk of equity investing is that returns can fluctuate and investors can lose money.

Aditya Birla Sun Life Pure Value Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

The Scheme proposes to invest in equity and equity related securities on the basis of value investment strategy. Equity securities by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors. Further, the securities invested by the scheme may take longer than the time expected by Fund Manager to appreciate, this may affect the returns of the scheme adversely.

Aditya Birla Sun Life Banking and Financial Services Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Investing in a Sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in other sectors.
- The scheme being sector specific will be affected by the risks associated with the Banking Sector and investments in Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies and hence concentration risk is expected to be high.
- Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company may occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk.

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (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), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with stock lending to the extent in engages in stock lending activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum 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. The above are some of the common risks associated with investments in various 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. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Aditya Birla Sun Life Equity Savings Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Risks associated with investment in Arbitrage Strategies:

- The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities prevailing in terms of price spread (difference) in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.
- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market. The lack of arbitrage opportunities shall not provide an opportunity to the

Fund Manager to exploit price discrepancies in the capital markets.

- 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 do not get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.
- The Scheme intends to take advantage of opportunities arising out of corporate events like open offers, buy-back, merger, initial public offers, etc. The lack of such corporate events may lead to lack of opportunities to the Fund Manager.

Risks Factors Associated With Investments In Interest Rate Swaps:

Being intended for use as a hedge instrument, Interest rate swaps will primarily help in mitigating interest rate risk of the portfolio. However, it may be exposed to following types of risks:

- **Counterparty risk** – The counterparty risk is to the extent of gain made in any IRS transaction. To restrict such risks, the fund manager may consider booking profits and unwinding the position.

Risks Factors Associated With Investments In Repo Transactions In Corporate Bond:

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

- **Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. The Investment Manager will endeavour to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis or with entities regulated by SEBI/RBI/IRDA.
- **Collateral Risk:** In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities. Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.

In case of any Downgrade and shortfall in the collateral the Fund Manager shall arrange for additional collateral/cash within a period of 1 Business Day, equivalent to the amount of shortfall and if the counterparty is unable to provide additional collateral/cash then it shall tantamount to early termination of repo agreement as a repo or sale repurchase agreement, securities are sold.

Risk Factors Associated With Investments In Units Of Reits And Invits:

- **Price-Risk or Interest-Rate Risk:** REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing 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. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
 - **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. As these products are new to the market they are likely to be exposed to liquidity risk.
 - **Reinvestment Risk:** Investments in REITs & InvITs 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.
- The above are some of the common risks associated with investments in REITs & InvITs. 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.

Aditya Birla Sun Life Manufacturing Equity Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Investing in a Sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to specific sectors. This will limit the capability of the Fund to invest in other sectors.
- The scheme being sector specific will be affected by the risks associated with Manufacturing Sectors (in this case Manufacturing Sectors are sectors involved in Manufacturing activity and as defined in Investment Objective) and hence concentration risk is expected to be high.
- Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market (due to Government Policies or Macro Economic factors) or within the company may occur, both of which may adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility and risk.

Aditya Birla Sun Life GOLD ETF

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors include but are not limited to the following:

- **Liquidity Risk:** Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.

The Mutual Fund scheme has to sell gold only to bullion bankers/traders who are authorized to buy gold. Though, there are adequate number of players (commercial or bullion bankers) to whom the Fund can sell gold. However, the Fund may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.

- **Counter party Risk:** There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement.
- **Redemption Risk:** Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market. Further the price received upon redemption of units may be less than the value of the gold represented by them.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

The above are few of the risks involved with investments in the scheme. Further, the scheme shall be subject to, but not limited to, risks associated with investments in physical gold, currency risk, operational risks, market risks, regulatory risk etc. The scheme may invest in debt and money market instruments to meet the liquidity requirements. Accordingly scheme shall be subject to risks associated with investments in Fixed Income securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc. **(Please refer to Section on Risk Factors in Scheme Information Document for detailed scheme specific risk factors.)**

Aditya Birla Sun Life Nifty ETF

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:

- **Liquidity Risk:** Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorised Participant/Market maker to arbitrage resulting into wider premium/discount to NAV.
- **Passive Management of Investments:** Scheme shall follow a passive investment strategy and shall provide exposure to constituents of the underlying index with an aim to track its performance and yield as closely as possible. The scheme's performance may be affected by the general price decline in the stock markets relating to the underlying Index. The scheme shall invest in constituents of the underlying index regardless of their investment merit. The scheme does not aim to take any defensive position in case of falling markets nor shall the scheme attempt to make individual stock selection. ETF being an passive management tool does not carry risk of active fund management. An actively managed mutual fund manager, on the other hand, can tailor portfolio holdings which are beyond the mandate of an ETF. ETFs are passively managed and hence the risk associated with the particular ETF corresponds closely to the risk of the underlying asset subclass the scheme is tracking.
- **Active Market:** Although the scheme is proposed to be listed on exchanges, there can be no assurance that an active secondary market will be developed or maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. For an investor in less than creation unit size, exchange quotes may not be always available.
- **Tracking Error:** The Fund manager may not be able to invest the entire corpus in the same proportion as in the underlying index due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying index and regulatory policies which may affect the AMCs/schemes ability to achieve close correlation with the underlying index. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, dividend payout, time to reallocate the portfolio subsequent to changes in the underlying index etc. AMC will endeavor to keep the tracking error as low as possible.
- **Redemption Risk:** Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market.
- The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. And hence the units of the scheme may trade above or below the NAV. However given that the investors can transact with AMC directly beyond the creation unit size of the scheme there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.
- The index reflects the prices of securities at a point in time, which is the price at close of business day on NSE. The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing prices.
- The performance of the index will have a direct bearing on the performance of the scheme. Hence, any composition change made by the index service provider in terms of weightage or stocks selection will have an impact on the scheme.
- The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
- The units of the scheme will be compulsorily issued in dematerialised form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control. Further, Investors may note that buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/broker, payment of brokerage, securities transactions tax and such other costs.

Please refer to Section on Risk Factors in Scheme Information Document for detailed scheme specific risk factors.

Aditya Birla Sun Life SENSEX ETF

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:

- **Liquidity Risk:** Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorised Participant/ Large Investor to arbitrage resulting into wider premium/discount to NAV.
- **Passive Management of Investments:** Scheme shall follow a passive investment strategy and shall provide exposure to constituents of the underlying index with an aim to track its performance and yield as closely as possible. The scheme's performance may be affected by the general

price decline in the stock markets relating to the underlying Index. The scheme shall invest in constituents of the underlying index regardless of their investment merit. The scheme does not aim to take any defensive position in case of falling markets nor shall the scheme attempt to make individual stock selection. ETF being an passive management tool does not carry risk of active fund management. An actively managed mutual fund manager, on the other hand, can tailor portfolio holdings which are beyond the mandate of an ETF. ETFs are passively managed and hence the risk associated with the particular ETF corresponds closely to the risk of the underlying asset subclass the scheme is tracking.

- **Active Market:** Although the scheme is proposed to be listed on exchanges, there can be no assurance that an active secondary market will be developed or maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. For an investor in less than creation unit size, exchange quotes may not be always available.
- **Tracking Error:** The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying index due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying index and regulatory policies which may affect the AMCs/schemes ability to achieve close correlation with the underlying index. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, dividend payout, time to reallocate the portfolio subsequent to changes in the underlying index etc. ABSLAMC will endeavor to keep the tracking error as low as possible.
- It will be the endeavor of the fund manager to keep the tracking error as low as possible.
- There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.
- **Redemption Risk:** Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market.
- The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. And hence the units of the scheme may trade above or below the NAV. However given that the investors can transact with AMC directly beyond the creation unit size of the scheme there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.
- The index reflects the prices of securities at a point in time, which is the price at close of business day on BSE Limited (BSE). The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the BSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from BSE closing prices.
- The performance of the index will have a direct bearing on the performance of the scheme. Hence, any composition change made by the index service provider in terms of weightage or stocks selection will have an impact on the scheme.
- The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
- The units of the scheme will be compulsorily issued in dematerialised form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control. Further, Investors may note that buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/ broker, payment of brokerage, securities transactions tax and such other costs.

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 unlisted securities that offer attractive yields. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. This may however increase the risk of the portfolio. The liquidity and valuation of the schemes' investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of disinvestments.
- Investment made in unlisted 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:

The Scheme intends to invest not less than 95% its corpus in the securities representing S & P BSE Index. As this Scheme endeavors to earn returns that closely correspond to the total returns represented by S&P BSE SENSEX Index, the Scheme will have insignificant cash or debt/ market investments. Therefore, the Scheme is not significantly susceptible to risks associated with debt/ money markets.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

- **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 Listing of units:

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

Aditya Birla Sun Life Nifty Next 50 ETF

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investing in companies forming part of Nifty Next 50 Index, liquidity risk, regulatory risk, passive management of investments, lack of active market tracking error, redemption risk, investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), risk associated with listing of units. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objective will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

Aditya Birla Sun Life Pharma & Healthcare Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., , investments in Derivatives (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), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The scheme shall not engage in Stock lending activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum 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. The above are some of the common risks associated with investments in various 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. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., , investments in Derivatives (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), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks, Risks associated with Reits and InVits and Risks associated with repos in corporate bonds etc. The scheme shall not engage in Stock lending and Short selling activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum 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. The above are some of the common risks associated with investments in various 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. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

Aditya Birla Sun Life Retirement Fund

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., , investments in Derivatives (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), investments in Repo Transactions in Corporate Bond, investments in Foreign Securities, investments in Securitised Debt assets, which would be in the nature of Mortgage Backed Securities (MBS) and Asset Backed Securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto Loans and Corporate Loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall not engage in Stock lending or short selling activities. Different types of securities in which the Scheme would invest as given in the SID/Key Information Memorandum 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. The above are some of the common risks associated with investments in various 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. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.

Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.

Aditya Birla Sun Life Tax Relief '96

A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macroeconomic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantage.

Aditya Birla Sun Life Tax Plan

The Scheme would adopt a bottom-up approach to investing. The investment emphasis of the Scheme will be in identifying companies with strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long-term fundamentally driven values.

Aditya Birla Sun Life MNC Fund**Stock Selection Strategy**

The investment emphasis of the Scheme would be on identifying companies with sound corporate managements and prospects of good future growth. A track record of superior performance and corporate governance will be added considerations. Essentially, the focus would be on stocks driven by long term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities.

Liquidity will be very important consideration for investment decisions, due to the potential of large redemptions inherent in open-end schemes. As a result, a significant proportion of the Scheme's equity investments will be made in relatively liquid large capitalization stocks, including established blue-chips and emerging blue-chip stocks. In addition, as far as supported by liquidity considerations, investments in small and medium capitalization growth stocks will also be emphasized in expectation of higher returns. A portion of the funds will also be invested in IPOs and other primary market offerings that meet our investment criteria.

Aditya Birla Sun Life Midcap Fund

The scheme would invest a substantial portion of its investible assets (over 65%) in Mid Cap companies. The stocks of these companies are generally more volatile and less liquid than the large cap stocks.

In order to diversify the portfolio, the scheme manager may invest upto 35% in stocks which have a higher or lower market capitalisation. A small portion of the portfolio may be kept in call and money market instruments in order to meet the liquidity needs.

The investment emphasis of the scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values.

However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, scheme will book profits regularly to take advantage of the volatility in the market.

Aditya Birla Sun Life India GenNext Fund

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.

For further details on Investment Strategy for the scheme, please refer to Scheme Information Document.

Aditya Birla Sun Life Focused Equity Fund

The Scheme is designed for those investors who seek exposure to a broader large market capitalization stocks and Growth cum value style of investing. The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and / or sectors and/ or market capitalization. The investment emphasis of the scheme would be on investing in a maximum of 30 companies with sound corporate managements and prospects of good future growth. The Fund's focus shall be biased towards large cap companies driven by longterm fundamentals though not limited to it. The scheme may also invest in ADR/GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/ RBI from time to time.

Aditya Birla Sun Life Dividend Yield Fund

The scheme aims to generate returns by investing in high dividend-paying companies. Historically, stocks of high dividend yielding companies provide a high degree of protection during falling equity markets. Along with this protection, there is a good possibility of stock prices appreciating, should the equity markets revive. When a high dividend yield investment is made in conjunction with other parameters like low price to book value ratio (price-to-book) and low market capitalization to sales ratio (market cap-tosales), the possibility of upward re-rating of the stock increases. The Scheme would therefore aim to build a portfolio that provides a combination of high dividend yield, substantial capital protection and a strong possibility of capital gains.

Investing in stocks with high dividend yields is traditionally a 'Defensive Investment Strategy'. Using this approach, the scheme targets to achieve returns higher than what would otherwise be available in interest bearing securities (Bonds, FDs, CDs, Debentures etc.), but without taking undue exposure to the vagaries of stock markets. Historically, the share prices of companies having high dividend yield are less volatile than growth stocks. It is the belief of the Fund Manager that the companies,

which have a track record of dividend payment, are perceived as 'Shareholder Friendly'. High Dividend payouts often signal that there is enough cash generation in the business. Quite often, a high dividend yield in these companies indicates that the stock is currently underpriced inspite of higher cash generating ability of the issuer. A careful selection of these stocks could therefore unlock the potential growth, which should eventually reflect in the share prices.

Though high dividend yield would be one of the prime criteria for selection of stocks, every investment would be done taking into account the following factors besides others:

1. Business Fundamentals
2. Quality of Management
3. Industry Trends
4. Growth Prospects
5. Track Record and Consistency of Dividend Payments
6. Volatility of the stock

Since the scheme intends to follow a defensive strategy, it would invest primarily in stocks that have a low volatility or beta. Beta is a measure of volatility of a stock or a portfolio relative to an index.

As mentioned in the section on "Asset Allocation and Investment pattern" above, the scheme may, from time to time invest in 'special situations' like share buy-backs, de-listing opportunities or during mergers and acquisitions. The Investment Process for such investments will be different from normal investments in the scheme. Opportunities will be seized based on consideration of short term benefits. Such situations will be identified and discussed in the investment group. Thereafter, a risk evaluation would be carried out to arrive at a decision. These decisions would be properly recorded along with justifications for such decisions.

As a part of the investment strategy, the scheme would book profits regularly to take advantage of any favourable market trend.

ABSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of unit holders and if market conditions so warrant.

Aditya Birla Sun Life Digital India Fund

The scheme aims to generate returns by investing in technology and technology dependent companies which includes: software services, products, BPO, hardware, internet and e-commerce, media and entertainment, telecommunication services and equipments and technology enabled companies. The scheme will follow a bottom-up approach to stock picking, adopting a blend of value and growth style of investing. The investment emphasis of the scheme will be to identify and invest in companies with robust business model, strong competitive position and managed by quality management.

Aditya Birla Sun Life Equity Fund

The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and / or sectors and/ or market capitalization. The investment emphasis of the scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Essentially, the focus would be on stocks driven by long-term fundamentals. However, short term opportunities would also be seized, provided underlying values supports these opportunities. A portion of the scheme will also be invested in IPOs, emerging sectors, concept stocks and other primary market offerings that meet our investment criteria.

