



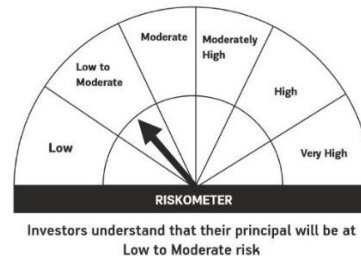
Scheme Information Document

ADITYA BIRLA SUN LIFE FIXED TERM PLAN – SERIES UI (91 DAYS)

(A Close ended Debt Scheme. A relatively low interest rate risk and moderate credit risk)

This Product is suitable for investors who are seeking*:

- Income with capital growth over Short Term
- Investments in debt and money market securities maturing on or before the tenure of the Scheme



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

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

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

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

NEW FUND OFFER OPENS ON	THURSDAY, MARCH 23, 2023
NEW FUND OFFER CLOSING ON	THURSDAY, MARCH 23, 2023

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

Please refer NSE disclaimer Clause overleaf.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this

Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres/ Website / Distributors or Brokers. **The Mutual Fund/AMC and its empaneled 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 regards to the Scheme.**

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

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

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

This Scheme Information Document is dated March 10, 2023.

DISCLAIMER 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/5539 dated January 11, 2023, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

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

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	Aditya Birla Sun Life Fixed Term Plan - Series UI (91 days)
Type of Scheme	A Close ended Debt Scheme. A relatively low interest rate risk and moderate credit risk.
Scheme Code	ABSL/C/D/FTP/23/02/0143
Investment Objective	The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the tenure of the Scheme. The Scheme does not guarantee/indicate any returns. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
Tenure	The Scheme will have a tenure of 91 days from and including the date of allotment.
Liquidity	The Scheme will have a tenure of 91 days from and including the date of allotment. The NAV of the scheme will be announced on every business day. No redemption or repurchase will be permitted prior to maturity of the Scheme however, the units of the scheme are to be listed on NSE and any other recognized stock exchanges as may be decided by AMC from time to time and the Unitholders who wish to redeem units may do so through Stock Exchange at prevailing listed price on such Stock Exchange.
Flexibility	The Mutual Fund will allow investors the flexibility to switch their investments (subject to minimum application amount under the scheme) from any other scheme(s) / plans managed by Mutual Fund, as per the features of the respective scheme, and / or close ended scheme(s) / plans offered by the Mutual Fund to Aditya Birla Sun Life Fixed Term Plan - Series UI (91 days) during the New Fund Offer period (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched).
Plans/ Options offered	The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above Regular and Direct Plan under the Scheme will have the following Options / Sub-options: (1) Growth Option; and (2) Payout of Income Distribution cum capital withdrawal ("IDCW") Option^ <i>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i> **DIRECT PLAN: i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors]. iv. How to apply: a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. b. Investors should also indicate "Direct" in the ARN column of the application form.
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: Growth

	In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as Growth Option and processed accordingly. Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme: <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> <i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i>	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
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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																																		
Minimum Application Amount	Minimum of Rs. 1,000/- and in multiples of Rs. 10/- thereafter during the New Fund Offer period.																																				
Transparency / NAV Disclosure	The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed. Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC. In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of each fortnight and within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.																																				
Dematerialization	The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized (‘Demat’) form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in																																				

	Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units during the NFO. In case the unit holders do not provide their Demat Account details or provide Incomplete details or the details do not match with the records as per Depository (ies), units shall be allotted in physical (non-demat) form. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form. For conversion of physical holdings into demat form, the unit holders will have to send the demat requests to their Depository Participants. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Unit holders wishing to exit may do so through the Stock Exchange mode.
Transfer of Units	Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, units held in demat form are transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).
Benchmark Index	CRISIL Liquid Fund Index
Load Structure	Entry Load*: Nil Exit Load: Nil *In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Investors wishing to exit may do so through stock exchange mode.
Application Supported by Blocked Amount (ASBA)	Investors also have an option to subscribe to the units of the Scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form. Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
Transaction Charges (For Lumpsum Purchases routed through distributor/ agent)	In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted-in to receive the transaction charges on basis of type of product) as under: First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the first time investor. The balance of the subscription amount shall be invested and accordingly units allotted. Investor other than First Time Mutual Fund Investor: Transaction charge of Rs.100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested and accordingly units allotted. Transaction charges shall not be deducted/applicable for: ○ Purchases /subscriptions for an amount less than Rs. 10,000/-; ○ Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.

	○ Transactions carried out through the Stock Exchange Platforms for Mutual Funds. No transaction charges will be deducted for any purchase / subscription made directly with the Fund (i.e. not routed through any distributor/ agent). For further details on transaction charges refer to the section 'Transaction Charges' on page 54.
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Investors in the Scheme are not being offered any guaranteed / assured returns.

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

Section I – INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting capital markets and money markets.
- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of the Scheme and may not necessarily provide a basis of comparison with other investments.
- Aditya Birla Sun Life Fixed Term Plan - Series UI (91 days) is the name of the Schemes and does not, in any manner, indicate either the quality of the Scheme or its future prospects or returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs. 1,00,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

SCHEME SPECIFIC RISK FACTORS

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN FIXED INCOME SECURITIES:

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Concentration Risk:** The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 25% of net assets as specified in this SID, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio.

- Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively riskier than bonds, which are AAA rated.

RISKS FACTORS ASSOCIATED WITH INVESTMENTS IN SECURITISED DEBT:

Domestic securitised debt assets 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 Securitised Debt assets and the underlying asset classes like housing loans, Auto Loans and Corporate loans have the following risk factors.

- **Limited Recourse and Credit Risk:** Certificates issued on investment in securitised debt represent a beneficial interest in the underlying receivables and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the pay outs to the investors (i.e. the Scheme) and thereby, adversely affect the NAV of the Scheme. While it is possible to repossess and sell the underlying asset, various factors can delay or prevent repossession and the price obtained on sale of such assets may be low.
- **Bankruptcy Risk:** If the originator of securitised debt instruments in which the Scheme invests is subject to bankruptcy proceedings and the court in such proceedings concludes that the sale of the assets from originator to the trust was not a 'true sale', then the Scheme could experience losses or delays in the payments due. Normally, care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'.
- **Risk of Co-mingling:** Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

Risks associated with Mortgage Backed Securities (MBS) - Housing Loans

- **Prepayment Risk:** The fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors.
- **Credit Risk:** Delinquencies may happen which would reduce the principal amount. Typically, MBS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility than the monthly payouts to the fund would reduce. Historically, it has been observed that housing loans have lower default rates as compared to other forms of credit.
- **Liquidity Risk:** Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.
- **Conversion risk:** Conversion of loans from fixed rate to floating rate loans and vice versa could lead to a change in the expected cash flows from the loans.

Risks associated with Asset Backed Securities (ABS)-Auto Loans.

- **Prepayment Risk:** The fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors. Prepayments in auto loans is lower than housing loans as the shorter tenor of auto loans makes it economically unattractive to prepay after considering the prepayment charges.
- **Credit Risk:** Delinquencies may happen which would reduce the principal amount. Typically, ABS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility than the monthly payouts to the fund would reduce. Typically auto loans carry higher risk than MBS as the value retention of the underlying asset is higher in MBS as compared to the underlying asset of ABS.
- **Liquidity Risk:** Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.
- **Conversion risk:** Conversion of loans from fixed rate to floating rate loans and vice versa could lead to a change in the expected cash flows from the loans.

Risks associated with Asset Backed Securities (ABS) - Corporate Loans

- **Credit Risk:** The fund has an exposure to the Borrower/Borrowers and servicing of the instrument depends on the credit risk of the Borrower. The value of the instrument would fluctuate depending upon the changes in the perceived level of credit risk as well as any actual default.
- **Prepayment Risk:** The Borrower may prepay the receivables prior to their respective due dates. This may result in a change in the yield and tenor for the fund.
- **Limited Liquidity and Price Risk:** Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

RISK FACTORS ASSOCIATED WITH LISTING OF UNITS:

- Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained.
- Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged
- Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme's 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/IDCW payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

RISK FACTORS ASSOCIATED WITH CLOSE ENDED SCHEMES:

- A close ended Scheme endeavours to achieve the capital appreciation only at the scheduled maturity of the Scheme. However, there is no assurance that the said objective will be achieved at the scheduled maturity of the scheme and there is a risk that the capital invested may not be fully realisable upon maturity of the scheme.
- The scheme being close ended in nature does not allow redemption during the tenor of the scheme. Redemptions shall happen only at the time of maturity of the scheme, and hence returns generated by the scheme may be affected if the underlying markets are at unfavourable level at the time of maturity of the scheme.
- Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode. For the Units listed on the exchange, it is possible that the market price at which the Units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the NAV returns.