The scheme would invest a substantial portion of its investible assets (80% - 100%) in equity and equity related instruments. Pending investment of the scheme may be invested in debt & money market instruments and other liquid instruments or both. The scheme may have prudent exposure to Futures & Options (F&O) to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary.

Aditya Birla Sun Life Index Fund

The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightages of these stocks in the NIFTY. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections / redemptions in the scheme.

Aditya Birla Sun Life Infrastructure Fund

The corpus of the Scheme will be primarily invested in equity and equity related securities of the companies in the Infrastructure Sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The scheme may also invest in ADR/ GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.

Stock Selection Strategy

The Scheme will select stocks of companies engaged in the area of infrastructure across the following industries. Please note that the list is indicative and the Investment Manager may add such other sector/group industries, which broadly satisfy the category of infrastructure industries:

- Banking and Financial Services
- Capital Goods
- Cement
- Coal
- Construction
- Earth Moving Equipments
- Energy
- Engineering
- Housing
- Metals
- Oil and Oil Related Sectors
- Petroleum
- Ports
- Power and Power Equipments
- Telecommunications
- Transportation

These sectors are only indicative and this could undergo change based on future reforms and developments. The scheme will select stocks from the investment universe, which, in the opinion of the Fund Manager, offer an attractive investment opportunity to participate in the growth of the infrastructure sector. These may be across the above-mentioned sectors or other areas of Infrastructure as may be identified by the Scheme. A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macro economic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantages. Subject to the provisions of Schedule Seven of the SEBI (Mutual Funds) Regulations, 1996, there will not be any restrictions on the level of participation in any of the abovementioned industries.

Aditya Birla Sun Life International Equity Fund**Plan A**

The Plan would be investing exclusively in international stocks. The investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks.

The international portion would aim towards reducing the risk through diversification and contribute to returns.

Plan B

The Plan would be investing in a blend of domestic and international stocks. The broad investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks.

The domestic portion of the portfolio would provide a strong base to the scheme and the international portion would aim towards reducing the risk through diversification and contribute to returns.

Domestic Investment Strategy:

The corpus of the scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. The scheme would have the flexibility to invest in stocks across different market capitalization. The scheme would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

International Investment Strategy:

The international portion of the portfolio would be managed with the following objectives:

- Invest in countries that have a low correlation with the Indian Economy.
- Invest in countries that have strong and stable economy
- Choose sectors and segments that are posting strong growth in these countries.
- Choose stocks in these countries that have strong market presence and have high potential for growth

While the Scheme is not restricting itself to the number of countries that it can invest in, the portfolio would primarily have a blend of U.S., European and Asian stocks. The percentage exposure to any country, sector or stock would be determined by the fund manager, based on macro-economic, sector as well as company specific factors. At all times, the intention would be to achieve higher risk control and maximize returns. The stock selection strategy under the Plans would be a blend of top down and bottoms up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. ABSLAMC has tied up with Morningstar Investment Adviser India Private Limited for seeking portfolio advice on the international portion of the fund's portfolio. Morningstar Investment Adviser India Private Limited has a long track record in providing investment advisory services to institutional clients. The fees related to these services would be borne by ABSLAMC and would not be charged to the Scheme.

Aditya Birla Sun Life Commodity Equities Fund – Global Agri Plan

The Scheme will predominantly invest in overseas companies or overseas mutual funds investing in companies that have business exposure to agricultural commodities. Such companies could include producers of agricultural products, crop growers, owners of plantations, companies that produce and process foods, fertilizer producing companies etc.

The scheme will be managed by investing in stocks that are also a part of the S&P Global Agribusiness TRI.

S&P Global Agribusiness TRI is an equity based index designed to provide liquid exposure to 24 of the largest publicly-traded agribusiness companies comprised of a mix of Producers, Distributors & Processors and Equipment & Materials Suppliers companies.

Fund manager will undertake an active investment management strategy. Investment in stocks will be based on a bottom up approach. There will be no market capitalization or geographic bias. The Scheme may also undertake active cash calls if the situation so warrants.

Further, the Scheme may invest in units issued by overseas mutual funds. Such investment in the funds will not be more than 35% of the portfolio value. The selection of an overseas mutual fund will be based on parameters like:

- Appropriateness of the Fund, with regard to the Scheme's investment objective,
- Track record of the Fund under consideration,
- Reputation of the Fund house which has launched the Scheme

Though every endeavor will be made to achieve the specified objectives, the AMC / Trustees / Sponsors do no guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Aditya Birla Sun Life Arbitrage Fund

Scheme seeks to generate income by predominantly investing in equity and equity linked instruments.

Scheme aims to identify the price differentials prevailing for a stock / index in 2 market segments (cash, futures, etc). Trades are executed once the price differentials are identified. Generally, trades will be executed provided that they generate returns higher than short term debt instruments (call money, money market instruments, liquid schemes, etc) net of expenses.

Scheme will buy a stock where it is available cheap and sell the stock where it is quoting at a higher price. Simultaneous buy and sell trade will be entered into in both the market segments (Cash & Futures). Gains that the trade would offer, is identified at the time of execution. On expiry of the futures contract, there is a convergence of price of a stock in cash & derivatives segment. Thus gains are secured / assured irrespective of the market movements, only at the end of the month i.e. on expiry of the futures contract. If these trades are unwound prior to expiry, then they may / may not generate the pre-specified returns.

The scheme shall also undertake Securities Lending and Borrowing within the framework as permitted by SEBI.

However, if these trades fail to exist / if the returns generated are lower than that offered by liquid schemes / index, then the scheme may undertake a higher allocation to debt and money market securities.

A portion of the corpus will also be invested in direct equities, IPO's, Options, open offer and buy-back. Allocation to these strategies will be restricted to the extent of 10% of the corpus size.

Derivative Strategies:

If and where Derivative strategies are used under the scheme the Fund Manager will employ a combination of the following strategies:

Index Arbitrage: As the Nifty 50 derives its value from fifty underlying stocks, the underlying stocks can be used to create a synthetic index matching the Nifty Index levels. Also, theoretically, the fair value of a stock/ index futures is equal to the spot price plus the cost of carry i.e. the interest rate prevailing for an equivalent credit risk, in this case is the Clearing Corporation of the NSE.

Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks. However, due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.

The fund manager shall aim to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of-capital.

Objective of the Strategy

The objective of the strategy is to lock-in the arbitrage gains.

Risks Associated with this Strategy

- Lack of opportunity available in the market.
- 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.

Cash Futures Arbitrage: The Plans under the scheme would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock.

The Plans will first buy the stocks in cash market and then sell in the futures market to lock the spread known as arbitrage return. Buying the stock in cash market and selling the futures results into a hedge where the Plans have locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus there is a convergence between the cash market and the futures market on expiry.

This convergence helps the Plans under the Scheme to generate the arbitrage return locked in earlier. However, the position could even be closed earlier in case the price differential is realized before expiry or better opportunities are available in other stocks. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of capital.

Objective of the Strategy

The objective of the strategy is to lock-in the arbitrage gains.

Risk Associated with this Strategy

- Lack of opportunity available in the market.
- 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

Hedging and alpha strategy: The fund will use exchange-traded derivatives to hedge the equity portfolio. The hedging could be either partial or complete depending upon the fund managers' perception of the markets. The fund manager shall either use index futures and options or stock futures and options to hedge the stocks in the portfolio.

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 Nifty IT Index future or a bank stock and selling Bank Index futures or buying a stock and selling the Nifty Index.

Objective of the Strategy

The objective of the strategy is to generate alpha by superior stock selection and removing market risks by hedging with appropriate index.

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

Covered Call Strategy: The fund manager shall use the covered call strategy by writing call options against an equivalent long position in the underlying security thereby locking in the returns instead of keeping the position open.

This strategy allows fund managers to earn premium income in addition to returns locked in from the long underlying.

Objective of the Strategy

The objective of the strategy is to earn the option premium.

Risk Associated with this Strategy

- The underlying security may fall by more than the option premium earned, thereby exposing the strategy to downside risks.
- 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.

Covered Put Strategy: If the Fund Manager has a bearish view on a stock /index, he may write put option on that stock/index with an equivalent short position in the futures of the underlying; thus earning the premium income.

Objective of the Strategy

The objective of the strategy is to earn the option premium.

Risk Associated with this Strategy

- The underlying security may rise by more than the option premium earned, thereby exposing the strategy to downside risks.
- 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.

Other Derivative Strategies: As allowed under the SEBI guidelines on derivatives, the fund manager will employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options.

Objective of the Strategy

The objective of the strategy is to earn low volatility consistent returns.

Risk Associated with this Strategy

- 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.

Aditya Birla Sun Life Small Cap Fund

The corpus of the Scheme will be primarily invested in Small Cap equity and equity related securities of the companies in the small cap segment that have a potential to appreciate in the long run. The Scheme may also invest a small portion of its corpus in fixed income securities including money market instruments to manage its liquidity requirements. The fund manager will select equity securities on a bottom-up stock selection approach. Under bottom up approach, the main focus is on identifying stocks on their individual merits irrespective of the sectors to which they belong as

opposed to first identifying sectors and then choosing stocks within that sectors which is followed under top-down approach. Hence, under bottom-up approach among other things, consideration will be given to fundamentals of the companies, management quality & strength of their businesses. Apart from sound fundamentals and management, the fund would lay emphasis on valuations and long have an exposure of more than 25% of its net assets in foreign securities. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.

Aditya Birla Sun Life Pure Value Fund

The fund would follow a value investing strategy for the management of its portfolio.

Value investing is buying into stocks that are trading for less than their intrinsic value - stocks that the market is undervaluing. Typical value investing strategies include, strategies like:

- Buying stocks with a low price to book value,
- Low price to cash flow,
- Low price/earnings multiple, and high dividend yields,
- Asset Replacement,
- Dividend Yield higher than the G-Sec yield,
- Valuation mismatch due to invisible/ undervalued assets (Land, Licenses, Brands, Trademarks, Patents etc.)
- Situations wherein the value of the Company would be unlocked due to:
 - Mergers and Acquisition activities
 - Restructuring
 - Recovery potential
 - Retained earnings

Value Investing is similar but not the same as contrarian investing. The key difference between contrarian investing and Value Investing is that in latter there is a gap between underlying value of the company (asset, earnings or holding value) and the market perception of the same. In case of contrarian investing, the stock is out of favor and is trading at a valuation lower than its recent past and not necessarily at a discount to its inherent value.

Key underlying assumption in Value Investing is that markets are inefficient and over a period of time the market will discover and find the right value for the stock.

Value strategy, is a conservative way of investing in Equities. The primary reason is that these stocks are already available at a substantial discount relative to the general market levels. As such the downside in such stocks is relatively lesser.

The value strategy, while being a blend of Top down and Bottoms up, essentially focuses on companies with long track records and excellent managements. As such the probability of these companies to improve their fundamentals with changing business dynamics is relatively strong.

Buying Approach

Through fundamental analysis, business underlying the security is assessed vis-à-vis its intrinsic value. Some of the factors that are studied are:

- Financial Statements of the Company's
- Position in the earnings cycle
- Competitive position and management quality.

In addition, we will focus on long-term and cyclical industry trends in order to identify and measure the risks associated with a Company's business. By taking a disciplined approach to security selection, portfolios can yield good long-term total returns. Once a stock is identified as relatively undervalued, the Fund Manager performs additional Fundamental Analysis to determine if there is a sufficient catalysts available to unlock the hidden value within reasonable time. The strategy is broadly diversified across all sectors and not just invested in out-of- favor value sectors

Selling Approach

Stocks bought in Value Investing will be sold when stock appreciates to target price without commensurate increase in intrinsic value. However, if the anticipated catalyst(s) fails to happen within a reasonable period, or an unanticipated event, change in fundamentals, or deterioration in intrinsic value negating original reason for investment then also the stock will be sold.

Aditya Birla Sun Life Equity Hybrid '95 Fund

The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify business with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The Scheme would follow blend of bottoms up approach (for stock selection) and top down approach (for sector allocation). The Scheme would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market. The decision to sell would be based on price reaching its fair value or availability of alternative investment opportunity offering higher risk adjusted returns or anticipated price appreciation no longer possible due to change in business fundamental.

Aditya Birla Sun Life Banking and Financial Services Fund

The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. As a Sector fund, the portfolio will concentrate in the companies engaged in Banking and Financial Services. The portfolio manager will adopt an active management style to optimize returns. Income generation may only be a secondary objective.

The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies, Housing Finance, Wealth Management, etc. The classification of Financial service companies will be largely guided by AMFI sector classification. The scheme may also invest in IPOs of companies which could be classified under Financial Services sector.

As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightage in the benchmark index so as to achieve diversification within the sector.

Aditya Birla Sun Life Balanced Advantage Fund

Portfolio Turnover

The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market. A higher churning to the portfolio could attract high transaction costs of the nature of brokerage, demat charges, stamp duty, custodian transaction charges, etc.

The fund manager will invest into opportunities available across the market capitalization. The fund manager will use top down approach to identify growth sectors and bottom up approach to identify individual stocks. The fund would have the flexibility to invest in stocks across different market capitalization. The fund would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view. The Scheme may also use derivatives to hedge the downside risk of the portfolio. The Equity Allocation in the portfolio would be monitored on a monthly basis and rebalanced by the Fund Managers' at the end of every calendar quarter. The Scheme will take a call on the asset allocation based on the PE ratio of S&P BSE 100 index. When the markets seem to be moving to overvalued territory as indicated by Higher PE ratio, the scheme would reduce Equity allocation and vice versa. The Equity exposure will be actively managed based on the same, and the residual allocation will be in Debt & Money Market Instruments.

Aditya Birla Sun Life Equity Savings Fund

The Scheme will invest predominantly in equities. The equity portfolio will be created using a bottom up approach through fundamental research. A part of the portfolio will be managed using the arbitrage strategy by taking advantage from the price differentials / mis-pricing prevailing for stock/ index in various market segments (Cash & Futures). The Scheme will seek to reduce volatility of returns by actively using derivatives as hedge; although this will make the scheme forgo some upside, it shall help protect downside.

Aditya Birla Sun Life Manufacturing Equity Fund

The Scheme aims to maximize long-term capital appreciation by investing in equity and equity related securities of companies engaged in manufacturing sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.

Aditya Birla Sun Life Frontline Equity Fund

The Scheme will aim at being as diversified across various industries and/ or sectors as its chosen benchmark index. It will target the same sectoral weights within its equity portfolio as the benchmark index on a designated day subject to some predetermined flexibility. However, the Scheme shall have the flexibility of selecting stocks within a particular sector from a wider investment universe. So while the equity component of the Scheme's portfolio will track sectoral weights of the chosen benchmark index, the stocks making up those sectoral weights in the Scheme's portfolio could be different from those comprising the relevant sectoral weights in the index. However, such stocks will be from the same sectors although they may differ from the index constituents on account of the Scheme's investment universe being wider than index stocks.

The sectoral weights will be computed by aggregating market values of individual stocks sector wise, as a percentage of the total market value of the equity component in the Scheme's portfolio. The Scheme will have the flexibility of varying the sectoral weights by \pm 30% of the sectoral weights in the index on the designated day, or by an absolute figure of \pm 5%, whichever is higher. For example, if the sector weight in the index on the designated day is 15%, the \pm 30% rule will apply and the Scheme will maintain a weight between 10.5% and 19.5%. For a sector comprising 10% of the index, the Scheme could have an exposure of between 5% - 15% to that sector in the equity component in its portfolio since in this situation; the \pm 5% rule will become applicable. This implies that sectors with less than 5% weights in the index on the designated day may be ignored. The Scheme's equity portfolio will attain the sectoral diversification of the index on the designated day computed in the above manner, by the month-end after the designated day. The Scheme may invest up to 20% of its net assets in cash, government securities, debt and money market instruments. This limit may not be exceeded for a continuous period of 30 days without the approval of / ratification by the Trustee.

The Scheme has currently chosen Nifty 50 TRI as its benchmark index. The equity portfolio of the Scheme will match the sectoral diversification of the benchmark index by the last calendar day of each month or if it is a non-Business Day, by the first Business Day of the next month. The Scheme will typically attain the sectoral weights of the benchmark index by the last Business Day of each month.

The Scheme's investment universe shall comprise all listed and / or unlisted stocks. The Scheme will endeavour to invest in 'frontline' stocks i.e. stocks which in the opinion of its Fund Manager, provide superior growth opportunities.

Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.

Aditya Birla Sun Life Equity Advantage Fund

Stock Selection Strategy: The investment emphasis of the Scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values.

Portfolio Turnover: The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme. The Fund Manager will however endeavour to maintain a low portfolio turnover rate.

Aditya Birla Sun Life GOLD ETF

Aditya Birla Sun Life Gold ETF is a passively managed fund tracking the price of Gold and reflects the performance of the Gold price. The Fund would invest in physical gold of prescribed quantity and quality (finesness) and endeavor to track the spot price of gold. The scheme invests in gold regardless of investment merit. The Fund would invest upto 100% in Physical Gold and/or upto 5% in debt and money market instruments to meet the liquidity requirements, subject to tracking error. The scheme may buy or sell gold at different points of time during the trading session at the then prevailing prices which may or may not correspond to its closing price, due to disinvestments to meet redemptions, transactions cost and recurring expenses, execution of large buy/sell orders etc.

The Fund Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary due to the volatility in the markets and any other reasons beyond the control of the Fund Manager. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark Index.

Aditya Birla Sun Life Nifty ETF

The Fund would invest not less than 95% of its corpus in stocks comprising the underlying index and endeavor to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash & will also try & avoid investment in debt & money market securities. This would only be for the purpose of redemption requirements

Aditya Birla Sun Life SENSEX ETF

The Scheme would invest not less than 95% of its corpus in stocks comprising the underlying index and endeavour to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The Scheme would aim to maintain least amount of cash and will also try and avoid investment in debt and money market securities. This would only be for the purpose of redemption requirements.

Portfolio Turnover

The Scheme shall be a passively managed, open ended, exchange traded fund. It is therefore expected that there would be a number of subscriptions and redemptions on a daily basis through Authorised Participants and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Index.

The scheme has no explicit constraints either to maintain or limit the portfolio turnover. It would be also difficult to have any reasonable accuracy in estimating the likely portfolio turnover. However, the fund manager intends to avoid any transactions in the portfolio unless there is any subscription, redemption or change in the underlying Index. Thus, given the structure and objective of the portfolio, the portfolio turnover is likely to be low.

Aditya Birla Sun Life Nifty Next 50 ETF

The Scheme would invest not less than 95% of its corpus in stocks comprising the underlying index and endeavour to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash & will also try & avoid investment in money market securities. This would only be for the purpose of redemption requirements.

Aditya Birla Sun Life Pharma & Healthcare Fund

The corpus of the Scheme will be primarily invested in equity and equity related securities of the companies in the Pharma & Healthcare Sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record.

The scheme may also invest in ADR/ GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.

The fund investment in debt securities and money market instruments issued by corporate and/or state and central government with the aim to controlling volatility and providing cash flows on a continuous basis. Rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC for its fixed income investments. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

The portfolio shall be structured so as to keep risk at acceptable levels and invest across Market cap. This shall be done through various measures including:

- Broad diversification of portfolio focusing on Pharma, Wellness, Healthcare Services and Specialty Chemicals
- Ongoing review of relevant market, industry, sector and economic parameters
- Investing in companies which have been researched. Companies deemed to be leaders in their respective products/industry.
- High quality businesses exhibiting favorable economics, capable and trustworthy management teams
- Other parameters like operating profit margin, net profit margin, P/E ratio, better earnings visibility, etc.
- Investments in debentures and bonds will usually be in instruments which have been assigned investment grade ratings by any approved rating agency.

ABSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unitholders and if market conditions warrant it. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI/RBI and approved by the Trustee.

Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan

Predominantly equity oriented fund, the strategy aims to invest in a well-diversified portfolio of equity and equity related securities along with debt and money market instruments. The fund manager proposes to concentrate on business and economic fundamentals driven by in-depth research techniques and employing the full potential of the research team at the AMC. The stock selection process proposed to be adopted is generally a bottom-up approach seeking to identify companies with long term sustainable competitive advantage. The fund would also use a top down discipline by ensuring representation of companies from all key sectors in respective benchmarks. The Scheme's investment universe shall comprise all listed and/or unlisted stocks. The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme.

The fund also invests in various debt securities and money market instruments issued by corporate and/or state and central government with the aim to controlling volatility and providing cash flows on a continuous basis. Rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC for its fixed income investments. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

Aditya Birla Sun Life Retirement Fund**The 30s Plan**

The Plan aims to invest primarily in a well-diversified portfolio of equity and equity related securities. The fund manager proposes to concentrate on business and economic fundamentals driven by in-depth research techniques and employing the full potential of the research team at the AMC. The stock selection process proposed to be adopted is generally a bottom-up approach seeking to identify companies with long term sustainable competitive advantage. The fund would also use a top down discipline by ensuring representation of companies from all key sectors in respective benchmarks.

The fund manager would primarily focus on long term growth for identifying stocks on the equity side. The objective would be to identify businesses with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The fund would follow blend of bottom up approach (for stock selection) and top down approach (for sector allocation). The fund would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market. The decision to sell would be based on price reaching its fair value or availability of alternative investment opportunity offering higher risk adjusted returns or anticipated price appreciation no longer possible due to change in business fundamentals.

The 40s Plan

The Plan invests predominantly in equity and equity related instruments with marginal allocation to debt and money market instruments.

On the equity front, the fund manager proposes to concentrate on business and economic fundamentals driven by in-depth research techniques and employing the full potential of the research team at the AMC. The stock selection process proposed to be adopted is generally a bottom-up approach seeking to identify companies with long term sustainable competitive advantage. The fund would also use a top down discipline by ensuring representation of companies from all key sectors in respective benchmarks. The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify businesses with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The fund would follow blend of bottom up approach (for stock selection) and top down approach (for sector allocation). The fund would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market.

On the debt front, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in is carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the Issuer, the short as well as long-term financial health of the issuer. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The 50s Plan

The Plan invests predominantly in debt and money market instruments with marginal allocation to equity and equity related instruments.

On the debt front, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in is carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the Issuer, the short as well as long-term financial health of the issuer. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

On the equity front, the fund manager proposes to concentrate on business and economic fundamentals driven by in-depth research techniques and employing the full potential of the research team at the AMC. The stock selection process proposed to be adopted is generally a bottom-up approach seeking to identify companies with long term sustainable competitive advantage. The fund would also use a top down discipline by ensuring representation of companies from all key sectors in respective benchmarks. The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify businesses with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The fund would follow blend of bottom up approach (for stock selection) and top down approach (for sector allocation). The fund would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market.

The 50s Plus - Debt Plan

The Plan invests in various debt securities and money market instruments issued by corporates and/or state and central government. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risk. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.

Aditya Birla Sun Life Tax Relief '96, Aditya Birla Sun Life Tax Plan, Aditya Birla Sun Life MNC Fund, Aditya Birla Sun Life Dividend Yield Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process in the following manner;

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks.

With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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.

Aditya Birla Sun Life Midcap Fund

There are internal investment restrictions on individual stock exposure limits and there are sector exposure limits [only applicable to general equity funds]. Also there are restrictions on level of exposure to IPOs, private placements and small companies. In case of Aditya Birla Sun Life Midcap Fund, under normal circumstances, the Scheme would be investing in at least 20 companies and at least six sectors with a maximum exposure of 25% to each sector. However, the AMC reserves the right to modify this strategy from time to time and the changes would be informed to the unitholders in the next newsletter.

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.

Aditya Birla Sun Life India GenNext Fund

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.

Aditya Birla Sun Life Focused Equity Fund

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.

Aditya Birla Sun Life Digital India Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Aditya Birla Sun life AMC Ltd. would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Aditya Birla Sun life AMC Ltd has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification. The Investment Committee is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes. Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Aditya Birla Sun Life AMC Ltd. will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

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.

Aditya Birla Sun Life Equity Fund

The overall portfolio structuring would aim at controlling risk 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 researched by ABSLAMC's research team. Risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned

investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Liquidity will be a very important consideration for investment decisions, due to the potential of large redemptions inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid investments.

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.

Aditya Birla Sun Life Index Fund

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Scheme. 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.

Aditya Birla Sun Life Infrastructure Fund

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.

Aditya Birla Sun Life International Equity Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme under Plan B may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with 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.

Aditya Birla Sun Life Commodity Equities Fund – Global Agri Plan

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with 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.

Aditya Birla Sun Life Arbitrage Fund

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

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with 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.

Aditya Birla Sun Life Small cap Fund

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

The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, 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.

Aditya Birla Sun Life Pure Value Fund

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

The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, 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.

Aditya Birla Sun Life Equity Hybrid '95 Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process in the following manner;

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks.

With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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.

Aditya Birla Sun Life Banking and Financial Services Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the BFSI space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with 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.

Aditya Birla Sun Life Balanced Advantage Fund, Aditya Birla Sun Life Equity Savings Fund & Aditya Birla Sun Life Equity Advantage Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process in the following manner;

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks.

With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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.

Aditya Birla Sun Life Manufacturing Equity Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the BFSI space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with 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.

Aditya Birla Sun Life Frontline Equity Fund

The overall portfolio structuring would aim at controlling risk 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 researched by ABSLAMC's research team. Risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Liquidity will be a very important consideration for investment decisions, due to the potential of large redemptions inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid investments.

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.

Aditya Birla Sun Life GOLD ETF

The Mutual Fund has built adequate internal risk management controls and safeguards including on-going oversight to ensure that the Scheme, which is passively managed, is in line with the defined investment objectives and in compliance with SEBI (MF) Regulations.

The Mutual Fund will strive to achieve the investment objective by way of a judicious portfolio mix comprising of Gold bullion and Debt Securities and Money Market Instruments. Investments in gold bullion would be primarily assessed with regard to its fineness. Every investment opportunity in Debt Securities and Money Market Instruments would be assessed with regard to credit risk, interest rate risk and liquidity risk.

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.

Aditya Birla Sun Life Nifty ETF

The Scheme is a passively managed and linked to the Nifty 50 TRI, which is well-diversified comprising fifty Indian companies whose equity scrips predominantly comprise large capitalisation companies with high liquidity. The Mutual Fund has built adequate internal risk management controls and safeguards including ongoing oversight to ensure that the Scheme, which is passively managed is in line with the defined investment objectives as per the Scheme Information Document and in compliance with SEBI (MF) Regulations.

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.

Aditya Birla Sun Life SENSEX ETF

The Scheme aims to track the S&P BSE SENSEX TRI as closely as possible before expenses. The index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error.

Investments in equity and equity related securities and debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

For risk control, the following may be noted:

Liquidity risks:

The 30 stocks in the S&P BSE SENSEX TRI are selected by applying liquidity as one of the criterion and hence the portfolio of the Scheme is highly liquid. The index is rebalanced based on certain criteria after which certain illiquid stocks are replaced by more liquid stocks. The fund manager

makes the changes to the portfolio accordingly. Therefore liquidity issues in the scheme are not envisaged.

Interest Rate Risk:

Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well diversified portfolio may help to mitigate this risk.

Volatility risks:

ETF being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager

Aditya Birla Sun Life Nifty Next 50 ETF

The Scheme is passively managed and linked to the Nifty Next 50 Index, which is well-diversified portfolio across sectors with relatively less concentrated exposure to any one sector. The Mutual Fund has built adequate internal risk management controls and safeguards including ongoing oversight to ensure that the Scheme, which is passively managed is in line with the defined investment objectives as per the Scheme Information Document and in compliance with SEBI (MF) Regulations. 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.

TRACKING ERROR

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

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty Next 50 Index or one or more securities covered by / included in the Nifty Next 50 Index and may arise from a variety of factors including but not limited to:

- Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realisation of sale proceeds and / or the registration of any securities transferred and / or any delays in receiving cash dividends and resulting delays in reinvesting them.
- The Nifty Next 50 Index reflects the prices of securities at close of business hours. However, the Fund may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the NSE.
- The constituent stocks of the underlying index may be revised periodically by either excluding or including new securities. In such an event, the Fund will endeavour to reallocate its portfolio but the available investment/ disinvestment opportunities may not permit precise mirroring of the underlying index in a short period of time.
- The charging of expenses to the scheme including investment management fees and custodian fees.
- The potential for trades to fail, which may result the Schemes not having acquired shares at a price necessary to track the index.
- The holding of a cash position and accrued income prior to distribution and accrued expenses.
- Disinvestments to meet redemptions, recurring expenses, etc.

AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

Aditya Birla Sun Life Pharma & Healthcare Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the Pharma and Healthcare space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with 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.

Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan

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

Aditya Birla Sun Life Retirement Fund

Investments made by the Investment Plans under the Scheme would be in accordance with the investment objectives of the Scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with 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.