RISKS FACTORS ASSOCIATED WITH CREATION OF SEGREGATED PORTFOLIO:

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

Liquidity Risk: A lower level of liquidity affecting an individual security (ies) or an entire market may have an adverse bearing on the value of the Segregated Scheme's assets. This may more importantly affect the ability to sell particular securities with minimal impact cost as and when necessary to meet requirement of

liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few of the investments. This may impact the NAV of the segregated portfolio and could result into potential loss to the Unit holders.

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

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

RISK FACTORS ASSOCIATED WITH INVESTING IN SECURITIES WITH STRUCTURED OBLIGATIONS/CREDIT ENHANCEMENTS:

- Structured obligations such as corporate / promoter guarantee: Securities which have a structure with a guarantee from the corporate / promoter, may see an adverse effect if there are any signs of stress at the promoter / group level, even though the standalone borrowing entity's debt servicing capability and repayments may not see any material impact, from a future cash flow perspective.
- It can have liquidity risk, since the market for structured products is not very deep. 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.
- If there were to be a default from this portfolio, there may be no other recourse to recovery. 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.
- The Scheme may invest in debt instruments having credit enhancements backed by equity shares/guarantees or other any assets as collateral. The profile of these issuers tends to be relatively weak and there may be a pledge of shares of a related party to enhance credit quality or guarantees provided or any other asset provided as security acceptable to lenders.
- Where equity shares are provided as collateral there is the risk of sharp price volatility of underlying securities which may lead to erosion in value of collateral which may affect the ability of the fund to enforce collateral and recover capital and interest obligations. Also, there is a possibility of guarantor going insolvent which can also impact the recovery value of exposure.
- In case of credit enhanced structures backed by equity share the liquidity of the underlying shares may be low leading to a lower recovery and a higher impact cost of liquidation. In case of other assets provided recovery value and enforce ability of asset can also be a risk factor which can lower the recovery value.

B. RISK CONTROL STRATEGIES

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

Credit Risk

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

The following parameters shall be considered for selection:

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

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

Price-Risk or Interest-Rate Risk

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

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 Business days of the date of closure of the New Fund Offer.

D. SPECIAL CONSIDERATIONS

- Changes in Government Policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each unitholder is advised to consult his / her own professional tax advisor.
- The NAV of the scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors, settlement periods and transfer procedures.
- Mutual Funds are vehicles of securities investments that are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors that impact the value of the Scheme' investments include, but are not restricted to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information (SAI) / Scheme Information Document.

- The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product /scheme they are investing to meet their financial goals. The Risk-o-meters categorizes the schemes of Fund under different levels of risk based on the scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Risk-o-meters) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing. Further, pursuant to SEBI circular dated October 05, 2020, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on their website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, the Mutual Fund, the AMC, their directors or their employees shall not be liable for any tax consequences that may arise.
- There is no guarantee or assurance on the frequency or quantum of IDCWs, which shall be subject to availability of distributable surplus.
- Growth, appreciation, IDCW, bonus, income, etc. if any, referred to in this Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
- In respect of transaction in Units of the Scheme through Stock Exchange Platform for Mutual Funds, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by respective stock exchanges and their respective clearing corporations on which the Fund has no control. Moreover, transactions conducted through the Stock Exchange Platform shall be governed by the guidelines and directives issued by respective recognised stock exchange(s).
- Investors should study this Scheme Information Document carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors associated with the scheme.
- The AMC and its Registrar reserve the right to disclose/share investors' personal information with the following third parties:
 1. Registrar, Banks and / or authorised external third parties who are involved in transaction processing, dispatches, etc., of investors' investment in the Scheme;
 2. Distributors or Sub-brokers through whom applications of investors are received for the Scheme; or
 3. Any other organizations for compliance with any legal or regulatory requirements or to verify the identity of investors for complying with anti-money laundering requirements. Account statements or financial information pertaining to the investor, if it is to be sent over the internet to the Unitholder, distributors or any other entity as indicated above, will be sent only through a secure means and /or through encrypted electronic mail.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- Neither this Document nor the Units have been registered in any jurisdiction. The distribution of this Document in certain jurisdictions may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this Document are required to inform themselves about and to observe any such restrictions and or legal compliance requirements.
- No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this Document. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.
- **Other Activities of ABSLAMC**
 1. Aditya Birla Sun Life AMC Limited is registered with SEBI vide Registration Certificate no. PM/INP000000597 to act as Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993.
 2. Aditya Birla Sun Life AMC Limited is also appointed as an investment manager to the Venture Capital Fund- Aditya Birla Real Estate Fund (bearing Registration No. IN/VCF/09-10/169 dated

February 26, 2010} registered with SEBI under the SEBI (Venture Capital Funds) Regulations, 1996.

3. SEBI vide its letters dated August 20, 2009 having reference no. IMD/SM/174044/2009 and August 16, 2010 having reference no. IMD/SM/16522/10 granted its no-objection to Aditya Birla Sun Life AMC Limited (ABSLAMC) to set up wholly owned subsidiaries, namely; Aditya Birla Sun Life Asset Management Company Pte Ltd., incorporated in the Republic of Singapore under the Companies Act, Cap. 50 bearing license no CMSI00176-I; Aditya Birla Asset Management Company Ltd., incorporated in Dubai under the Companies Law, DIFC Law no.2 of 2009 bearing registration no. 0993, for undertaking fund management services, investment advisory services, distribution of financial products or any such permissible activity subject to SEBI (Mutual Funds) Regulations, 1996. Further, its subsidiary company, Aditya Birla Sun Life AMC (Mauritius) Limited (erstwhile Birla Sun Life AMC (Mauritius) Limited), is registered with Financial Service Commission and acts as Investment Manager to India Advantage Fund Limited, a Collective Investment Company set-up in Mauritius having license no. OC96002833 under approval of SEBI vide its letter dated April 18, 1996 having reference no. IIMARP/1108/96.
4. ABSLAMC also acts as an Investment Manager to Aditya Birla Real Estate Debt Fund (Category II) registered with Securities and Exchange Board of India (SEBI) on January 27, 2016 at Mumbai having registration number as IN/AIF2/15-16/0200.
5. Further, the Company has also received SEBI registration for Alternative Investment Fund (AIFs) Category III namely 'Aditya Birla Sun Life AIF Trust – I' under registration code IN/AIF3/17-18/0319 dated April 11, 2017 and AIF Category II namely 'Aditya Birla Sun Life AIF Trust – II' under registration code IN/AIF2/17- 18/0513 dated January 19, 2018.
6. Pursuant to the no-objection from SEBI vide its email dated July 15, 2020, ABSLAMC will offer non-binding Investment Advisory Services (including credit research) to Funds/Schemes managed by Aditya Birla Sun Life Asset Management Company Pte. Limited, a wholly owned subsidiary of ABSLAMC incorporated in Singapore. While undertaking the aforesaid business activity, ABSLAMC will ensure that (i) There is no conflict of interest with the activities of the Fund; (ii) Interest of the Unit holder(s) of the Schemes of the Fund are protected at all times; and (iii) This business activity is in Compliance with the provisions of Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 and relevant circulars issued in this regard from time to time.
7. Pursuant to the no-objection from SEBI vide its letter dated August 02, 2022 and subsequent approval from International Financial Services Centres Authority ("IFSCA") on November 28, 2022, ABSLAMC will act as a "Registered Fund Management Entity (Non-Retail)" and will carry out Alternative Investment Fund ('AIF') and Portfolio Management Services (PMS) activities through a branch office in Gujarat International Finance Tec-City (GIFT City).

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

E. DEFINITIONS

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

"AMC" or "Asset Management Company or "Investment Manager"	Aditya Birla Sun Life AMC Limited, incorporated under the provisions of Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Aditya Birla Sun Life Mutual Fund.
"Applicable NAV"	The NAV applicable for purchase or redemption or switching on the date of maturity.
"Applications Supported by Blocked Amount" or "ASBA"	ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.
"Beneficial owner"	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
"Business Day"	A day other than: – Saturday and Sunday or

	– A day on which the banks in Mumbai and / RBI are closed for business / clearing or – A day on which the Stock Exchange, Mumbai is closed or – A day, which is a public and /or bank holiday at an Investor Service Centre where the application is received or – A day on which Sale and Repurchase of Units is suspended by the AMC or – A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.
“Consolidated Account Statement” or “CAS”	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
Single Consolidated Account Statement “SCAS”	Single Consolidated Account Statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.
“Custodian”	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Citibank NA.
“Depository”	Depository as defined in the Depositories Act, 1996 (22 of 1996) and in this SID refers to the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).
“Depository Participants”	Depository Participant (DP) means a person registered as such under sub-section (1A) of section 12 of the SEBI Act, 1992.
“Distributor”	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and empanelled by the AMC to distribute / sell /market the schemes of the Fund.
“Exit Load”	Load on Redemption / Switch out Units.
“Foreign Portfolio Investor” or “FPI”	Means a person who satisfies the eligibility criteria prescribed under regulation 4 of SEBI (Foreign Portfolio Investors) Regulations, 2014 and has been registered under Chapter II of these regulations, which shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992. Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
“Floating Instruments”	Rate Floating rate instruments are debt / money market instruments issued by Central / State Governments, with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Fund.
“Fund Manager”	Person/s managing the scheme.
“Gilt or Government Securities”	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.