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Frontline Equity Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	7.65	Banks	23.52
Reliance Industries Limited	7.24	Consumer Non Durables	10.97
ICICI Bank Limited	6.95	Software	9.87
Infosys Limited	6.38	Finance	9.44
Bharti Airtel Limited	6.00	Petroleum Products	8.70
Kotak Mahindra Bank Limited	4.23	Pharmaceuticals	7.58
Hindustan Unilever Limited	3.77	Telecom - Services	6.00
Cipla Limited	2.98	Cement	3.44
Housing Development Finance Corporation Limited	2.87	Power	2.82
NTPC Limited	2.82	Auto	2.61
		Consumer Durables	2.48
		Construction Project	2.37
		Pesticides	1.24
		Minerals/Mining	1.21
		Others	1.15
		Non - Ferrous Metals	0.91
		Industrial Capital Goods	0.62
		Mutual Fund	0.55
		Auto Ancillaries	0.52
		Retailing	0.46
		Construction	0.44
		Industrial Products	0.43
		Transportation	0.04
		Cash & Cash Equivalent	2.63
		Grand Total	100.00

Portfolio Turnover Ratio: 0.74%

Aditya Birla Sun Life Equity Advantage Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	7.02	Banks	19.06
HDFC Bank Limited	6.17	Consumer Durables	10.77
Bharti Airtel Limited	5.29	Finance	9.30
ICICI Bank Limited	4.12	Software	7.85
Crompton Greaves Consumer Electricals Limited	3.58	Cement	7.48
Shree Cement Limited	3.25	Petroleum Products	7.02
Kotak Mahindra Bank Limited	3.17	Consumer Non Durables	5.94
Bajaj Finance Limited	2.96	Telecom - Services	5.29
Voltas Limited	2.69	Pharmaceuticals	4.13
Info Edge (India) Limited	2.65	Chemicals	3.19
		Auto	3.11
		Industrial Capital Goods	2.67
		Gas	2.50
		Pesticides	2.24
		Retailing	2.14
		Industrial Products	1.67
		Construction	1.62
		Healthcare Services	1.39
		Ferrous Metals	1.23
		Textile Products	0.50
		Others	0.32
		Miscellaneous	0.00
		Cash & Cash Equivalent	0.58
		Grand Total	100.00

Portfolio Turnover Ratio: 0.75%

Aditya Birla Sun Life Equity Hybrid '95 Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	7.09	Banks	18.97
Reliance Industries Limited	5.83	Finance	14.33
ICICI Bank Limited	4.51	Consumer Non Durables	8.52
U.P. Power Corporation Limited	4.25	Pharmaceuticals	6.87
Bharti Airtel Limited	4.04	Miscellaneous	6.58
REC Limited	3.52	Petroleum Products	6.01
Infosys Limited	3.13	Consumer Durables	5.75
Kotak Mahindra Bank Limited	2.93	Software	4.62
Shriram City Union Finance Limited	2.47	Telecom - Services	4.04
Hindustan Unilever Limited	2.36	Cement	3.57
		Chemicals	2.37
		Government of India	2.08
		Power	1.77
		Auto	1.77
		Media & Entertainment	1.65
		Healthcare Services	1.54
		Industrial Products	1.22
		Construction Project	1.14
		Auto Ancillaries	1.13
		Pesticides	0.87
		Ferrous Metals	0.80
		Non - Ferrous Metals	0.72
		Minerals/Mining	0.67
		Gas	0.55
		Mutual Fund	0.34
		Others	0.21
		Industrial Capital Goods	0.05
		Cash & Cash Equivalent	1.87
		Grand Total	100.00

Portfolio Turnover Ratio: 0.95%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Equity Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	8.97	Banks	23.48
ICICI Bank Limited	7.79	Pharmaceuticals	10.21
Bharti Airtel Limited	6.70	Software	9.38
Infosys Limited	4.62	Finance	8.98
Dr. Reddy's Laboratories Limited	4.30	Consumer Non Durables	6.87
Sun Pharmaceutical Industries Limited	4.08	Telecom - Services	6.70
Kotak Mahindra Bank Limited	3.80	Petroleum Products	3.96
Clearing Corporation of India Limited	3.65	Others	3.65
ICICI Lombard General Insurance Company Limited	3.07	Cement	3.62
Reliance Industries Limited	2.73	Chemicals	3.33
		Healthcare Services	3.13
		Consumer Durables	2.43
		Auto Ancillaries	2.38
		Ferrous Metals	1.57
		Auto	1.57
		Media & Entertainment	1.55
		Industrial Products	1.46
		Industrial Capital Goods	1.07
		Non - Ferrous Metals	0.94
		Power	0.92
		Minerals/Mining	0.82
		Paper	0.80
		Textile Products	0.05
		Retailing	0.03
		Miscellaneous	0.00
		Index	-1.18
		Cash & Cash Equivalent	2.28
		Grand Total	100.00

Portfolio Turnover Ratio: 0.58%

Aditya Birla Sun Life Index Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	11.10	Banks	22.14
Nifty 50 Index	9.61	Software	12.64
HDFC Bank Limited	9.49	Petroleum Products	12.16
Clearing Corporation of India Limited	7.12	Consumer Non Durables	11.18
Housing Development Finance Corporation Limited	6.24	Index	9.61
Infosys Limited	5.54	Finance	8.50
ICICI Bank Limited	4.68	Others	7.12
Tata Consultancy Services Limited	4.49	Auto	4.92
Kotak Mahindra Bank Limited	4.09	Telecom - Services	2.76
Hindustan Unilever Limited	4.00	Pharmaceuticals	2.70
		Construction Project	2.37
		Cement	2.06
		Power	1.88
		Ferrous Metals	0.89
		Non - Ferrous Metals	0.84
		Consumer Durables	0.81
		Oil	0.61
		Minerals/mining	0.57
		Transportation	0.53
		Pesticides	0.48
		Gas	0.39
		Telecom - Equipment & Accessories	0.39
		Media & Entertainment	0.32
		Cash & Cash Equivalent	-5.87
		Grand Total	100.00

Portfolio Turnover Ratio: 2.58%

Aditya Birla Sun Life Tax Relief' 96

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	10.51	Pharmaceuticals	15.54
Honeywell Automation India Limited	9.01	Banks	12.86
Bayer Cropscience Limited	7.93	Petroleum Products	10.51
Pfizer Limited	7.22	Consumer Non Durables	10.22
Housing Development Finance Corporation Limited	7.16	Industrial Capital Goods	9.01
Kotak Mahindra Bank Limited	5.85	Finance	8.77
GlaxoSmithKline Pharmaceuticals Limited	5.33	Pesticides	7.93
Gillette India Limited	4.37	Consumer Durables	4.62
Shree Cement Limited	3.00	Auto Ancillaries	3.79
HDFC Bank Limited	2.96	Cement	3.65
		Construction Project	2.95
		Software	2.48
		Others	2.27
		Services	1.73
		Healthcare Services	1.51
		Retailing	0.91
		Auto	0.74
		Paper	0.40
		Transportation	0.08
		Miscellaneous	0.00
		Cash & Cash Equivalent	0.03
		Grand Total	100.00

Portfolio Turnover Ratio: 0.04%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Tax Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	10.55	Pharmaceuticals	15.66
Honeywell Automation India Limited	8.89	Banks	13.02
Bayer Cropsience Limited	7.61	Petroleum Products	10.55
Pfizer Limited	7.10	Consumer Non Durables	10.21
Housing Development Finance Corporation Limited	6.94	Industrial Capital Goods	8.89
Kotak Mahindra Bank Limited	5.61	Finance	8.49
GlaxoSmithKline Pharmaceuticals Limited	5.36	Pesticides	7.61
Gillette India Limited	4.51	Consumer Durables	5.13
HDFC Bank Limited	3.12	Auto Ancillaries	3.92
Larsen & Toubro Limited	3.08	Cement	3.82
		Construction Project	3.08
		Software	2.88
		Services	2.08
		Healthcare Services	1.43
		Others	1.09
		Retailing	0.91
		Auto	0.86
		Paper	0.43
		Transportation	0.17
		Miscellaneous	0.00
		Cash & Cash Equivalent	-0.22
		Grand Total	100.00

Portfolio Turnover Ratio: 0.06%

Aditya Birla Sun Life MNC Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Bayer Cropsience Limited	9.88	Consumer Non Durables	22.24
Honeywell Automation India Limited	9.15	Pharmaceuticals	15.68
Pfizer Limited	8.19	Pesticides	9.88
Kotak Mahindra Bank Limited	7.21	Banks	9.85
GlaxoSmithKline Pharmaceuticals Limited	7.11	Industrial Capital Goods	9.77
Gillette India Limited	6.21	Consumer Durables	8.88
Hindustan Unilever Limited	5.63	Finance	4.26
Johnson Controls - Hitachi Air Conditioning India Limited	5.24	Auto Ancillaries	3.34
Kansai Nerolac Paints Limited	4.29	Others	3.29
Procter & Gamble Hygiene and Health Care Limited	4.04	Services	3.11
		Auto	2.94
		Healthcare Services	2.71
		Industrial Products	2.40
		Cement	0.83
		Software	0.36
		Petroleum Products	0.35
		Construction	0.10
		Transportation	0.07
		Miscellaneous	0.00
		Cash & Cash Equivalent	-0.06
		Grand Total	100.00

Portfolio Turnover Ratio: 0.07%

Aditya Birla Sun Life Midcap Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Coromandel International Limited	5.21	Pharmaceuticals	12.40
Clearing Corporation of India Limited	4.98	Finance	8.89
Gujarat State Petronet Limited	3.13	Consumer Durables	7.67
Sanofi India Limited	3.02	Banks	7.62
Torrent Power Limited	2.96	Consumer Non Durables	5.55
Cadila Healthcare Limited	2.76	Fertilisers	5.21
Mahindra CIE Automotive Limited	2.61	Others	4.98
KEC International Limited	2.55	Power	4.71
IPCA Laboratories Limited	2.50	Chemicals	4.42
Max Financial Services Limited	2.38	Healthcare Services	4.33
		Industrial Products	3.77
		Software	3.64
		Cement	3.46
		Gas	3.13
		Industrial Capital Goods	2.62
		Construction Project	2.55
		Commercial Services	1.83
		Auto Ancillaries	1.71
		Construction	1.61
		Pesticides	1.55
		Media & Entertainment	1.28
		Retailing	1.25
		Petroleum Products	1.01
		Services	0.87
		Auto	0.81
		Telecom - Services	0.79
		Paper	0.72
		Transportation	0.71
		Telecom - Equipment & Accessories	0.60
		Cash & Cash Equivalent	0.31
		Grand Total	100.00

Portfolio Turnover Ratio: 0.66%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life India GenNext Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	5.84	Consumer Non Durables	25.81
Bharti Airtel Limited	4.86	Banks	17.18
ICICI Bank Limited	4.55	Finance	11.17
ITC Limited	4.29	Pharmaceuticals	7.80
Hindustan Unilever Limited	4.10	Consumer Durables	7.17
Clearing Corporation of India Limited	3.99	Auto	6.13
Kotak Mahindra Bank Limited	3.53	Telecom - Services	4.86
Housing Development Finance Corporation Limited	2.70	Others	3.99
Maruti Suzuki India Limited	2.60	Cement	3.58
Britannia Industries Limited	2.27	Retailing	3.01
		Auto Ancillaries	2.21
		Healthcare Services	1.84
		Industrial Products	1.42
		Construction	1.22
		Paper	0.66
		Media & Entertainment	0.64
		Textile Products	0.32
		Software	0.27
		Miscellaneous	0.00
		Cash & Cash Equivalent	0.72
		Grand Total	100.00

Portfolio Turnover Ratio: 0.28%

Aditya Birla Sun Life Focused Equity Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	7.57	Banks	21.81
Reliance Industries Limited	7.56	Finance	11.07
ICICI Bank Limited	7.30	Consumer Non Durables	10.58
Bharti Airtel Limited	6.76	Software	9.50
Infosys Limited	6.55	Petroleum Products	7.56
Hindustan Unilever Limited	5.14	Telecom - Services	6.76
Kotak Mahindra Bank Limited	4.35	Pharmaceuticals	6.33
Cipla Limited	4.03	Others	3.32
Clearing Corporation of India Limited	3.32	Cement	2.93
Housing Development Finance Corporation Limited	3.08	Power	2.92
		Auto	2.86
		Media & Entertainment	2.68
		Consumer Durables	2.63
		Construction Project	2.24
		Minerals/Mining	1.92
		Healthcare Services	1.11
		Cash & Cash Equivalent	3.77
		Grand Total	100.00

Portfolio Turnover Ratio: 1.51%

Aditya Birla Sun Life Dividend Yield Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Infosys Limited	7.18	Software	18.15
ICICI Securities Limited	4.95	Finance	9.83
Dhanuka Agritech Limited	3.79	Consumer Non Durables	9.30
Sanofi India Limited	3.10	Pharmaceuticals	8.09
Larsen & Toubro Infotech Limited	3.07	Banks	6.69
ITC Limited	2.95	Power	6.27
Pfizer Limited	2.76	Petroleum Products	5.67
Coal India Limited	2.73	Consumer Durables	4.85
Orient Refractories Limited	2.69	Industrial Products	4.47
NTPC Limited	2.54	Minerals/Mining	4.31
		Pesticides	3.79
		Hotels/ Resorts And Other Recreational Activities	3.16
		Gas	2.32
		Industrial Capital Goods	2.20
		Cement	2.17
		Others	1.90
		Textile Products	1.53
		Paper	1.07
		Auto	1.00
		Media & Entertainment	0.89
		Construction	0.69
		Chemicals	0.66
		Transportation	0.50
		Cash & Cash Equivalent	0.48
		Grand Total	100.00

Portfolio Turnover Ratio: 0.34%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Digital India Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Infosys Limited	26.73	Software	73.33
Bharti Airtel Limited	12.02	Telecom - Services	12.02
HCL Technologies Limited	6.25	Industrial Capital Goods	5.93
Honeywell Automation India Limited	5.93	Computer Hardware	4.16
Cyient Limited	5.23	Media & Entertainment	1.28
Tata Consultancy Services Limited	4.96	Others	1.07
Tech Mahindra Limited	4.26	Services	0.58
Apple Inc.	4.16	Miscellaneous	0.00
Majesco Limited	3.98	Cash & Cash Equivalent	1.64
Just Dial Limited	3.90	Grand Total	100.00

Portfolio Turnover Ratio: 1.00%

Aditya Birla Sun Life Infrastructure Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Honeywell Automation India Limited	9.00	Construction Project	20.33
UltraTech Cement Limited	6.55	Cement	16.31
NCC Limited	5.93	Industrial Capital Goods	13.13
Larsen & Toubro Limited	5.61	Industrial Products	10.65
NTPC Limited	4.96	Construction	9.33
Bharti Airtel Limited	4.49	Power	7.71
PNC Infratech Limited	4.35	Telecom - Services	4.49
Coal India Limited	3.95	Minerals/mining	3.95
Bharat Electronics Limited	3.75	Gas	3.08
H.G. Infra Engineering Limited	3.52	Others	3.01
		Finance	2.76
		Ferrous Metals	2.18
		Banks	2.11
		Non - Ferrous Metals	1.25
		Media & Entertainment	0.01
		Cash & Cash Equivalent	-0.31
		Grand Total	100.00

Portfolio Turnover Ratio: 0.44%

Aditya Birla Sun Life International Equity Fund - Plan A

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Clearing Corporation of India Limited	5.00	Software	12.54
Berkshire Hathaway Inc	3.25	Pharmaceuticals	7.92
Veeva Systems INC	3.17	Banks	7.40
Facebook Inc	3.10	Hotels/ Resorts And Other Recreational Activities	6.52
Microsoft Corporation	3.10	Healthcare Services	6.05
Alphabet Inc A	2.56	Media & Entertainment	5.25
Servicenow Inc	2.53	Others	5.00
Salesforce Com INC	2.52	Consumer Non Durables	4.78
Yum China Holdings Inc	2.52	Finance	4.72
Raytheon Technologies Corp	2.25	Internet Software & Services	4.42
		Health Care Equipment	3.47
		Hardware	3.37
		Aerospace & Defense	3.36
		Industrial Capital Goods	3.17
		Transportation	2.30
		Internet & Direct Marketing	2.17
		Retailing	1.99
		Pharmaceutical	1.86
		Construction & Farm Machinery & Heavy Trucks	1.69
		Road & Rail	1.61
		Oil	1.53
		Machinery	1.49
		Commercial Services	1.37
		Tobacco	1.29
		Personal Products	1.24
		Industrial Products	1.01
		Utility	0.96
		Health Care Technology	0.87
		Consumer Durables	0.33
		Cash & Cash Equivalent	0.31
		Grand Total	100.00

Portfolio Turnover Ratio: 0.72%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life International Equity Fund - Plan B

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	7.15	Banks	18.63
Reliance Industries Limited	4.35	Consumer Non Durables	9.64
Housing Development Finance Corporation Limited	4.34	Cement	8.17
ICICI Bank Limited	4.31	Finance	7.09
VST Industries Limited	3.05	Pharmaceuticals	6.47
Sanofi India Limited	2.82	Software	4.63
Orient Refractories Limited	2.42	Petroleum Products	4.35
Kotak Mahindra Bank Limited	2.34	Industrial Products	4.01
Hindustan Unilever Limited	1.66	Auto	3.07
Hero MotoCorp Limited	1.64	Non - Ferrous Metals	2.65
		Hotels/ Resorts And Other Recreational Activities	2.06
		Ferrous Metals	1.98
		Textile Products	1.96
		Retailing	1.53
		Healthcare Services	1.50
		Media & Entertainment	1.44
		Industrial Capital Goods	1.40
		Gas	1.36
		Power	1.25
		Services	1.24
		Auto Ancillaries	1.02
		Transportation	1.01
		Hardware	0.97
		Health Care Equipment	0.92
		Others	0.86
		Construction	0.82
		Aerospace & Defense	0.82
		Internet & Direct Marketing	0.77
		Internet Software & Services	0.76
		Construction Project	0.63
		Pharmaceutical	0.57
		Oil	0.56
		Specialty Retail	0.52
		Tobacco	0.46
		Machinery	0.41
		Chemicals	0.37
		Personal Products	0.34
		Construction & Farm Machinery & Heavy Trucks	0.33
		Utility	0.26
		Consumer Durables	0.14
		Cash & Cash Equivalent	3.04
		Grand Total	100.00

Portfolio Turnover Ratio: 0.52%

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Clearing Corporation of India Limited	13.08	Agricultural Products	25.31
Archer-Daniels-Midland Co	8.52	Packaged Foods	15.26
Associated British Foods PLC	7.17	Others	13.08
Tyson Foods INC	7.11	Fertilizers & Agricultural Chemicals	12.88
BUNGE Limited	6.65	Construction & Farm Machinery & Heavy Trucks	12.53
Nutrien Limited	6.62	Packaged Foods & Meats	7.17
Kubota Corp	6.45	Miscellaneous	6.62
Deere and Co Limited	6.07	Pesticides	3.57
Wilmar International Limited	5.79	Chemicals	2.78
CF Industries Holdings Inc Ord Shs	4.76	Consumer Non Durables	1.05
		Cash & Cash Equivalent	-0.25
		Grand Total	100.00

Portfolio Turnover Ratio: 0.10%

Aditya Birla Sun Life Arbitrage Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	16.06	Banks	27.56
Clearing Corporation of India Limited	9.27	Others	9.27
The Federal Bank Limited	6.45	Finance	1.71
IDFC First Bank Limited	3.31	Petroleum Products	0.04
RBL Bank Limited	1.71	Pharmaceuticals	0.03
Dr. Reddy's Laboratories Limited	1.20	Software	0.02
L&T Finance Limited	0.80	Ferrous Metals	0.01
LIC Housing Finance Limited	0.58	Cement	0.01
REC Limited	0.24	Auto	0.01
Housing Development Finance Corporation Limited	0.08	Consumer Non Durables	0.01
		Pesticides	0.00
		Power	0.00
		Media & Entertainment	0.00
		Telecom - Services	0.00
		Construction Project	0.00
		Minerals/Mining	0.00
		Auto Ancillaries	0.00
		Transportation	0.00
		Chemicals	0.00
		Telecom - Equipment & Accessories	0.00
		Industrial Capital Goods	0.00
		Gas	0.00
		Paper	0.00
		Consumer Durables	0.00
		Trading	0.00
		Construction	0.00
		Non - Ferrous Metals	0.00
		Cash & Cash Equivalent	61.33
		Grand Total	100.00

Portfolio Turnover Ratio: 12.59%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Small Cap Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
KEC International Limited	3.58	Finance	10.91
Cadila Healthcare Limited	3.51	Banks	7.03
Clearing Corporation of India Limited	3.40	Consumer Non Durables	6.74
Coromandel International Limited	3.35	Consumer Durables	6.61
Multi Commodity Exchange of India Limited	3.23	Chemicals	5.48
JK Cement Limited	3.04	Auto Ancillaries	5.46
Johnson Controls - Hitachi Air Conditioning India Limited	2.65	Pharmaceuticals	5.39
Deepak Nitrite Limited	2.61	Commercial Services	4.52
ICICI Bank Limited	2.44	Construction	4.36
Security and Intelligence Services (India) Limited	2.35	Healthcare Services	4.28
		Construction Project	4.23
		Cement	4.14
		Industrial Products	3.84
		Others	3.40
		Fertilisers	3.35
		Software	2.94
		Auto	2.55
		Media & Entertainment	1.90
		Textile Products	1.75
		Industrial Capital Goods	1.56
		Ferrous Metals	1.47
		Power	1.22
		Transportation	1.21
		Non - Ferrous Metals	0.95
		Telecom - Services	0.93
		Gas	0.89
		Textiles - Cotton	0.72
		Telecom - Equipment & Accessories	0.37
		Petroleum Products	0.24
		Cash & Cash Equivalent	1.56
		Grand Total	100.00

Portfolio Turnover Ratio: 0.58%

Aditya Birla Sun Life Pure Value Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Bharti Airtel Limited	4.66	Pharmaceuticals	16.15
Biocon Limited	3.94	Consumer Non Durables	12.15
Clearing Corporation of India Limited	3.41	Banks	10.54
Tata Consumer Products Limited	2.99	Chemicals	7.87
State Bank of India	2.96	Cement	7.18
UltraTech Cement Limited	2.90	Consumer Durables	5.07
Bata India Limited	2.83	Telecom - Services	4.66
Lupin Limited	2.62	Finance	3.70
Cadila Healthcare Limited	2.60	Others	3.41
Cipla Limited	2.50	Power	3.31
		Auto Ancillaries	2.96
		Software	2.95
		Construction Project	2.45
		Auto	2.09
		Fertilisers	1.78
		Textile Products	1.60
		Petroleum Products	1.58
		Non - Ferrous Metals	1.38
		Industrial Products	1.17
		Ferrous Metals	1.03
		Telecom - Equipment & Accessories	0.96
		Services	0.93
		Retailing	0.84
		Media & Entertainment	0.72
		Minerals/mining	0.71
		Pesticides	0.65
		Healthcare Services	0.62
		Industrial Capital Goods	0.45
		Cash & Cash Equivalent	1.09
		Grand Total	100.00

Portfolio Turnover Ratio: 1.78%

Aditya Birla Sun Life Banking and Financial Services Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
ICICI Bank Limited	13.02	Banks	56.91
HDFC Bank Limited	11.69	Finance	37.21
Kotak Mahindra Bank Limited	10.99	Others	1.98
Bandhan Bank Limited	7.71	Mutual Fund	1.02
ICICI Lombard General Insurance Company Limited	7.63	Cash & Cash Equivalent	2.88
Bajaj Finance Limited	6.11	Grand Total	100.00
Axis Bank Limited	5.91		
HDFC Life Insurance Company Limited	5.90		
Bajaj Finserv Limited	4.12		
Cholamandalam Investment and Finance Company Limited	3.21		

Portfolio Turnover Ratio: 1.26%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Balanced Advantage Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Clearing Corporation of India Limited	14.97	Others	14.97
HDFC Bank Limited	6.09	Banks	14.26
REC Limited	5.28	Finance	13.99
Reliance Industries Limited	3.93	Consumer Non Durables	10.35
Bharti Airtel Limited	3.76	Software	7.48
ICICI Bank Limited	3.70	Petroleum Products	5.80
Infosys Limited	3.10	Power	5.68
Hindustan Unilever Limited	2.72	Pharmaceuticals	4.43
Kotak Mahindra Bank Limited	2.43	Telecom - Services	3.76
NTPC Limited	2.33	Cement	3.70
		Auto	2.89
		Minerals/Mining	1.71
		Auto Ancillaries	1.22
		Construction Project	1.15
		Miscellaneous	0.99
		Healthcare Services	0.86
		Gas	0.86
		Industrial Products	0.71
		Non - Ferrous Metals	0.65
		Mutual Fund	0.65
		Media & Entertainment	0.32
		Paper	0.19
		Consumer Durables	0.02
		Transportation	0.02
		Index	-6.15
		Cash & Cash Equivalent	9.52
		Grand Total	100.00

Portfolio Turnover Ratio: 3.06%

Aditya Birla Sun Life Equity Savings Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
HDFC Bank Limited	17.51	Banks	23.90
Clearing Corporation of India Limited	16.51	Others	16.51
Government of India	5.42	Government of India	5.42
Honeywell Automation India Limited	2.64	Consumer Non Durables	4.32
Kotak Mahindra Bank Limited	2.10	Software	4.08
Bharti Airtel Limited	2.06	Consumer Durables	3.75
Reliance Industries Limited	2.01	Industrial Capital Goods	3.71
Atul Limited	1.74	Cement	3.69
Bandhan Bank Limited	1.64	Pharmaceuticals	2.68
ICICI Bank Limited	1.51	Telecom - Services	2.06
		Petroleum Products	2.01
		Chemicals	1.74
		Finance	1.44
		Gas	1.26
		Healthcare Services	1.11
		Auto Ancillaries	1.01
		Retailing	0.90
		Hotels/ Resorts And Other Recreational Activities	0.48
		Pesticides	0.45
		Construction Project	0.00
		Minerals/Mining	0.00
		Trading	0.00
		Cash & Cash Equivalent	19.47
		Grand Total	100.00

Portfolio Turnover Ratio: 4.03%

Aditya Birla Sun Life Manufacturing Equity Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Hindustan Unilever Limited	8.13	Consumer Non Durables	27.56
Reliance Industries Limited	7.44	Pharmaceuticals	12.63
Rallis India Limited	4.84	Cement	8.02
HeidelbergCement India Limited	4.39	Petroleum Products	7.44
Dr. Reddy's Laboratories Limited	4.07	Industrial Products	6.13
Sun Pharmaceutical Industries Limited	4.00	Auto	5.41
Hindustan Zinc Limited	3.80	Pesticides	4.84
Kansai Nerolac Paints Limited	3.68	Non - Ferrous Metals	4.73
Asian Paints Limited	3.57	Consumer Durables	4.50
Clearing Corporation of India Limited	3.38	Auto Ancillaries	3.67
		Others	3.38
		Chemicals	3.28
		Industrial Capital Goods	3.10
		Ferrous Metals	2.68
		Paper	1.41
		Construction	0.69
		Textile Products	0.61
		Cash & Cash Equivalent	-0.06
		Grand Total	100.00

Portfolio Turnover Ratio: 0.17%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Gold ETF

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Gold	98.91	Others	101.41
Clearing Corporation of India Limited	2.50	Cash & Cash Equivalent	-1.41
		Grand Total	100.00
Portfolio Turnover Ratio: N.A.			

Aditya Birla Sun Life Nifty ETF

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	12.39	Banks	24.85
HDFC Bank Limited	10.59	Software	14.15
Housing Development Finance Corporation Limited	7.05	Petroleum Products	13.61
Infosys Limited	6.18	Consumer Non Durables	12.40
ICICI Bank Limited	5.29	Finance	9.58
Tata Consultancy Services Limited	5.04	Auto	5.47
Kotak Mahindra Bank Limited	4.59	Telecom - Services	3.06
Hindustan Unilever Limited	4.48	Pharmaceuticals	3.03
ITC Limited	3.87	Construction Project	2.64
Bharti Airtel Limited	3.06	Cement	2.29
		Power	2.08
		Others	1.94
		Ferrous Metals	1.00
		Non - Ferrous Metals	0.95
		Consumer Durables	0.91
		Oil	0.69
		Minerals/Mining	0.62
		Transportation	0.61
		Pesticides	0.53
		Telecom - Equipment & Accessories	0.44
		Gas	0.42
		Media & Entertainment	0.37
		Cash & Cash Equivalent	-1.64
		Grand Total	100.00
Portfolio Turnover Ratio: N.A.			

Aditya Birla Sun Life Sensex ETF

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	14.42	Banks	26.98
HDFC Bank Limited	11.94	Software	15.83
Housing Development Finance Corporation Limited	8.01	Petroleum Products	14.42
Infosys Limited	7.46	Consumer Non Durables	13.31
Tata Consultancy Services Limited	5.85	Finance	10.61
ICICI Bank Limited	5.83	Auto	4.31
Hindustan Unilever Limited	5.09	Telecom - Services	3.52
ITC Limited	4.50	Construction Project	2.95
Kotak Mahindra Bank Limited	4.27	Power	2.22
Bharti Airtel Limited	3.52	Pharmaceuticals	1.39
		Cement	1.12
		Consumer Durables	1.06
		Others	0.75
		Oil	0.69
		Ferrous Metals	0.67
		Cash & Cash Equivalent	0.17
		Grand Total	100.00
Portfolio Turnover Ratio: N.A.			