Income Distribution cum capital withdrawal (“IDCW”)	When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account (investors capital) and this amount can be distributed to investors under this option.
“Investment Management Agreement”	The agreement dated December 16, 1994 entered into between Aditya Birla Sun Life Trustee Private Limited and Aditya Birla Sun Life AMC Limited, as amended from time to time.
“Investor Service Centres” or “ISCs” or “Official Points of acceptance of transactions”	Designated branches of Aditya Birla Sun Life AMC Limited or such other enters / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the Scheme Information Document shall be reckoned at these official points.
“Load”	In the case of Repurchase / Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Repurchase / Redemption / Switch out and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
“Main Portfolio”	Main Portfolio shall mean the Scheme portfolio excluding the Segregated Portfolio.
“Money Market Instruments”	Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.
“Mutual Fund” or “the Fund”	Aditya Birla Sun Life Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
“NAV”	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI Regulations from time to time.
“New Fund Offer (NFO)”	Offer of units of Aditya Birla Sun Life Fixed Term Plan-Series UI (91 days) during the New Fund Offer.
“NRI”	A Non-Resident Indian or a person of Indian origin residing outside India.
“Overseas Citizen of India” or “OCI”	A person registered as an overseas citizen of India by the Central Government under section 7A of ‘The Citizenship Act, 1955’. The Central Government may register as an OCI a foreign national (except a person who is or had been a citizen of Pakistan or Bangladesh or such other person as may be specified by Central Government by notification in the Official Gazette), who was eligible to become a citizen of India on 26.01.1950 or was a citizen of India on or at any time after 26.01.1950 or belonged to a territory that became part of India after 15.08.1947 and his/her children and grandchildren (including Minor children), provided his/her country of citizenship allows dual citizenship in some form or other under the local laws.
“Person of Indian Origin” or “PIO”	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
“RBI”	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
“Recognised Stock Exchange”	Stock exchanges recognized by SEBI.
“Register of Unitholders”	Register of unitholders for the purposes of IDCW declaration and/or distribution of maturity proceeds, as applicable, shall mean the Statement of Beneficiary Position as may be received from the Depositories on the

	record date and the records of unitholders maintained by the Registrar and Transfer Agent in case of units not held in electronic (demat) form.
“Registrar and Transfer Agent”	Computer Age Management Services Limited (CAMS) is currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
“Repurchase Redemption” /	Repurchase / Redemption of Units of the Scheme as permitted.
“Sale / Subscription”	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
“Scheme Information Document” or “SID”	This document issued by Aditya Birla Sun Life Mutual Fund, inviting offer for subscription to the units of the scheme for subscription.
“SEBI”	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
“SEBI Regulations” or “Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“Segregated Portfolio”	Segregated Portfolio shall mean a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a Mutual Fund Scheme.
“Self-Certified Syndicate Bank” or “SCSB”	Means a banker to an issue registered with the SEBI, which offers the facility of ASBA.
Single Consolidated Account Statement “SCAS”	Single Consolidated Account Statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.
“Statement of Additional Information” or “SAI”	The document issued by Aditya Birla Sun Life Mutual Fund containing details of Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference & is legally a part of the Scheme Information Document.
“Stock Exchange Platform for Mutual Funds”	Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units (BSE StAR MF) of BSE. The transactions carried out on the above platform(s) shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (MF) Regulations and circulars/guidelines issued thereunder from time to time.
“Switch”	Redemption of a unit in any scheme of the Mutual Fund against purchase of a unit in another scheme (including the plans therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched and applicable load structure.
“The Scheme”	Aditya Birla Sun Life Fixed Term Plan – Series UI (91 days)
“Total Portfolio”	Total Portfolio shall mean the Scheme portfolio including the securities affected by the credit event.
“Tri-party Repo”	Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
“Trustee”	Aditya Birla Sun Life Trustee Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the schemes of Aditya Birla Sun Life Mutual Fund (ABSLMF).

“Trust Deed”	The Trust Deed dated December 16, 1994 (read with all amendments and supplemental trust deeds thereto) made by and between the Sponsor and Aditya Birla Sun Life Trustee Private Limited (“Trustee”), thereby establishing an irrevocable trust, called Aditya Birla Sun Life Mutual Fund as amended from time to time.
“Unit”	The interest of the Unit holder, which consists of, each Unit representing one undivided share in the assets of the Scheme.
“Unit holder”	A person holding Units in the Scheme of the ABSLMF offered under this Scheme Information Document.

Interpretation

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

F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The Asset Management Company confirms that a Due Diligence Certificate duly signed by the Compliance Officer of Aditya Birla Sun Life AMC Limited, has been submitted to SEBI on March 10, 2023 which reads as follows:

Due Diligence Certificate

It is confirmed that:

- (i) The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Sd/-

PLACE: Mumbai
DATE: March 10, 2023

Hemanti Wadhwa
Chief Compliance Officer

Section II – INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Aditya Birla Sun Life Fixed Term Plan - Series UI (91 days) is a Close ended Debt Scheme. A relatively low interest rate risk and moderate credit risk.

B. INVESTMENT OBJECTIVE

The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the tenure of the scheme.

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

C. ASSET ALLOCATION AND INVESTMENT PATTERN

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

Instrument	Risk Profile	Allocation (% of total Assets)	
		Minimum	Maximum
Debt Securities including Government securities, State Development Loans (SDLs) and Money Market Instruments	Low to moderate	0	100%

The Scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the “put option” date.

The Scheme may invest in securitized debt instruments upto 40% of the corpus.

The Scheme will invest in debt instruments having Structured Obligations / Credit Enhancements subject to the following:

- The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:
 - Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
 - Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

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

- Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

The Scheme shall not invest in Foreign Securities, Credit Default Swaps, Repo in Corporate Debt Securities, Securities Lending & Short Selling, debt instruments with special features and derivative instruments.

OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:

1. Credit Evaluation Policy

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

- Business Fundamentals: It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.

2. Financial Analysis: It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly / half yearly results analysis wherever available. Different set of ratios are analysed for Corporates, banks, NBFCs, etc.
3. Management Track record of the Investee Company: It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.

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

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

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

2. Sectors in which the Scheme(s) shall not invest

The scheme shall not invest in securities of Airlines & Gems and jewellery sector.

The scheme shall not have exposure in fixed income securities in excess of 20% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 20% of the net assets of the scheme.

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

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

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

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

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

Intended Portfolio Allocation:

Instruments	Credit Rating				
	A1+	AAA	AA	A	Not Applicable
CDs	20-25%	-	-	-	-
CPs	70-75%	-	-	-	-
NCDs	-	0-5%	-	-	-
Government Securities (including SDL)	-	-	-	-	0-5%
Treasury Bills/ Tri-party Repo on Government securities or treasury bills / Reverse Repos / Liquid Schemes	-	-	-	-	0-5%

Note:

- i. Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively. Similarly, securities with A1 rating shall include A1+.
- ii. All investments shall be made based on rating prevalent at the time of investment. Where any paper is having dual rating (rated differently by more than one rating agency) then for the purpose

of meeting intended range the most conservative publicly available rating would be considered e.g. if the paper is rated AAA by one rating agency and AA by the other, then, the paper will be treated as AA rated paper for complying with intended portfolio range.

- iii. There can be positive variation in the range w.r.t rating i.e. scheme may invest in papers of higher rating in the same instrument than indicated.
- iv. In case of non-availability of and taking into account the risk-reward analysis of CPs/NCDs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or T-Bills / Tri-party Repo on Government securities or treasury bills or any other sovereign rated securities.
- v. There may be a higher allocation to cash and cash equivalents at the time of building the portfolio and towards the maturity of the scheme.

Change in Asset Allocation

Subject to the SEBI (MF) Regulations, the asset allocation table indicated above may change from time to time, keeping in view market conditions, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above can vary depending upon the perception of the ABSLAMC, 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 as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021. Such deviations shall normally be for a short-term purpose only not exceeding 30 calendar days, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.