Aditya Birla Sun Life Nifty Next 50 ETF

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Clearing Corporation of India Limited	10.22	Finance	25.30
HDFC Life Insurance Company Limited	5.38	Consumer Non Durables	18.72
Avenue Supermarts Limited	4.61	Pharmaceuticals	16.13
SBI Life Insurance Company Limited	4.28	Others	10.22
Divi's Laboratories Limited	3.95	Gas	4.63
Dabur India Limited	3.56	Retailing	4.61
Godrej Consumer Products Limited	3.46	Cement	3.50
ICICI Lombard General Insurance Company Limited	3.38	Software	3.44
Lupin Limited	2.98	Banks	3.16
Aurobindo Pharma Limited	2.95	Auto Ancillaries	2.88
		Transportation	2.83
		Chemicals	2.81
		Petroleum Products	2.25
		Consumer Durables	1.92
		Power	1.54
		Textile Products	1.42
		Industrial Capital Goods	1.31
		Construction	1.29
		Minerals/Mining	0.95
		Non - Ferrous Metals	0.66
		Cash & Cash Equivalent	-9.57
		Grand Total	100.00

Portfolio Turnover Ratio: 1.14%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Life Pharma & Healthcare Fund

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Dr. Reddy's Laboratories Limited	10.26	Pharmaceuticals	74.63
Cipla Limited	9.76	Healthcare Services	14.62
Sun Pharmaceutical Industries Limited	8.58	Chemicals	4.61
Divi's Laboratories Limited	6.55	Consumer Non Durables	4.45
Cadila Healthcare Limited	5.89	Others	1.55
Lupin Limited	4.98	Cash & Cash Equivalent	0.15
Metropolis Healthcare Limited	4.79	Grand Total	100.00
Atul Limited	4.61		
Biocon Limited	4.47		
Zydus Wellness Limited	4.45		

Portfolio Turnover Ratio: 0.37%

Aditya Birla Sun Life Bal Bhavishya Yojna - Wealth Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	10.00	Pharmaceuticals	15.16
Honeywell Automation India Limited	8.68	Banks	12.51
Bayer Cropscience Limited	8.03	Petroleum Products	10.00
Pfizer Limited	7.05	Consumer Non Durables	9.77
Housing Development Finance Corporation Limited	7.05	Industrial Capital Goods	9.45
Kotak Mahindra Bank Limited	5.98	Finance	8.64
GlaxoSmithKline Pharmaceuticals Limited	5.30	Pesticides	8.03
Clearing Corporation of India Limited	5.01	Others	5.01
Gillette India Limited	4.12	Consumer Durables	4.20
Shree Cement Limited	2.96	Auto Ancillaries	3.91
		Cement	3.45
		Construction Project	2.73
		Software	2.16
		Services	1.66
		Healthcare Services	1.50
		Retailing	0.92
		Auto	0.62
		Paper	0.36
		Transportation	0.05
		Cash & Cash Equivalent	-0.11
		Grand Total	100.00

Portfolio Turnover Ratio: 0.03%

Aditya Birla Sun Life Retirement Fund - 30s Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Reliance Industries Limited	10.20	Pharmaceuticals	15.26
Honeywell Automation India Limited	8.67	Banks	12.61
Bayer Cropscience Limited	8.00	Finance	10.20
Pfizer Limited	7.06	Petroleum Products	10.20
Housing Development Finance Corporation Limited	7.05	Consumer Non Durables	9.92
Kotak Mahindra Bank Limited	5.99	Industrial Capital Goods	9.56
GlaxoSmithKline Pharmaceuticals Limited	5.31	Pesticides	8.00
Gillette India Limited	4.19	Consumer Durables	4.25
Shree Cement Limited	2.96	Auto Ancillaries	3.99
HDFC Bank Limited	2.81	Cement	3.50
		Construction Project	2.79
		Others	2.42
		Software	2.30
		Services	1.70
		Healthcare Services	1.51
		Retailing	0.91
		Auto	0.65
		Paper	0.36
		Transportation	0.06
		Cash & Cash Equivalent	-0.19
		Grand Total	100.00

Portfolio Turnover Ratio: 0.03%

Scheme Portfolio Holdings & Portfolio Turnover Ratio (As on June 30, 2020)

Aditya Birla Sun Life Retirement Fund - 40s Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Clearing Corporation of India Limited	9.86	Finance	17.22
REC Limited	8.99	Pharmaceuticals	12.14
Reliance Industries Limited	7.87	Banks	11.10
Housing Development Finance Corporation Limited	6.96	Others	9.86
Honeywell Automation India Limited	6.35	Petroleum Products	9.20
Bayer Cropscience Limited	6.10	Consumer Non Durables	7.81
Pfizer Limited	5.63	Industrial Capital Goods	7.02
Kotak Mahindra Bank Limited	4.67	Pesticides	6.10
GlaxoSmithKline Pharmaceuticals Limited	4.19	Consumer Durables	3.37
Gillette India Limited	3.32	Auto Ancillaries	3.14
		Cement	2.75
		Government of India	2.59
		Construction Project	2.16
		Software	1.82
		Services	1.32
		Healthcare Services	1.13
		Retailing	0.71
		Auto	0.53
		Paper	0.28
		Transportation	0.04
		Cash & Cash Equivalent	-0.31
		Grand Total	100.00

Portfolio Turnover Ratio: 0.13%

Aditya Birla Sun Life Retirement Fund - 50s Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Government of India	44.00	Government of India	44.00
Clearing Corporation of India Limited	22.01	Others	22.01
REC Limited	10.55	Finance	18.00
Housing Development Finance Corporation Limited	7.45	Petroleum Products	7.27
Bharat Petroleum Corporation Limited	7.27	Banks	6.85
State Bank of India	6.85	Cash & Cash Equivalent	1.87
		Grand Total	100.00

Portfolio Turnover Ratio: 0.15%

Aditya Birla Sun Life Retirement Fund - 50s Plus - Debt Plan

a) Top 10 holdings		b) Sector-wise Allocation	
Issuer Name	% to Net Assets	Sectors	% Exposure
Government of India	43.56	Government of India	43.56
Clearing Corporation of India Limited	27.09	Others	27.09
REC Limited	12.77	Finance	14.50
Bharat Petroleum Corporation Limited	10.18	Petroleum Products	10.18
State Bank of India	3.20	Banks	3.20
Housing Development Finance Corporation Limited	1.74	Cash & Cash Equivalent	1.47
		Grand Total	100.00