In the event of deviations from asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Fund Manager will carry out rebalancing within 30 business days in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/ 2022/39 dated March 30, 2022. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of scheme is not rebalanced within the extended timelines, AMCs shall not be permitted to launch any new scheme and exit load shall not be levied to the investors exiting the Scheme, till the time the portfolio is rebalanced.

Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/ 2022/39 dated March 30, 2022, the AMC shall report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced. Additionally, the AMC shall disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

D. INVESTMENT BY SCHEME

The corpus of the Scheme will be invested in debt and money market instruments. Subject to the SEBI (MF) Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Securities created and issued by Governments of India and/or reverse repos in such Government Securities/Treasury Bills as may be permitted by RBI.
2. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
3. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
4. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc.
5. Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.
6. Certificate of Deposits (CDs).
7. Commercial Paper (CPs).
8. The non-convertible part of convertible securities.

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

Debt and Money Markets in India

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

A] Government Debt

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

B] Non-Government Debt

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

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

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

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

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

The following table gives approximate yields prevailing on February 15, 2023 on some instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in the macro economic conditions and RBI Policies.

Instrument	Yield Range (% per annum)
Interbank Call Money	6.32 – 6.37
91 Day Treasury Bill	6.70 – 6.75
182 Day Treasury Bill	7.10 – 7.15
A1+Commercial Paper 90 Days	7.35 – 7.40
5 Year Government of India Security	7.30-7.35
10 Year Government of India Security	7.34-7.39
1 Year Corporate AAA	7.95 – 8.00
3 Year Corporate AAA	8.14 – 8.19

Source: Refinitiv, CCIL, RBI

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

Additional disclosures with respect to Investments in Securitised Debt:

1. How the risk profile of securitized debt fits into the risk appetite of the scheme?

Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. The asset may be either a loan to a single counterparty or a pool of loans. The Scheme aim to invest in a portfolio of corporate debt securities maturing on or before the maturity of the Scheme. In this scheme the Fund manager ensures that the Scheme maturity matches the maturity of the underlying securities and as securitised debt instruments are relatively illiquid the fund manager buys these with the view to hold them till maturity. Thus, in line with the investment strategy of the Scheme and considering that there would be no intermediate redemption pressures for the Fund Manager, the Scheme may take exposure to rated Securitized Debt. Credit assessment of the underlying asset or loans is done to evaluate if it meets internal norms set by the AMC.

Investment in these instruments will help the Scheme in aiming at reasonable returns. These returns come with a certain degree of risks which are covered separately in the Scheme Information Document. Accordingly, the risk profile of the securitised debt instruments matches that of the prospective investors of this Scheme and hence can be considered in the fund universe.

2. Policy relating to originators based on nature of originator, track record, securities classified as below investment grade or default, losses in earlier securitized debt, etc.

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers. The scheme will invest in instruments of the originator only if the originator has an investment grade rating. Over and above the credit rating assigned by credit rating agencies to the originator, ABSLMF will conduct an additional evaluation on

- Previous track record on origination, servicing and performance of existing pools
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
 - Outlook for the economy (domestic and global)
 - Outlook for the industry
 - Originator/Pool specific factors

In addition, a detailed review and assessment of rating rationale is done including interactions with the company as well as agency. For single loan PTC, credit evaluation of the underlying corporate will be carried out as with any other debt instruments.

3. Risk mitigation strategies for investments with each kind of originator

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher, which helps in making their overall risks comparable to other AAA rated asset classes.

The Scheme may invest in securitized debt assets. The asset may be either a loan to a single counterparty or a pool of loans. The Scheme intends to invest in securitized instruments rated by a SEBI recognized credit rating agency. In addition, some specific risk mitigation measures will include:

Limited Recourse and Credit Risk: Certificates issued on investment in securitized debt represent a beneficial interest in the underlying receivables and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the pay outs to the investors (i.e. the Scheme) and thereby, adversely affect the NAV of the Scheme.

Risk Mitigation: In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained to ensure that they all qualify for similar rating.

Bankruptcy Risk: If the originator of securitized debt instruments in which the Scheme invests is subject to bankruptcy proceedings and the court in such proceedings concludes that the sale of the assets from

originator to the trust was not a 'true sale', and then the Scheme could experience losses or delays in the payments due.

Risk Mitigation: Normally, specific care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'. It is also in the interest of the originator to demonstrate the transaction as a true sell to get the necessary revenue recognition and tax benefits.

Limited Liquidity and Price risk

Presently, secondary market for securitized papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Risk Mitigation: Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. The liquidity risk and HTM nature is taken into consideration at the time of analyzing the appropriateness of the securitization.

Risks due to possible prepayments: Weighted Tenor / Yield

Asset securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments full prepayment of underlying loan contract may arise under any of the following circumstances;

- Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or
- Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or
- The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

Risk Mitigation: A certain amount of prepayments is assumed in the calculations at the time of purchase based on historical trends and estimates. Further a stress case estimate is calculated and additional margins are built in.

Bankruptcy of the Investor's Agent

If Investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets/receivables is not in its capacity as agent/Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement.

Risk Mitigation: All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments

Framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics / Type of Pool	Mortgage Loan	Commercial Vehicle & Construction Equipment	Car	Two Wheeler	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approx. Avg Maturity	60-120 Months	12-48 Months	12-48 Months	12-24 Months	12 Months	12-36 Months	NA	NA
Collateral Margin (incl. Cash, Guarantees, Excess Interest Spread, Subordinate Tranche)	5-20%	5-20%	5-20%	5-20%	10-30%	10-30%	NA	NA
Avg Loan to Value Ratio	< 90%	< 90%	< 90%	< 90%	NA	NA	NA	NA
Avg Seasoning of the Pool	6-12 Months	3-6 Months	3-6 Months	3-6 Months	3-12 Weeks	1-3 Months	0-3 Months	NA
Max. Single Exposure Range	3-4%	3-4%	Retail	Retail	Retail	Retail	NA	NA
Avg Single Exposure Range %	1-1.5%	1.5-2%	Retail	Retail	Retail	Retail	NA	NA

Information illustrated in the Table above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors.

We endeavor to consider some of the important risk mitigating factors for securitized pool i.e.

- Average original maturity of the pool: based on different asset classes and current market practices
- Collateral margin including cash collateral and other credit enhancements
- Loan to Value Ratio
- Average seasoning of the pool, which is a key indicator of past pool performance
- Default rate distribution
- Geographical Distribution
- Maximum single exposure: Retail pools (passenger cars, 2-wheelers, Micro finance, personal loans, etc.) are generally well diversified with maximum and average single exposure limits within 1%.

As illustrated above, these factors vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency.

5. Minimum retention period of the debt by originator prior to securitization

The Mutual Fund will follow the guidelines on minimum holding period requirements as laid down by SEBI and RBI from time to time.

6. Minimum retention percentage by originator of debts to be securitized

We will follow the guidelines on minimum holding period requirements as laid down by SEBI and RBI from time to time.

7. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

Investments made by the scheme in any asset are done based on the requirements of the scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitised debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator /obligor investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the compliance team, risk management group, and internal review teams. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in mutual fund scheme.

8. In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The risk assessment process for securitized debt, as detailed in the preceding paragraphs, is same as any other credit. The investments in securitized debt are done after appropriate research by credit analyst. The ratings are monitored for any movement. The entire securitized portfolio is published in the fact sheet and disclosed in the web site for public consumption with details of underlying exposure and originator.

Investment Process and Recording of Investment Decisions

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

Investments by Scheme

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

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

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and SEBI circular dated September 02, 2021, AMC will invest minimum amount as a percentage of AUM based on the risk associated with the Scheme and such investment will not be redeemed till the completion of tenure of the scheme or till the scheme is wound up.

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

Investment of Subscription Money

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

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

E. INVESTMENT STRATEGY

The Investment Philosophy of the fund manager is to generate risk-adjusted returns through research driven investment approach by investing in a portfolio of fixed income securities maturing on or before the tenure of the Scheme. The investment manager will aim to allocate assets of the scheme between various money market and fixed income securities. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.

F. FUNDAMENTAL ATTRIBUTES

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

- Type of Scheme:** A Close ended Debt Scheme. A relatively low interest rate risk and moderate credit risk.
- **Investment objective:** The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the tenure of the scheme.
The Scheme does not guarantee/indicate any returns. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
- **Asset Allocation Pattern:**
Please refer to 'Section II – C. Asset Allocation and Investment Pattern' of this SID for details.
- **Terms of Issue: Listing/Redemption of Units:**
As mentioned in Section III B of this SID.
- **Aggregate Fees and Expenses**
Please refer to 'Section IV. Fees and Expenses' of this SID.
- **Any Safety Net or Guarantee provided:**
This Scheme does not provide any guaranteed or assured return to its Investors.