Portfolio Turnover Ratio: 0.19%

THE REGISTRAR

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

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

BRANCH OFFICE OF ADITYA BIRLA SUN LIFE MUTUAL FUND

Agartala: Om Niwas 2nd floor Netaji Choumuni Near HDFC bank Agartala - 799001. **Agra:** Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City, Circle, Sanjay Place, Agra - 282002. **Ahmedabad:** 1st floor, Ratnaji Spring Complex, Near post office, Opp. HDFC bank house, Navrangpura, Ahmedabad - 380009. **Ahmedabad – Pralahadnagar:** 2nd Floor Dinesh Complex, Behind Anand Nagar MTS Bus Stop, Anand Nagar Road, Pralahadnagar, Ahmedabad - 380051. **Ahmednagar:** 2nd Floor Mauli Sakhal, NR Zopadi Canteen, Manmad Road Savedi, Ahmednagar - 414003. **Ajmer:** 1st floor, Patwari Bhawan, 11/191 Kutchery Road, Ajmer - 305001. **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Akola, Maharashtra - 444001. **Alleppey:** Second Floor, Sri Rajarajeshwari Building, Church Road, Mullakkal Ward, Alappuzha - 688 011. **Aligarh:** First Floor, Landmark Shopping Mall, Maris Road, Centre Point, Aligarh - 202001 (U.P.). **Allahabad:** Upper Ground Floor, 45/1 (202), MG Marg, Civil Lines, Allahabad - 211001. **Alwar:** Shop No 2 , Road No.-2, Scheme-1, Jai Complex, Alwar, Rajasthan - 301001. **Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 133001. **Amravati:** 1st Floor, Katni Mall, Morchi Road, Amravati - 444602. **Amritsar:** Central Mall, 3rd Floor, Opp ICICI Prudential, Mail Road, Amritsar. **Anand:** 1st floor, 104, Maruti Surminar Complex, Opp. Nanddhumi Party Plot, Anand Vidhyanagar Road, Anand - 388001. **Ananthapur:** Second Floor, Pallavi Towers, Subhash Road, Anantapur, Andhra Pradesh - 515001. **Ankleshwar:** Shop # 7, 1st Floor, Roshani Plaza, GIDC, Ankleshwar - 393 002. **Asansol:** Shree Vishal Plaza, 1st Floor, G T Road, Asansol - 713303. **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001. **Bangalore – Jaynagar:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore - 560011. **Bangalore – M G Road:** # 9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore-560001. **Bankura:** 80/1/A Bankura Raghunathpur Main Road, Nutanchati Mahalla, Bankura - 722101. **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, Vadodra-390007. **Belgaum:** No. 14, 2nd Flr., Shri Krishna Towers, RPD Cross, Khanapur Rd., Tilakwadi, Belgaum - 590 006. **Bellary:** “Sree Gayathri Towers”, No. 4, Gopal Swamy (Moka) Road, Gandhi Nagar, Bellary - 583103. **Bhagalpur:** 1st Floor, ANGAR Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur, BIHAR - 812001. **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001. **Bhatinda:** First Floor, Above Punjab national bank, Tinkoni, G.T Road, Bhatinda-151001 Punjab. **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road , Bhavnagar, Gujarat 364002. **Bhilai:** 81, Commercial Complex, Nehru Nagar(East), Bhilai - 490020, Chhattisgarh. **Bhilwara:** Shop No. A7 Ground Floor, SK Plaza, Pur Road, Bhilwara-311001 Rajasthan. **Bhopal:** 149 Kamal Tower , MP Nagar Zone 1 Bhopal - 462011. **Bhubaneswar:** 1st Floor,96 , UNIT III,Kharvel Nagar ,Janpath ,Bhubaneswar-751001 , Odisha. **Bhuj:** Ground Floor, Pooja Complex, A wing, Shop no 1, Near ICICI Bank, Station Road, Bhuj -Kutch, Gujarat - 370001. **Bikaner:** 1st Floor, Vishwas Plaza, Rani Bazar Circle, Bikaner - 334 001. **Bilaspur:** 2nd Floor, Shriji Plaza, Sonchhatra Compound, Near Shiv Talkies Square, Bilaspur 495001, Chhattisgarh. **Bokaro:** Plot No. HB - 09, City Centre, Sector-4, Bokaro Steel City - 827004, Jharkhand. **Burdwan:** Al Amin Bhavan, Parbihatna, G T Road, Sripally,Burdwan, Pin 713103. **Calicut:** Door No- 6/296 G1, Karuppalli Square, 2nd Floor, YMCA Cross Road, Calicut-673001. **Camp:** Shop. No. 11, Kumar Pavillion, East Street, Camp, Pune-411001. **Chandigarh:** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh - 160022. **Chennai:** Arcade Centre, No. 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034. **Chennai – Adyar:** First Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvanamiyur, Chennai - 600041. **Chennai – Anna Nagar:** 1st Floor, No. 334/4, Galaxy Apartment, 2nd Avenue, Anna Nagar, Chennai - 600040. **Cochin:** Pynadatti Towers, Opp. Cochín Shipyard (Main Gate), Ravipuram, M. G. Road, Kochi - 682015. **Coimbatore:** 723 A & B, II nd Floor, Thirumalai Towers, Avinashi Road, Coimbatore - 641018. **Cuddapah:** 2/380, First Floor, R S Road, OPP.LIC Office Kadapa - 516001. **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack, Odisha- 753001. **Dalhousie:** Indian Chamber of Commerce, 2nd floor, ICC TOWER, 4, India Exchange Place, Dalhousie, Kolkata - 700001. **Darbhanga:** First Floor, Opp. ICICI Bank, Main Road, Laheriasarai, Darbhanga, Pin- 846001. **Davangere:** 1st Floor, No. 199/3-A, 3rd Main, 7th Cross, P J Extension, Davanagere - 577002. **Dehradun:** 97 India Trade Centre, Rajpur Road, Adjoining Hotel Madhuban, Dehradun-248001. **Delhi:** 406 - 415, 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. **Delhi – Nehru Place:** Space No. 9, Lower Ground Floor, Block E, International Trade Tower, Nehru Place, New Delhi - 110019. **Deoghar:** Jagannath Dham, 1st Floor, SSM Jalan Road, Near IDBI Bank, Deoghar-814112. **Dhanbad:** Shop No-202, 2nd Floor, Shriram Plaza, Bank More, Dhanbad-826001. **Dhule:** 1st Floor, C T S No 1606/A, Lane No 6, Opp 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 -283203, (Uttar Pradesh). **Gandhidham:** Office # 1, 1st Floor, Aum Corner, Plot # 336/337/343, Ward-12, Near Banking Circle, Gandhidham - 370201. **Ghaziabad:** 17, Advocate Chambers RDC, Ghaziabad -201001. **Gorakhpur:** First Floor, Pralahd Rai Trade Centre, Bank Road, Gorakhpur- 273001. **Guntur:** D.No: 31-10-880, 10/3, Arundelpet, Guntur- 522002. **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:** Birla Sun Life Asset Management Company, Ground Floor, Orion Tower, City Centre, Gwalior - 474011. **Haldwani:** U 9B, Upper Ground Floor, Durga City Centre, Opposite Adiction GYM, Haldwani, Nanital, Uttarakhand: 263139. **Haridwar:** First Floor,Above Manyavar Showroom, Opp. Le-Grand Hotel, Plot No. 5, Gobindpur, Ranipur Mod, Haridwar-249401. **Himmatnagar:** 1st Floor, Kumar House, Durga Bazaar, Near Railway Crossing, Himmatnagar - 383001. **Hisar:** 1st Floor, Kamala Place, Plot # 57 - 60, Kamala Nagar, Red Square Market, Hisar - 125 001. **Hosur:** First Floor, Opp. Ramakrishna Scholl, Denkanikotta Road, Hosur - 635 109. **Hubli:** 15, Upper Ground Floor, Vivekanand Corner, Desai Cross, Hubli - 580029. **Hyderabad:** RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad-500082. **Hyderabad – Madhapur:** No. 1-98/2/11/3, 2nd Floor, Srishti Towers, Madhapur, Hyderabad- 500 081. **Indore:** 9/1/1, 1st Floor, Above Yes Bank, Near Treasure Island, Mall, M. G. Road, Indore - 452 001. **Jabalpur:** Ground Floor, Motor Mitra Building, Near petrol Pump, Napier Town, Jabalpur- 482001. **Jaipur:** G-2, Ground Floor, Anukampa Fortune Heights, Opp. ICICI Bank, (Main Branch), Subhash Marg, C - Scheme, Jaipur - 302001. **Jalandhar:** Unit # 29, 1st Floor, City Square, G T Road, Jalandhar - 144 001. **Jalgaon:** Ground Floor, Geetali Villa, Shop No 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002. **Jalpaiguri:** 1st Floor, Cosmos Arcade, DBC Road, Beside Axis Bank, Jalpaiguri, Pin Code- 735101. **Jammu:** Shop no 105, 1st Floor North Block, Bahu Plaza, Jammu-180004. **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda lane Corner, Lal banglow Road, Jamnagar, Gujarat. Pin 361001. **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001. **Janakpur:** SCO Number 112, 114, First Floor, Mahatta Tower, Community Centre, Janakpuri, New Delhi - 110058. **Jhansi:** Building No 372/44 New no. 670 Civil Lines, Gwalior Road, Jhansi-284001. **Jodhpur:** Panchratna Apartment, Plot No. 818, 7A & 7B, Chopasani Road, Jodhpur - 342 003. **Junagadh:** 2nd Floor Shop 211 Rayinagar Shopping Centre, Opp HdC Bank Moti Baug Junagadh - 362001. **Kannur:** 3rd Floor, Grand Plaza, Room # TV - 33/362 Z-3, Fort Road, Kannur - 670 001. **Kanpur:** 114/113, Kan Chambers, Office No. 103-106, Civil Lines, Kanpur-208001. **Karimnagar:** First Floor, City Centre Mall, IB Guest House Circle, Karimnagar - 505401. **Karnal:** Ground Floor, DSS No. 212, Sector 12, Karnal - 132 003. **Kestopur:** Shop No 7, Block 5 , Clutbown, VIP Road, Tegharia, Kolkata - 700052. **Kharagpur:** Ground Floor, Suchana Building, Kamala Cabin Inda, West Medinipur, Kharagpur-721305. **Kolhapur:** First Floor, Jaduban Plaza F-3, Shahupuri, Bhaskarrao Jadhav Chowk, Near Panch Banglows, Kolhapur-416001. **Kolkata:** Grd. Flr., Industry House, 10, Camac Street, Kolkata - 700 017. **Kollam:** 2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam - 691008. **Korba:** 1st floor, Corporate Avenue, Plot No 93, Indira,Commercial & Residential Complex, Transport Nagar, Korba-495677. **Chhattisgarh. Kota:** Second Floor, 96 Shopping Centre, Opposite Bharat Hotel, Kota - 324007. **Kottayam:** First Floor, Pulimootill Arcade, KK Road, Kanjikuzhy, Kottayam - 686004. **Lucknow:** 103-B, 1st Floor, Shalimar Square, Lalbagh, Lucknow-226001. **Ludhiana:** SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001. **Madurai:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai - 625 001. **Malapuram:** 1st Floor, Perumbally Tower, Near AUP School, Up Hill Road, Malappuram - 676 505, Kerala. **Malda:** Krishna Bhawan 1st Floor, Sukanta More (420 More), Near - ICICI Bank, Malda - 732101. **Mangalore:** Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpada, Mangalore - 575 003. **Maninagar:** 2nd Floor, Poonam Plaza, Opp Citi Corner Rambaug, Maninagar, Ahmedabad - 380028. **Margao:** Ground Floor, Shop No.7 & 8, Colaco Building, Abade Faria Road, Margao-Goa,403601. **Mathura:** Ground Floor,Tera Tower,Bhuteshwar Road, Mathura-281004. **Meerut:** Unit No-05 & 06, Ground Floor, Om Plaza, Opp. Ganga Plaza, Begum Bridge Road, Meerut-250001. **Mehsana:** 1st Floor Jaydev Complex Opp. Pashabhai Petrol Pump State Highway Mehsana - 384 002 Gujarat. **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001. **Mumbai – Andheri:** 1st Floor Kohli Villa S.V Road Opp ICICI Bank,Andheri West, Mumbai. **Mumbai – Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandavarkar Road, Borivali (West), Mumbai - 400092. **Mumbai – Fort:** 2nd Floor, Apeejay Premise Co-operative Society Ltd, 130, Mumbai Samachar Marg, Fort, Mumbai - 400 023. **Mumbai – Ghatkopar:** Shop # 9 & 10, Neelkanti Regent, Rd Narkar Marg, Ghatkopar (East), Mumbai - 400077. **Mumbai – Goregaon:** Romell Tech Park (R-Tech Park), 12th Floor, Nirlon Compound , Off Western Express Highway, Goregaon (E), Mumbai 400063. **Mumbai – Kalyan:** Shop no 5 & 6 Ground Floor, Vikas Heights,Next to NKGSB Bank, Santoshimata Road,Kalyan (W), Thane - 421301. **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020. **Mumbai (IB):** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. **Muzzafarnagar:** 414, Kamal Wala Bagh, New Mandi, Muzzafarnagar -251001, (Uttar Pradesh). **Muzzafarpur:** Urmila Complex, 1st Floor,Near Mithanpura Chowk,Club Road, Muzzafarpur - 842002. **Mysore:** CH-16,Prashanth Plaza,Safe wheels building,Saraswathipuram,Mysore- 570009, Karnataka. **Nadiad:** City Centre Unit - 211 2nd Floor, Near City point,Paras Cinema Road, Nadiad - 387001. **Nagpur:** 1st Floor, The EDGE, Above Equitas Bank, WHC Road,Shankar Nagar, Nagpur - 440 010. **Nanded:** Shop # 12, 1st Floor, Sanman Prestige, Opp. Railway Station, Nanded - 431 601. **Nasik:** Office # G-3, Ground Floor, Suyojit Heights, Opp. Rajiv Gandhi Bhavan, Sharanapur Road, Nashik - 422 002. **Navsari:** 103, 1st floor, Swiss Cottage, Ashanagar Main Road,Navsari-396445. **Nellore:** First Floor, “Neelima Towers” No. 16-1-17, R R Street, AC Statue, Nellore - 524001. **Noida:** Office no: 509,5th floor, Chokhani Square,Sector-18, Noida- 201301. **Palakkad:** Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmadampam, Palakkad, Kerala - 678013. **Panipat:** N.K.Tower,Office no -1, Second Floor,G.T Road, Panipat-132103. **Panaji:** 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Off. 18th June Road, Panaji, Goa- 403001. **Patiala:** 1 - SCO 88, 1st Floor, Near Leela Bhawan Market,Tehsil & District Patiala, Patiala - 147001. **Patna:** Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna - 800001. **Pitampura:** Shop No. 109A, First Floor, PP Towers, Netaji Subhash Place, Pitampura, New Delhi - 110034. **Pondicherry:** First Floor, No. 66, JSV Building,100Feet Road, Ellapillalichavady,Pondicherry - 605005. **Pune – Pimpri:** Ground Floor, B-5, Empire Estate, Old Mumbai Pune Highway , Near Ranka Jewellers, Pimpri, Pune-411019. **Pune (Main):** 1st floor, Signature Complex, Opp. Golwalkar Metropolis Health Service, Bhandarkar Road, Pune- 411004. **Raipur:** 2nd Floor S-1, Raheja Towers, Faradih Chowk Jail Road, Raipur-492001 Chhattisgarh. **Rajahmundry:** Door No: 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamathari Street. **Rajkot:** Office No. 101, 1st Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidan, Rajkot - 360002, Gujarat. **Ranchi:** Ground Floor, Sethi Corporate, P.P Compound, Ranchi-834001. **Rohtak:** 2nd Floor, Plot # 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. **Sagar:** Ground Floor, Near Muthoot Finance, Katra Ward (Arya Marg), Opp Deluxe Petrol Pump, Gujarati Bazar, Station Road, Sagar - 470 002. **Saharanpur:** 1st Floor, Krishna Complex, Moh. Missoin Compound, Court Road, Saharanpur - 247001. **Salem:** No 4, Anura complex, Omalur Main road, Angammal colony Entrance, Salem 636009. **Sambalpur:** (Above Kalinga Hardware),Budharaja Road, In front of SBI,Sambalpur,Odisha-768004. **Sangli:** First Floor, Signature Complex, Sangli - Miraj Road, Opposite Zilha Parishad, Sangli- 416416. **Satara:** 1st Floor, Shop no. 2, Adarsh Corner,Radhika Road Satara- 415001. **Satna:** 1st Floor, “Om Tower”, Krishna Nagar Road, Satna - 470 002. **Serampore:** Ground Floor, 81 N.S.Road, Serampore, Hooghly - 712201. **Shillong:** RPG Complex, Keating Road, 3rd Floor, Shillong, Meghalaya-793001. **Shimla:** Sood complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003. **Shimoga:** First Floor, Atini Towers, 3rd cross, Durgi Gudi Street, Park extn, Shimoga - 577 201 - Karnataka. **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Solapur:** Veetrag Vertex,Office no. 6 & 7, 1st floor, Opp. Naval,Petrol Pump, Railway Staion Road, Solapur - 413 001. **Sri Ganganagar:** First Floor, Shah Tower, Plot no 3, Near Sukhadia circle, Sri Ganganagar, Rajasthan - 335001. **Surat:** HG-5, International Trade Centre, Majura Gate Crossing, Ring Road, Surat - 395002. **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602. **Thiruvallu:** 1st Floor,Pulimuttathu Building, Door No.185/11Muthoor P O, Ramanchirai, Thiruvalla-689107. **Thrissur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001. **Tinsukia:** 2nd Floor, Arjun Tower , Chirapatty, Tinsukia- 786125. **Tirunelveli:** 1st Floor 1 /4, South Bye Pass Road, Vannarapettai, Palayamkottai, Tirunelveli - 627 003, Tamilnadu. **Tirupati:** D.No:20-2-704,1st Floor, Near Balaji Hospital, Korlagunta, Tirupati-517501. **Trichy:** 1st Floor, Vignesh Aradhana,16, Shop 2 & 3, Sastri Road,Tiruchirappalli - 620017. **Trivandrum:** 3rd,Floor,Kailas Plaza,Patton,Trivandrum - 695 004. **Udaipur:** 209-210 Daulat Chambers,4-D Sardarpura 2nd Floor,Udaipur-313001 (Raj.). **Ujjain:** Excel Tower, 1st Floor 6 Kamla Nehru Marg Above IDBI Bank Freeganj Ujjain 456010 (M.P.). **Valsad:** First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001. **Vapi:** 145-146 Trichipati Plaza Chala Road, Vapi 396191. **Varanasi:** Arihant Complex,3rd Floor,D-9/127 C-4,Sigra,Varanasi-10. **Vasai:** Shop # 3, Jay Khodiyar Bhawan, Ambadi Road, Opp Gurudwara, Vasai (West), Pin - 401 202 Thane Maharashtra. **Vasco:** First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco, Goa - 403802. **Vashi:** Shop # 5 & 6, Ground Floor, Om Rachana CHS, Sector 17, Vashi, Navi Mumbai - 400 703. **Vellore:** Ground Floor, No 23/2, Registrar Periyasamy Mudaliyar Street, Sankaranpalayam, Vellore - 632001. **Vijayawada:** K.P.Towers, 40-1-52/6, Birla Sun Life Insurance, Acharya Ranga Nagar , vijayawada -520010. **Vishakapatnam:** # 47-11-28, 1st Floor, Showroom - 3, Uma Vinayanagar, Diamond Park Area, Dwaraka Nagar, Visakhapatnam - 530 016. **Warrangal:** First Floor, No.12-4-161, “Srirama Nilayam”, Old Bus Depot Road, Ramnagar Cross Road, Hanamkonda, Warrangal – 506 001. **Yamuna Nagar:** SCO-178, 1st Floor, Vijaya Bank Building,HUDA Complex, Near Usha Rathii Hospital,Yamunanagar, Jagadhri,Haryana -135003.

ADDRESS OF CAMS CENTERS

Agartala: Advisor Chowmuhan (Ground Floor), Krishnanagar, Tripura, Agartala - 799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalov, Ellis Bridge, Ahmedabad - 380 006. **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 Brahmupuri, Opp. T B Hospital, Jaipur Road, Ajmer - 305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad:** No.7 1st Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad - 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688 001. **Alwar:** 256A, Scheme No.1,Arya Nagar, Alwar - 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ground Floor, Ambala, Haryana - 134 003. **Amreli - 21.08.2017:** B 1,1st Floor, Mira Arcade, Library Road. Opp SBS Bank, Amreli - 365601. **Amritsar:** SCO-18J, 'C' Block Ranjit Avenue, Amritsar - 140001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand -388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur - 515 001. **Andheri (parent: Mumbai ISO):** 351, Icon, 501, 5th floor, Western Express Highway, Andheri East, Mumbai - 400069. **Angul - 08.01.2018:** Similipada, Near Sidhi Binayak+2 Science College, Angul - 759122. **Ankleshwar:** Shop No. - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Basti, GIDC, Ankleshwar - 393002. **Arambagh - 27.05.2019:** Ward No 5, Basantapur More PO Arambag, Hoogly Arambagh - 712601. **Arrah - 08.01.2018:** Old NCC Office, Ground Floor, Club Road, Arrah - 802301. **Asansol:** 3 Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, West Bengal, Asansol - 713303. **Aurangabad:** 2nd Floor, Block No. D-21 -D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001. **Bagalkot - 12.11.2018:** Shop No. 2, 1st floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101. **Balassore:** B C Sen Road, Orissa, Balassore - 756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensens Road (Next to Manipal Centre), Bangalore - 560 042. **Bangalore - 23.04.2018:** First Floor, 17/1-, (272) 12th Cross Road, Wilson Garden, Bangalore - 560027. **Bankura - 01.01.2015:** CAMS Bankura CSC, Cinema Road, Nutan Ganj, (Beside Mondal Bakery), PO & Dist Bankura, Pin : 722101. **Barasat - 01.03.2017:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124. **Bardoli - 04.01.2017:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli - 394601. **Bareilly:** F-62-63, Second Floor, Butler Plaza, Civil Lines , Bareilly - 243001. **Basti:** Office no. 3, 1st Floor, Jamia Shopping complex, (Opp. Pandey School), Station Rd., Basti - 272002. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006. **Bellary:** 18/47 A, Govind Nilaya,Ward No 20, Sangankal Moka Road, Gandhinagar, Bellary - 583102. **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760 002. **Bhadrak - 03.09.2019:** 1st floor, Laxminarayanan Market Complex Bypass, Near Presidency College, Bhadrak - 756101. **Bhagalpur:** Dr R P Road, Khalifabag Chowk, Bhagalpur - 812002. **Bharuch (parent: Ankleshwar TP):** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. **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,