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

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

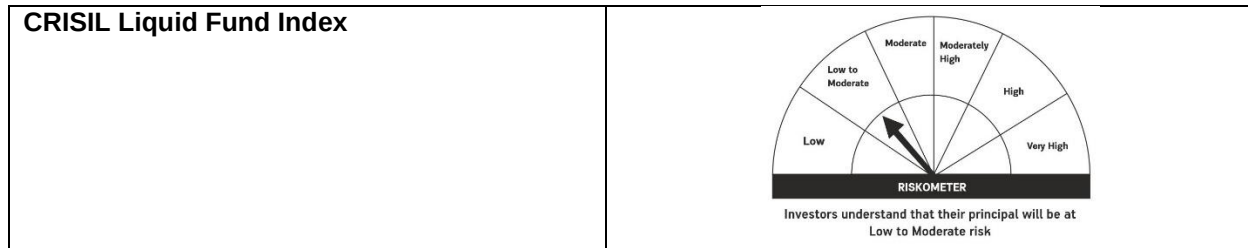
In addition to the conditions specified under Regulation 18 (15A) for bringing change in the fundamental attributes of the Scheme, the Trustees shall take comments of the SEBI before bringing such change(s).

G. BENCHMARK

The performance of the scheme will be benchmarked to the performance of **CRISIL Liquid Fund Index**.

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

Risk-o-meter of the Benchmark as on February 28, 2023:



Rationale for adoption of benchmark:

CRISIL Liquid Fund Index serves as an indicator for all the market participants in ultra-short term debt funds category, to benchmark their performance against the index, find out the attributes for the variation in their performance vis-à-vis the index and reshuffle their portfolio keeping in mind the risk/reward tradeoff. The index is a useful tool to track volatility, chart correlation and develop hedging strategies.

H. FUND MANAGER

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

Name	Age	Educational Qualifications	Experience
Mr. Mohit Sharma	42 years	PGDCM – IIM Calcutta; B Tech – IIT Madras	He has around 15 years of experience of which 10 years are in financial markets. He joined Aditya Birla Sun Life AMC Limited in October 2015. Prior to joining Aditya Birla Sun Life AMC Limited, he ran his own healthcare-tech business (June 2012 - May 2015). He has also worked as an Interest Rates Trader in Standard Chartered Bank (May 2007 - June 2011) and ICICI Bank Ltd (June 2006 - April 2007). He started his career in the Equity Research in Irevna Ltd (June 2005 - June 2006).

Names of other schemes under his management:

Name of the scheme	Fund Management responsibility jointly with
Aditya Birla Sun Life Balanced Advantage Fund	Mr. Vishal Gajwani and Mr. Lovelish Solanki
Aditya Birla Sun Life Credit Risk Fund	Ms. Sunaina Da Cunha and Mr. Dhaval Joshi
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	-
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	-
Aditya Birla Sun Life Dynamic Bond Fund	Mr. Bhupesh Bameta and Mr. Dhaval Joshi
Aditya Birla Sun Life Fixed Term Plan - Series TI (1837 days)	-
Aditya Birla Sun Life Fixed Term Plan - Series TJ (1838 days)	-
Aditya Birla Sun Life Fixed Term Plan - Series TQ (1879 days)	-
Aditya Birla Sun Life Interval Income Fund - Quarterly Plan - Series I	-
Aditya Birla Sun Life Low Duration Fund	Mr. Kaustubh Gupta and Mr. Dhaval Joshi
Aditya Birla Sun Life Medium Term Plan	Ms. Sunaina Da Cunha and Mr. Dhaval Joshi
Aditya Birla Sun Life Money Manager Fund	Mr. Kaustubh Gupta and Mr. Anuj Jain and Mr. Dhaval Joshi

Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund	-
Aditya Birla Sun Life Short Term Fund	Mr. Kaustubh Gupta and Mr. Dhaval Joshi
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	Mr. Sanjay Godambe
Aditya Birla Sun Life Fixed Term Plan - Series UB (1224 days)	-
Aditya Birla Sun Life CRISIL IBX AAA Mar 2024 Index Fund	Mr. Sanjay Godambe
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life Fixed Term Plan - Series UF (180 days)	-

I. INVESTMENT RESTRICTIONS FOR THE SCHEME

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

- In accordance with the SEBI circular no. SEBI/HO/IMD/IMD-1 DOF2/P/CIR/2022/164 dated November 29, 2022 as amended from time to time, the scheme shall not invest more than:
 - 10% of its NAV in debt and money market securities rated AAA; or
 - 8% of its NAV in debt and money market securities rated AA; or
 - 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities. Provided that, such limit shall not be applicable for investments in government securities, treasury bills, triparty repo on Government securities or treasury bills. Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.
- Investment in unrated debt and money market instruments (other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.) by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis. Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by SEBI.
- All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
- The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the NAV of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.

- The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:
 - i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
 - ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade
 The above limits shall not be applicable on investments in securitized debt instruments.
- Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.
- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
 - Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 8, 2020
- The Mutual Fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases take delivery of relevant securities and in all cases of sale, deliver the securities. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- Pending deployment of the funds of the Scheme in securities in terms of investment objective, the Scheme may invest its funds in short term deposits of scheduled commercial banks subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks laid down by SEBI vide its Circulars; SEBI/IMD/CIR No. 1/91171/ 07 dated April 16, 2007, August 16, 2019 and SEBI/IMD/CIR No. 7/129592/08 dated June 23, 2008 and such other guidelines as may be specified by SEBI from time to time will be adhered to.
 - i. “Short Term” for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
 - ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
 - iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - v. The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has short-term deposit with such bank.
 - vi. The AMC will not charge any investment management and advisory fees for funds under the Scheme parked in short term deposits of scheduled commercial banks.

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

- The Scheme shall not invest (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) more than 10% of net assets in the Group. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.
For this purpose, “Group” means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
- The Scheme shall not have exposure in fixed income securities in excess of 20% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the

scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 20% of the net assets of the scheme.

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

- i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
 - ii. Tri-party Repo on Government securities or treasury bills.
 - iii. Bank Certificate of Deposits.
 - iv. Government of India securities.
 - v. Treasury Bills
 - vi. Short term deposits of scheduled commercial banks.
- The Scheme shall not make any investment in:
 - Any unlisted security of an associate or group company of the Sponsor; or
 - Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets.
 - The Scheme shall not borrow except to meet temporary liquidity needs of the scheme for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unitholders. Provided that the Scheme shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
 - Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.
 - Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
 - The Scheme shall not engage in securities lending.
 - The Scheme shall not invest in a fund of funds scheme.
 - The Scheme shall not invest in Foreign Securities.
 - The Scheme shall not invest in derivatives.
 - The Scheme shall not invest in credit default swaps.
 - The Scheme shall not engage in short selling of securities.
 - The Scheme shall not invest in repo in corporate debt securities.
 - The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

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

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

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by ABSLAMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / ABSLAMC may alter these above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Schemes to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective.

As such all investments of the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.

J. SCHEME PERFORMANCE

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

Section III - UNITS AND OFFER

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

A. NEW FUND OFFER

New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: Thursday, March 23, 2023 NFO closes on: Thursday, March 23, 2023 The AMC reserves the right to modify the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days. Any such modification in the New Fund Offer period shall be announced by way of a notice in one English daily newspaper having nationwide circulation and in one newspaper published in the language of the region where the head office of the Mutual Fund is situated.
New Fund Offer Price This is the price per unit that the investors have to pay to invest during the NFO.	The New Fund Offer price of Units of the scheme will be Rs. 10 per Unit.
Minimum Amount for Application during the NFO	Minimum of Rs. 1,000/- and in multiples of Rs. 10/- thereafter during the NFO period.
Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return by way of RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time by speed post, courier etc. However, if AMC fails to refund the amount within 5 Business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 Business days from the date of closure of the NFO period.	The minimum subscription (target) amount under the Scheme shall be Rs. 20,00,00,000/- (Rupees Twenty Crores) during the New Fund Offer Period. Therefore, subject to the applications being in accordance with the terms of this offer, full and firm allotment will be made to the Unit holders.
Maximum amount to be raised (if any)	N.A.
Plans / Options offered	The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option; and (2) Payout of Income Distribution cum capital withdrawal option^ <i>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i> **DIRECT PLAN: i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. ii. Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan. iii. Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms for Mutual Funds [except all other Platform(s) where investors' applications for subscription of units are routed through Distributors]. iv. How to apply: a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.

	b. Investors should also indicate “Direct” in the ARN column of the application form. Default Option: Growth In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as Growth Option and processed accordingly. Default Plan: Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme: <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> <i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i> Payout of Income Distribution cum capital withdrawal option: Under this option, it is proposed to declare IDCWs subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCWs, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCWs and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to unitholders as to the rate of IDCW distribution nor that the IDCWs will be paid regularly. On payments of IDCWs, the NAV will stand reduced by the amount of IDCW paid. Growth Option Under this option, no IDCWs will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units.	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																																		
IDCW Policy	Under IDCW option, it is proposed to declare IDCWs subject to the availability of distributable surplus as computed in accordance with SEBI (MF) Regulations. IDCWs, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCWs and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of IDCW distribution nor that the IDCWs will be paid regularly. On payments of IDCWs, the NAV will stand reduced by the amount of IDCW paid.																																				
Allotment	All Applicants whose payment towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order.																																				