ADDRESS OF CAMS CENTERS

2nd Floor, Alankar Complex, Near ICICI Bank, M. P. Nagar, Zone II, Bhopal - 462 011. **Bhubaneswar:** 101/7, Janpath, Unit - III, Bhubaneswar - 751 001. **Bhuj:** Office No. 4-5, First Floor RTO Relocation Commercial Complex - B Opp. Fire Station, Near RTO Circle, Bhuj-Kutch - 370001. **Bhusawal (Parent: Jaigao TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Biharsharif - 06.06.2016:** R&C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Pin - 803101. **Bijapur - 11.04.2013:** No. 9, 1st floor Gajanan Complex, Azad Road, Bijapur - 586 101. **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 - 495 001. **Bohorampur - 16.07.2018:** 107/1 A C Road, Ground Floor, Bohorampur, Murshidabad, Pin 742103, WestBengal. **Bokaro:** Mazzeanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. **Bongaigaon - 11.12.2017:** G.N.B. Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon. Pin: 738380. **Borivali - 07.01.2017:** Hirji Heritage, 4th Floor, Office no 402, Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ), L.T. Road, Borivali - West. Mumbai - 400 092. **Burdwan:** 1st Floor Above Exide Showroom, 399 G T Road, Basement of Talk of the Town, Burdwan - 713101. **Calicut:** 29/972 2nd Floor, S A Arcade, Mavor Road, Arayidathupalam, Calicut - 673016. **Chandigarh:** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. **Chandrapur - 07.10.2014:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Tamil Nadu, Chennai - 600 034. **Chennai - Tambaram 04.04.2018:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045. **Chhindwara W.E.F 10.01.2015:** 2nd Floor, Parasara Road, Near Surya Lodge, Sood complex, Above Nagpur CT Scan, Chhindwara - 480001. **Chittorgarh:** 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. **Cochin:** Building Name : - 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 Venkateswara Bakery Coimbatore - 641 002. **Coochbehar - 16.07.2018:** N.N.Road Power House Choupatti Coochbehar -736101. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhanga:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001. **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere - 577002. **Dehradun:** 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **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. **Dharmapuri:** 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 701. **Dhule 08.07.2015:** Cams Service Center, House No 3140, Opp Liberty Furniture, Jammnal Bajaj Road, Near Tower Garden, Dhule - 424001. **Dibrugarh - 18.04.2018:** Amba Complex, Ground Floor, H S Road, Dibrugarh -786001. **Dimapur - 20.04.2018:** MM Apartment, House No: 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Local, Opposite T. K Complex, Dimapur (Nagaland) Pin-797112. **Durgapur:** Plot No 3601, Nazrul Sarani, City Centre, Durgapur - 713 216. **Eluru 09.12.2019:** No.22b-3/9, Karl Marx Street, Powerpet, Eluru - 534002. **Erode:** 197, Seshaiyer Complex, Agharam Street, Erode - 638001. **Faizabad 15.04.2015:** 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224001. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anapum Sweet House NIT, Faridabad - 121001. **Firozabad 06.06.2016:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. **Gandhidham:** Office No. 4, Ground Floor, Ratnakala Arcade, Plot No 231, Ward 12 B, Gandhidham - 370 201. **Gandhinagar 10.10.2016:** 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, NR HDFC Bank, Kudasam, Gandhinagar - 382421. **Gangtok - 01.11.2018:** Ground floor of Hotel Mount View, Development Area, Opp- New Secretariat, Near community Hall, Gangtok-737101. **Gaya 30.09.2015:** North Bisar Tank, Upper Ground Floor, Near - I. M. A. Hall, Gaya - 823001. **Ghaziabad:** B-11, LGF RDC, Rajnagar, Ghaziabad - 201002. **Goa:** Office no 103, 1st Floor, Unitech City Centre, M. G. Road, Panaji, Goa - 403 001. **Godhra 28.03.2016:** 1st Floor, Prem Prakash Tower, B/H B.N. Chambers Ankleshwar, Mahadev Road, Godhra - 389001. **Gondal:** A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360 311. **Gorakhpur:** Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, Ad Tiraha, Bank Road, Gorakhpur - 273001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585 101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon:** SCO - 17, 3rd Floor, Sector-14, Gurgaon - 122001. **Guwahati:** Piyali Phukan Road, K. C. Path, House No - 1, Rehabori, Guwahati - 781008. **Gwalior:** 1st Floor, Singhal Bhawan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474001. **Haldia 07.10.2014:** 1st Floor, New Market Complex, Durgachak Post Office, Medinipur District, Haldia - 721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139. **Haridwar - 19.03.2016:** F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. **Hassan - 11.12.2017:** Pankaja, 2nd Floor, Near Hotel Palika, Race Course Road, Hassan - 573201. **Hazariabag:** Municipal Park, Annanda Chowk, Hazariabag - 825301. **Himmatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146 001. Hosur: Survey No.25/204, Atbillele 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, Jate Arcade, Paradise Circle, Andhra Pradesh Secundarabad - 500 003. **Indore:** 101, Shalimar Corporate Centre, 8/6, 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 - 302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jaigaon:** Rustumji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jaigaon - 425001. **Jaïna C.C. (Parent: Aurangabad):** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putta Road, Jalna - 431 203. **Jaipalpur 02.11.2015:** Cams Investor Service Centre, Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, P O & Dist Jaipalpur, Pincode - 735101. **Jammu:** JRDS Heights, Lane Opposite S & S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180 004. **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar - 361 001. **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jharkhand, Jamshedpur - 831001. **Jaunpur:** Gopal katar, 1st Floor, Fort Road, Jaunpur - 222001. **Jhansi:** 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 - 01.02.2017:** Jail Road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office - Dholasatra, Jorhat - 785001. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Junagadh - 362001. **Kadapa:** Bandi Subbaramiah Complex, Door No. 3/ 1718, Shop No. 8, Raja Reddy Street, Beside Bharathi Junior College, Kadapa - 516 001. **Kakinada:** D No-25-4-29, 1st floor, Kommireddy Vairi Street, Beside Warf Road, Opp Swathi Medicals, Main Road, Kakinada - 533 001. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235. **Kangra - 23.02.2017:** C/o Dogra Nareesh & Associates, College Road, Kangra - 176001. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. Kanpur: I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur - 208 001. **Karimnagar:** HN-7-1-257, Upstairs S B H, Mangamattapada, Karimnagar - 505 001. **Karnal (Parent :Panipat TP):** 29 Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. **Karur:** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Kasaragod - 21.03.2018:** KMC XXV/8, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671 121. **Kashipur - 03.12.2018:** Dev Bazar, Bazpur Road, Kashipur - 244713. **Katni:** 1st Floor, Gurananak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. **Khammam:** Shop No: 11 - 21-3/1, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507 001. **Kharagpur:** Silver Palace, OT Road, Indira - Kharagpur, G.P-Barakola, P.S Kharagpur - 721305. **Kolhapur:** 2, B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kolkata:** Kankaria Centre/2/1, Russell Street, (2nd Floor), Kolkata - 700 071. **Kollam:** Uthram Chambers (Ground Floor), Thamarakkulam, Kollam - 691 006. **Korba 06.05.2015:** 6 Sirram Commercial Complex Infront of Hotel Blue Diamond, T P Nagar, Korba - 495677. **Kota:** B-33 'Kalyan Bhawan, Triangle Park, Vallabh Nagar, Kota - 324007. **Kottayam:** 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC office, Behind Malayala Manorama, Muttambalam P O, Kottayam - 686501. **Krishnanagar - 05.03.2018:** 18 Tagore Road, In front of Kotwali P. S. Krishnanagar, Nadia, Pin-741101. **Kukatpally - 06.04.2017:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally - 500072. **Kumbakonam:** Jailani Complex, 47, Mutt Street, 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 - 518001. **Lucknow:** Off #4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226 001. **Ludhiana:** U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002. **Madurai:** 86/71A, Tamilangam Road, Madurai - 625 001. **Mahabubnagar - 03.09.2019:** CAMS Service Center, No.1-3-110/A, Opp. Harmony Arcade, Near Srinivas Reddy Hospital, Rajendra Nagar, New Town, Mahabubnagar - 509001. **Malappuram 25.06.2016:** Kadakkadan Complex, Opp Central School, Malapuram - 670504. **Malda:** Dakshinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101. **Mandi - 08.06.2018:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. **Mandi Gobindgarh - 15.07.2017:** Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri Mangalore - 575 003. **Manipal:** Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104. **Mapusa (Parent ISC : Goa):** Office No. 503, Buildmore Business Park, New Cana By-Pass Road, Ximer, Mapusa - 403507. **Margao:** F4- Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao - 403 601. **Mathura:** 159/160, Vikas Bazar, Mathura - 281001. **Meerut:** 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana - 1st Floor,** Subhadra Complex, Urban Bank Road, Mehsana - 384 002. **Mirzapur - 03.04.2017:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001. **Moga:** Gandhi Road, Opp. Union Bank of India, Moga - 142 001. **Moradabad 21.09.2015:** Cams Service Center, H-21-22, 1st Floor, Ram Ganga Vinay Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001. **Mumbai:** Rajababdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. **Mumbai - Ghatkopar - 22.02.2018:** Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai - 400 077. **Mumbai - Vashi 11.12.2017:** BSEL Tech Park, B-505, Plot No 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. **Muzaffarnagar 11.01.2016:** 235, Patel Nagar, Near Ramlija Ground, New Mandi, Muzaffarnagar Brahman Titi, Durgasthan, Gola Road, Muzaffarnagar - 842001. **Mysore:** No.1, 1st Floor, CH-26 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. **Nadiad (Parent TP: Anand TP):** F-134, First Floor, Ghantakana Complex, Gunj Bazar, Nadiad - 387001. **Nagaon - 11.12.2017:** Utaplendu Chakraborty, Amulapatty V.B.Road, House No.315, Nagaon - 782003. **Nagercoil 16.03.2015:** IV Floor, Kalluveittil Shyras Center 47, Court Road, Nagercoil - 629 001. **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspath, Nagpur - 440 010. **Nalgonda - 28.01.2019:** 6-4-80, 1st Floor, Above Allahabad Bank, Opposite to police auditorium, VT Road, Nalgonda - 508001. **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001. **Nanded - 03.05.2013:** Shop No.8,9 Cellar "Raj Mohammed ,Complex" Main Road Shri Nagar, Nanded - 431605. **Nasik:** 1st Floor, Shradha Niketan, Tilak Wadi, Opp. Hotel City Pride, Shanarapur Road, Nasik - 422005. **Navsari:** 214-215,2nd Floor, Shivani Park, Opp.Shankheswar Complex, Kaliawadi, Navsari - 396445. **Nellore:** 97/56, IFloor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **New Delhi:** Flat No.512, Narian Manzil, 23 Barakhamba Road, Connaught Place, NewDelhi - 110001. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirth Nagar, Near Videcon Tower Jhandewalan Extension, New Delhi - 110 055. **New Delhi - Janakpuri - 12.04.2018:** 306, 3rd Floor, DDA -2 Building, District Centre, Janakpuri, New Delhi - 110058. **New Delhi - Pitampura - 08.03.2018:** Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura - New Delhi - 110034. **Nizamabad - 02.07.2018:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503001. **Noida:** E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida - 201301. **Ongole - 17.01.2018:** Shop No 1128, First floor, 3rd Line, Sri Bajpuri Market Complex, Ongole - 523001. **Palakkad:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678 001. **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103. **Pathankot - 03.05.2013:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot - 145 001. **Patiala:** 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147001. **Patna - 21.09.2015:** G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna - 800001. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Port Blair - 17.03.2014:** 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighat, Port Blair - 744103. **Pratapgarh 09.03.2016:** Opposite Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh - 230 001. **Pune:** Vartak Pride, 1st Floor, Survy No 46, City Survey No 1477, Hingne Budruk, D. P.Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. **Raebareilly:** 17, Anand Nagar Complex, Raebareilly - 229001. **Raiganj - 16.07.2018:** Rabindrapally, Near Gitanjali Cinema Hall, Raiganj, Uttar Dinajpur - Pin - 733134. **Raipur:** HIG- C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajmahendur:** Cabin 101 D No-7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T Nagar, Rajmahendur - 533101. **Rajpalalayam:** No. 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajpalalayam - 626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. **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, Gr/Floor, Gala No 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Aroyga Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. **Rohtak:** SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247 667. **Rourkela:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. **Sagar:** Opp. Somani Automobiles, Bhagwanagar, Sagar - 470 002. **Saharanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. **Salem:** No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli (Parent: Kohlapur):** Diwan Niketan, 313, Radhakrishna Vasaahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416416. **Satara:** 117 A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Satna - 14.10.2016:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna - 485 001. **Serampore 01.01.2015:** CAMS Serampore C&C, Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist - Hooghly Pin : 712201. **Shahjahanpur:** Bijlipura, Near Old Dist Hospital, Jail Road, Shahjahanpur - 242 001. **Shillong - 01.10.2014:** 3rd Floor, RPG Complex, Keating Road, Shillong, Meghalaya, Pin -793001. **Shimla:** I Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand Shimla - 171001. **Shimoga 15.07.2015:** Cams Service Center, No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201. **Sikar - 13.08.2018:** 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar - 332001. **Silchar 01.01.2018:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar - 788005. **Siliguri:** 78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpura, Siliguri - 734001. **Sirsa:** Bansal Cinema Market, Beside Overbridge, Next to Nissan Car Showroom, Hissar Road, Sirsa - 125 055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 262 001. **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173 212. **Solapur:** 4, Lokhandwala Tower, 144, Sidshehwar Peth, Near Z.P. Opp. Pangal High School, Solapur - 413001. **Sonepat - 01.01.2018:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131001. **Sriganganagar:** 18 L Block, Sri Ganganagar - 335001. **Srikakulam:** Door No 4-4-96, First Floor, Vijaya Ganapathi Temple, Back Side, Nanubala Street, Srikakulam - 532001. **Srinagar 21.03.2016:** CAMS Service Center, Near New Era Public School, Rajbhag, Srinagar - 190 008. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228 001. **Surat:** Shop No-G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat - 395002. **Surendranagar:** 2 B1 Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. **Thane:** Dev Corpora, 1st Floor, Office No. 102, Cadbury Junction, Eastern Express Way, Thane - 400 601. **Thiruppur:** 1(1), Minny Compound, II Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla 01.12.2014:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari Ranganga Road, Near Dena Bank, PO, Tinsukia, Dist. Tinsukia - 786 125. **Tirunelveli:** No. F4, Magnem Surakasa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. **Tirupathi:** Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501. **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. **Tuticorin:** 227/F South New Street, Tuticorin - 628 002. **Udaipur:** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001. **Udhampur - 03.09.2019:** Guru Nanak Institute, NH-1A,Udhampur, Jammu - 182101. **Ujjain:** 123, First Floor, Siddhi Vinayaka Trade Center, Saheed Park, Ujjain - 456010. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007. **Valsad:** Ground Floor, Yash Kamal - "B", Near Dreamland Theater, Tithal Road, Valsad - 396001. **Vapi:** 215-216, 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. **Vaso (Parent Goa):** No. DU 8, Upper Ground Floor, Behind Techclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama - 403 802. **Vellore:** AKT Complex 2nd Floor, No 1,3 New Sankaranpalayam Road Tolgate, Vellore - 632001. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Lobbipet, Vijayawada - 520 010. **Visakhapatnam:** CAMS Service Centre, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016. **Vizianagaram 08.06.2018:** Portion 3, First Floor, No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagar-535003. **Warangal:** F-13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda Warangal - 506000. **Wardha 03.05.2013:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442 001. **Wayanad - 05.07.2018:** 2nd Floor, AFFR Building, Kalpetta, Wayanad - 673 121. **Yamuna nagar:** 124-B/R Model Town, Yamuna Nagar - 135 001. **Yavatmat:** Pimpri, Tilakwadi, Opp. Dr. Shriji Hospital, Yavatmat - 445 001. *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.mutualfund.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.

OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS FOR ALL THE OPEN ENDED EXCHANGE TRADED FUNDS

Maharashtra: One India Bulls Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013. Romell Tech Park (R-Tech Park), 12th Floor, Nilron Compound, Off Western Express Highway, Goregaon (East), Mumbai - 400 063. Industry House, 1st Floor, Churchgate Reclamation, Mumbai - 400 020. 1st Floor, Signature Complex, Opposite Golwalkar Metropolis Health Service, Bhandarkar Road, Pune - 411 004. **Karnataka:** # 9/3, Ground Floor, Nitesh Broadway, M.G. Road, Bangalore - 560 001. **Delhi:** 406 - 415, 4th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. **West Bengal:** Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017. **Gujarat:** 1st Floor, Ratnaraj Spring Complex, Near Post Office, Opposite HDFC bank House, Navrangpura, Ahmedabad - 380 009. **Telangana:** RVR Towers, 6-3-1089/F, Level - 1A, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. **Tamil Nadu:** Arcade Center, No. 110/1, 3rd Floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034.

THIS PAGE IS INTENTIONALLY LEFT BLANK

THIS PAGE IS INTENTIONALLY LEFT BLANK

Aditya Birla Sun Life AMC Limited

Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor,
Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi,
Mumbai - 400013

+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com
www.adityabirlasunlifemf.com | CIN: U65991MH1994PLC080811