	Allotment to NRIs/FPIs will be subject to RBI approval, if required. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period or from the date of receipt of the application. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason. The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. Units in fractions The Units will be computed and accounted for up to whole numbers (complete integers) only and no fractional units will be allotted. If any fractional units are calculated as a result of the application money/switch units received during the NFO from the investors not in multiple of Rs. 10/-, the Units would be allotted to the extent of whole numbers (complete integers) only and the excess of application money/units corresponding to the fractional Units shall be refunded to the investor by way of RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time by speed post, courier, etc. Allotment Confirmation / Consolidated Account Statement (CAS) / Single Consolidated Account Statement (SCAS): An applicant in the Scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application by way of email and/or SMS's to the investors' registered email address and/or mobile number. Thereafter, a Consolidated Account Statement (CAS) / Single Consolidated Account Statement (SCAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before fifteenth day of the succeeding month by e-mail/mail. In case of specific request received from investors, Mutual Fund will issue an account statement to the investors within 5 (five) Business Days from the date of receipt of such request. No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
Refund	If application is rejected, full amount will be refunded within 5 Business days of closure of NFO by way of RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time by speed post, courier etc. and in the manner as may be specified by the Board from time to time. If refunded later than 5 Business days, interest @15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Karta of Hindu Undivided Family (HUF) 3. Minors through parent / legal guardian; 4. Partnership Firms & Limited Liability Partnerships (LLPs);

	5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 9. Overseas Citizen of India (OCI) / Non-Resident Indians (NRIs) / Persons of Indian origin (PIO) residing abroad on repatriation basis or on non-repatriation basis; 10. Foreign Portfolio Investors (FPIs) registered with SEBI 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 14. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI Regulations; 15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. Notes: • Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / FPIs have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • Subject to provisions of SEBI (MF) Regulations, FEMA and other applicable regulations read with guidelines and notifications issued from time to time by SEBI and RBI, investments in the Scheme can be made by various categories of persons as listed above including NRIs, FPIs etc. FATCA is a United States (US) Federal Law, aimed at prevention of tax evasion by US Citizens and Residents (US Persons) through use of offshore accounts. FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Further, SEBI vide its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 has informed that on July 9, 2015, the Government of India and US Government have signed an agreement to improve international tax compliance and to implement FATCA in India. The USA has enacted FATCA in 2010 to obtain information on accounts held by U.S. taxpayers in other countries. As per the aforesaid agreement, Foreign Financial Institutions (FFIs) in India will be required to report tax information about U.S. account holders / taxpayers directly to the Indian Government which will, in turn, relay that information to the U.S. Internal Revenue Service (IRS). Aditya Birla Sun Life AMC Limited (the AMC)/the Fund is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in
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	accordance therewith, the AMC/the Fund would be required, from time to time: (i) To undertake necessary due diligence process by collecting information/ documentary evidence about US/Non US status of the investors/unit holders and identify US reportable accounts; (ii) To the extent legally permitted, disclose/report information (through itself or its service provider) about the holdings, investments returns pertaining to US reportable accounts to the specified US agencies and/or such Indian authorities as may be specified under FATCA guidelines or under any other guidelines issued by Indian Authorities such as SEBI, Income Tax etc. (collectively referred to as 'the Guidelines'); and (iii) Carry out any other related activities, as may be mandated under the Guidelines, as amended from time to time. FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously. The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified. The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date. Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Aditya Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns. • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions.
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	- Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor. - In case of application in the name of minor, the minor has to be the first and the sole holder. No joint holder will be allowed with the Minor as the first or sole holder. The Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. - The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him to operate the account in his own right viz., (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'. (b) Updated Bank details where account changed from 'minor' to 'major'. (c) Signature attestation of the major by a bank manager of Scheduled bank / Bank certificate or Bank letter. (d) KYC acknowledgement letter of major. The guardian cannot undertake any financial and non-financial transactions after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the AMC / Mutual Fund. - The list given above is indicative and the applicable law, if any, shall supersede the list. - The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. - Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. No request for withdrawal of application made during the New Fund Offer Period will be entertained.
Application Supported by Blocked Amount (ASBA)	Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorisation given to this effect at the time of submitting the ASBA application form. Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
Where can you submit the filled up applications	Registrar & Transfer Agents – Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID. ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (http://www.sebi.gov.in/pmd/scsb.pdf)

How to Apply	Application form and Key Information Memorandum may be obtained from the designated offices / ISCs of AMC or Investor Service Centres (ISCs) of the Registrar or distributors or downloaded from www.mutualfund.adityabirlacapital.com. Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA form should not be submitted at location other than SCSB as it will not be processed. For details on ASBA process please refer the ASBA application form. Please refer to the SAI and Application form for the instructions.
Listing	The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme are to be listed on NSE and any other recognized stock exchange/s as may be decided by AMC from time to time within 5 (five) Business days from the date of allotment. Thus, the units of the Scheme are to be listed and traded on the stock exchange/s and settled through depository mechanism as per the settlement cycle of the stock exchange/s. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the Scheme. Unitholders who wish to trade in units would be required to have a demat account. Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control. As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 the units of the scheme will be listed on National Stock Exchange of India (NSE) for which the Trustees have obtained an in-principle approval from NSE vide letter NSE/LIST/5539 dated January 11, 2023.
Special Products / facilities available during the NFO	I. INTER-SCHEME SWITCHING OPTION The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other scheme(s)/plans offered by the Mutual Fund to this scheme during the New Fund Offer period. This Option will be useful to Unit holders who wish to alter the allocation of their investment among scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and investment of the proceeds in the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the Scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load, etc.). The price at which the Units will be Switched out of the respective Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / plan at the Offer price for units in the scheme. II. SUBSCRIPTION THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS: Units of the scheme shall be available for subscription / purchase through stock exchange platform(s) made available by NSE and/or BSE during

	NFO i.e. Mutual Fund Service System (MFSS) of NSE and/or BSE Platform for Allotment and Redemption of Mutual Fund units (BSE StARMF) of BSE. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors as may be qualified as per the guidelines issued by relevant stock exchange) to purchase / subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. Investors should note that the said stock exchange platform(s) shall not be available to the investors for purpose of trading in units of the scheme post listing of units on NSE. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder from time to time. III. OPTIONAL AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH) The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of open ended scheme, as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the Plan/Option of the Scheme into which the maturity proceeds are to be switched into, the default plan/option shall be as per the SID of the respective Scheme. This Option enables the investors to take advantage of investment in the securities through eligible schemes on maturity of the scheme, instead of receiving the payout of redemption proceeds. Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch. In case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, at any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Load etc. IV. TRANSACTION THROUGH MF UTILITY MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Aditya Birla Sun Life AMC Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme and non-financial transactions.
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	Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the ABSLAMC. The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force. MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e. Computer Age Management Services Limited (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.mutualfund.adityabirlacapital.com to download the relevant forms. For facilitating transactions through MFU, Aditya Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time. For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same	The Scheme shall be listed and hence this clause is not applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. Unitholders’ right to freely retain or dispose of units depend on the operations and trading activities of the Stock Exchange(s). The trading activities on the stock exchanges and / or the redemption of units on maturity may be restricted / affected in the following circumstances: 1. When one or more stock exchanges or markets, are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable or would not reasonably be practicable without being detrimental to the interests of the Unit holders.

	3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI. Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.
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B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period	Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.
Ongoing Price for subscription (purchase) / switch-in (from other schemes / plans of the Mutual Fund) by investors This is the price you need to pay for purchase/switch-in.	Not Applicable being a close ended scheme
Ongoing Price for redemption (sale) / switch outs (to other schemes / plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs.	Not Applicable being a close ended scheme
Where can the applications for purchase / redemption be submitted	Not Applicable being a close ended scheme and redemption shall not be allowed prior to the maturity of the scheme
Minimum amount for purchase	This being a closed ended Scheme purchases are not available on an ongoing basis.
Minimum balance to be maintained and consequences of non-maintenance	Not applicable as no redemption / repurchase of units shall be allowed prior to the maturity of the scheme.
Special Facilities Available	TRANSACTION THROUGH MF UTILITY MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Aditya Birla Sun Life AMC Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate non-financial transactions.

	Accordingly, all non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the ABSLAMC. MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e Computer Age Management Services Limited (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.mutualfund.adityabirlacapital.com to download the relevant forms. For facilitating transactions through MFU, Aditya Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time. For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com
Accounts Statements	APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT: For normal transactions during ongoing sales and repurchase: ▪ Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO. ▪ An applicant in the Scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of NFO or from the date of receipt of the application. ▪ An allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period or from the date of receipt of the application. ▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before fifteenth day of the succeeding month. shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <i>**The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income</i>

	<i>Distribution cum capital withdrawal option, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i> ▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. ▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. ▪ The transactions viz. purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). ▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. ▪ No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE: ▪ On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) days from the date of closure of the New Fund Offer Period or from the date of receipt of the application. ▪ The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder. ▪ Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month. ▪ SCAS shall be sent by Depositories every half yearly (September/ March), on or before twenty first day of the 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.
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	▪ Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. ▪ For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. ▪ The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request. ▪ No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. ▪ SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form Half Yearly Consolidated Account Statement: ▪ A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of the succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement. ▪ The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical. COMMUNICATION BY EMAIL For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.
Creation of Segregated Portfolio	Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: • Downgrade of a debt or money market instrument to 'below investment grade, or • Subsequent downgrades of the said instruments from 'below investment grade, or • Similar such downgrades of a loan rating. In case of difference in rating by multiple CRAs, the most conservative rating will be considered. Creation of segregated portfolio will be based on issuer level credit events and as mentioned above implemented at the ISIN level. Further, segregated portfolio may also be created in case of unrated debt or money market instruments of an issuer that does not have any outstanding rated debt or money market instruments. However, such segregation may be done only in case of actual default of either the interest or principal amount by the issuer of such instruments. The Fund shall inform AMFI immediately about the actual default by the issuer. AMFI will disseminate the information about the actual default by the issuer to all AMCs post which the

Fund may segregate the portfolio of debt or money market instruments of the said issuer.

Process of creation of segregated portfolio:

ABSLAMC will decide on creation of segregated portfolio on the day of credit event and will seek approval of ABSLTPL. Post that ABSLAMC will immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. ABSLAMC will also disclose in the press release that the segregation shall be subject to trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC. ABSLAMC will ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

The segregated portfolio shall be effective from the day of credit event, post approval of Trustee.

ABSLAMC will issue a press release immediately post approval of ABSLTPL with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.

An e-mail or SMS will be sent to all unit holders of the concerned Scheme. The NAV of both segregated and main portfolio will be disclosed from the day of the credit event. All existing unit holders in the Scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.

No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, ABSLAMC will enable listing of units of segregated portfolio on recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer request.

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

Valuation and processing of subscriptions and redemptions

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

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

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

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

Disclosure requirements

A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event will be communicated to the investors within 5 working days of creation of the segregated portfolio.

Further, adequate disclosure of the segregated portfolio will also appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the Scheme. Further, the NAV of the segregated portfolio will be declared on daily basis.

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

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

Total Expense Ratio (“TER”) for the Segregated Portfolio

ABSLAMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence. The legal charges related to recovery of the investments of the segregated portfolio will be charged to the segregated portfolio in proportion to the amount of recovery. However, the same will be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, will be borne by ABSLAMC. The costs related to segregated portfolio will in no case be charged to the main portfolio.

Monitoring by Trustees

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

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

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

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

Illustration of portfolio segregation

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

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

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

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

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

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

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

Impact on investors:

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

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

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

IDCW

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

AMC will endeavor to credit the IDCW payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct

	Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.
Redemption	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. On maturity of the scheme, the outstanding Units shall be redeemed and proceeds will be paid, to such Unitholders, whose names appear in the Statement of Beneficiary Position as may be received from the Depositories on the record date or in the records of unitholders maintained by Registrar and Transfer Agent with respect to unitholders holding units in physical form, within three working days from the date of Maturity. In case the Units are held in the names of more than one Unit holder, the Redemption proceeds will be paid only to the first named holder. In case of the Units on which any lien or encumbrance is marked and such lien or encumbrance is subsisting on the date of maturity, the Unitholder will be required to procure a release of their lien/encumbrance pending which, the maturity proceeds will not be paid. The Unitholder shall not be entitled for any interest or compensation for any delayed or non-payment of the maturity proceeds till such time the Unitholder provides proof of the release of the lien/encumbrance to the satisfaction of the Mutual Fund. In case the maturity date or payout date falls on a non-business day then the applicable NAV for maturity redemption and / or switch out shall be calculated on the immediate next business day. AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.
Delay in payment of redemption / repurchase proceeds and despatch of IDCW warrants	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Transfer Facility	Units are freely transferable, the Asset Management Company shall on production of instrument of transfer together with the relevant documents, register the transfer within thirty days from the date of such production. Further, On listing, the Units of the scheme held in electronic (demat) form would be transferable. Transfers should be only in favour of transferees who are eligible for holding Units under the Scheme. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the Unitholders would be required to lodge delivery instructions for transfer of Units with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in electronic (demat) mode. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence. Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s)

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on the day of declaration of the NAV. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. NAV shall also be communicated to stock exchanges where the units of the scheme will be listed. Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC. In terms of SEBI regulation, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of every fortnight and ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.
Portfolio Disclosures	In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on a monthly, fortnightly and half-yearly basis for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 5 days of every fortnight and 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 five days of every fortnight and 10 days of close of each month/ half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
Half Yearly Results	Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website(www.mutualfund.adityabirlacapital.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.
Annual Report	The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website

	(www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com). The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com).															
Associate Transactions	Please refer to Statement of Additional Information (SAI).															
Taxation	<table><tr><th>Tax</th><th>Resident Investors</th><th>Mutual Fund</th></tr><tr><td>Tax on IDCW*</td><td>10%[@]/20%^{@@} (Note 1)</td><td>Nil (Note 1)</td></tr><tr><td>Capital Gains*:</td><td></td><td></td></tr><tr><td>Long Term</td><td>20% with indexation</td><td>Nil</td></tr><tr><td>Short Term</td><td>Taxable at normal rates of tax applicable to the assessee</td><td>Nil</td></tr></table> *plus applicable surcharge and education cess Note: 1. IDCW distribution tax is abolished w.e.f. 1st April 2020. Accordingly, IDCW will be taxed in the hands of investor. Section 194K is introduced in order to deduct tax on IDCW. [@]Tax is not deductible if IDCW income in respect of units of a mutual fund is below Rs. 5000/- in a financial year ^{@@} The base tax is further increased by surcharge at the following rates: a. 15% where total income exceeds Rs. 1 Cr but does not exceed Rs. 2 Crs b. 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 Crs 2. Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. WHT on IDCWs paid to non-resident non-corporate investors (namely individual, HUF, AOP, BOI, artificial judicial person etc.) *plus surcharge at the rate of 12% and 4% Cess\$. **In case of Non Resident Indians (NRIs), on unlisted schemes, long term capital gain will be taxed at 10% without indexation and foreign currency fluctuation benefits (plus applicable surcharge[^] and cess\$). [^]Surcharge rates are as under: - In case of Corporate Assesseees: i. Where the taxable income exceeds Rs. 1 crore but less than Rs. 10 Crores- At the rate of 7% (Marginal Relief in Surcharge, if applicable) ii. Where the taxable income exceeds Rs. 10 crore - At the rate of 12% (Marginal Relief in Surcharge, if applicable) iii. For Corporates opting for lower tax rates of 22%/15%, applicable surcharge will be 10% - In case of Non- Corporate Assesseees: i. for individuals, HUF, association of persons, body of individuals and artificial juridical person, surcharge at 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	Tax	Resident Investors	Mutual Fund	Tax on IDCW*	10% [@] /20% ^{@@} (Note 1)	Nil (Note 1)	Capital Gains*:			Long Term	20% with indexation	Nil	Short Term	Taxable at normal rates of tax applicable to the assessee	Nil
Tax	Resident Investors	Mutual Fund														
Tax on IDCW*	10% [@] /20% ^{@@} (Note 1)	Nil (Note 1)														
Capital Gains*:																
Long Term	20% with indexation	Nil														
Short Term	Taxable at normal rates of tax applicable to the assessee	Nil														

	and surcharge at 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crores, 25% if specified income (i.e. total income excluding equity capital gains) and 37% if specified income (as mentioned in the rate above) exceeds Rs. 5 crores is applicable. ii. for firm, co-operative society and local authority, surcharge at 12% is applicable where income exceeds Re. 1 crore. \$The Health and Education Cess to be applicable at 4% on aggregate of base tax and surcharge. For details on taxation please refer to the clause on Taxation in the SAI. For details on taxation please refer to the clause on Taxation in the SAI.
Investor services	Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services. Ms. Keerti Gupta can be contacted at the office of the AMC at – One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. Contact Nos: 1800-22-7000 / 1800-270-7000 (Toll free) Email: care.mutualfunds@adityabirlacapital.com For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.
Disclosure related to Risk-o-meter	The product labeling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Riskometer categorizes the scheme of Fund under different levels of risk based on the respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the scheme falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing. Further, pursuant to SEBI circular dated October 05, 2020, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.
Disclosure of Potential Risk Class (PRC) Matrix	Pursuant to the provisions of SEBI Circular dated SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e., maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the

	manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996. The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change. The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.
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D. COMPUTATION OF NET ASSET VALUE

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

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

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

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

Section IV – FEES AND EXPENSES

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

A. NEW FUND OFFER EXPENSES

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

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

B. ANNUAL SCHEME RECURRING EXPENSES

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

Within the limits specified under the SEBI Regulations, the AMC has estimated that the following will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Further, any change in the expense ratio will be updated on our

website and the same will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change.

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

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

- (a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from retail investors[^] from beyond top 30 cities* are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

[^]As per SEBI circular dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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

In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.

Inflows from corporates and institutions from B-30 cities will not be considered for computing the inflows from B-30 cities for the purpose of additional TER of 30 basis points.

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

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

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated in good faith as per the information available to the AMC based on past experience and are subject to change inter se. **The purpose of the below table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.**

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

\$Listing expenses are part of other expenses.

***such expenses shall not be charged to the scheme where the exit load is not levied or applicable.*

The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

Note:

- The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.
- ^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.
- In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on the following:
 - Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
 - Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- Maximum Permissible expense:** The maximum Total Expense Ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations

Investors should note that, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, 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 in terms of SEBI circulars, subject to the clarifications provided by SEBI vide letter dated February 21, 2019 on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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

Illustration: Impact of Expense Ratio on Scheme's return:

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

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

Particulars	Regular Plan (Rs.)	Direct Plan (Rs.)
Amount invested at the beginning of the year (A)	10,000	10,000
Value of above investment at the end of the year (before all applicable expenses) (B)	11,500	11,500
Returns before expenses (C)	1,500	1,500
Expenses other than Distribution expenses(D)	150	150
Distribution expenses(E)	50	-
Value of above investment at the end of the year (post all applicable expenses) (F)	11,300	11,350
Returns after expenses at the end of the year (G)	1300	1350
Returns (%) (post all applicable expenses) (H) $(H=F-A/A)$	13%	13.5%
Returns (%) (without considering any expenses) (I) $[I=(B-A)/A]$	15%	15%

Note(s):

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

C. TRANSACTION CHARGES

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

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

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

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

2. [^]The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.
3. **Transaction charges shall not be deducted/applicable for:**
- purchases / subscriptions for an amount less than Rs. 10,000/-;
 - Transaction other than purchases / subscriptions relating to new inflows such as Switches, 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.

D. LOAD STRUCTURE

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

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

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

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

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Section V - RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

- All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.
NIL
- In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.
NIL

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

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

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

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

There are cases pending before the Consumer Redressal Forums, Civil Courts and High Courts. The contingent liability aggregates to Rs. 82.22 lakhs approximately.

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

NIL.

Asides the above, there is no other disclosure.

Note:

- (a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
- (b) The Scheme under this Scheme Information Document was approved by the Trustees on January 27, 2022. Further, Trustees have obtained in-principle approval from NSE vide letter NSE/LIST/5539 dated January 11, 2023.
- (c) **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

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

Sd/-

PLACE: MUMBAI
DATE: March 10, 2023

Hemanti Wadhwa
Chief Compliance Officer

THE REGISTRAR

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

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

BRANCH OFFICES OF ADITYA BIRLA SUN LIFE MUTUAL FUND

• **Adyar:** 1st Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvannamiyur, Adyar-600041 • **Agartala** 2nd floor, Om Niwas, Netaji Choudhury, Near HDFC Bank, Agartala - 799 001 • **Agra:** Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkarpur City Circle, Sanjay Place, Agra - 282 002 • **Ahmedabad:** 1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC Bank House, Navrangpura, Ahmedabad-380 009 • **Ahmedabad** : 2nd Floor, Poonam Plaza, Opp. Citi Corner Rambaug, Maninagar, Ahmedabad - 380 028. • **Ahmednagar** : 2nd Floor, Mauli Sankul, NR Zopadi Canteen, Manmad Road, Savedi, Ahmednagar - 414 003. • **Ajmer:** 1st Floor Patwari Bhawan, 11/191 Kutchery Road, Ajmer- 305001 • **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Akola-444001 • **Alappuzha:** 2nd Floor, Sri Rajarajeshwari Building, Church Road, Mullakkal Ward, Alappuzha - 688 011. • **Allahabad:** 3rd Floor, Adarsh Square, Sardar Patel Marg, Civil Lines, Allahabad - 211 001 • **Aligarh:** 1st Floor, Centre Point Market, Samad Road, Aligarh - 202001 • **Ambala:** First Floor, RR Complex, Above IDFC First Bank, Geeta Gopal Chauraha, Jagdhari Road, Ambala Cantt - 133 001 • **Alwar:** 2nd Floor, Ahana Tower, Near Jai Complex, Alwar - 301 001. • **Amravati:** 1st Floor, Karwa Commercial, Near Dr. Panjabrao Deshmukh Bank, Near Irwin Square, Amravati - 444 601 • **Amritsar:** SCO-91, 3rd Floor, District Shopping Center, Ranjit Avenue, Amritsar - 143001 • **Anand:** Office No. 05, 2nd Floor, Royale Citadel, Keval Bungalow Society, V. V. Nagar Road, Anand - 388001. • **Anantapur:** Second Floor, Pallavi Towers, Subhash Road, Anantapur - 515 001. • **Ankleshwar:** Shop No. 7, 1st Floor, Roshani Plaza, GIDC, Ankleshwar - 393 002. • **Anna Nagar:** 1st Floor, No. 334/4, Galaxy Apartment, 2nd Avenue, Anna Nagar-600040 • **Asansol:** Shree Vishal Plaza, 1st Floor, G T Road, Asansol - 713 303 • **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 • **Bangalore:** # 9/3, Ground Floor, Nitesh Broadway, MG Road, Bangalore - 560001 • **Bangalore:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore - 560011 • **Bankura** : 80/1/A, Bankura Raghunathpur Main Road, Nutanchati Mahalla, Bankura - 722 101. • **Bareilly** : 3rd Floor, Dashmesh Tower, Near SBI Building, Station Road, Civil Lines, Bareilly - 243001 • **Baroda:** A1 Smeet, 2nd Floor, Sarabhai Campus, Near Genda Circle, Gorwa Road, Vadodara- 390023 • **Bellary:** Sree Gayathri Towers No. 4, Gopal Swamy (Moka) Road, Gandhi Nagar, Bellary - 583 103. • **Belgaum:** No. 14, 2nd floor, Shri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum - 590006 • **Bhadrak** : Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak -756100 • **Bhagalpur:** 1st Floor, Angar Complex, Near Ajanta Cinema, Patal Babu Road, Bhagalpur - 812 001 • **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001 • **Bhatinda:** Ground Floor, MCB Z-3/3228, Opposite Small Capital Finance Bank Near Tinkoni Chowk, G.T Road, Bhatinda -151 001. • **Bhavnagar:** 1st Floor, Plot No. 2110/B, Sumeru Elite, Opposite Custom Office, Parimal Chowk, Off. Waghawadi Road, Bhavnagar - 364001 • **Bhillai** : 81, Commercial Complex, Nehru Nagar(East), Bhilai - 490 020 • **Bhilwara:** 203-204, 2nd Floor, Govindam, Old R.T.O. Road, Bhilwara - 311001. • **Bhopal:** 149 Kamal Tower , MP Nagar Zone 1 Bhopal - 462011 • **Bhubaneswar:** 1st Floor, 96, Unit III, Kharvel Nagar, Janpath- 751 001 • **Bhuj - Kutch:** 2nd floor, Office No. 202,203, Trishla Arcade, Survey no. 249/2, Plot No. 01, Above SBI NRU Bank, near Jubilee Ground, Bhuj - 370 001 • **Bikaner:** 13rd Floor, Parshavnath Plaza, Rani Bazar, Bikaner - 334 001 • **Bilaspur:** 1st Floor, A3 Building, Vyapar Vihar Road, Village Talapara, Ward No. 9, Bilaspur - 495001. • **Bokaro Steel City** - Plot No. HB - 09, City Centre, Sector - 04, Bokaro Steel City - 827 004 • **Burdwan:** 1st Floor, R. G. Bhawan, Parbhirhata, P.O. - Sripally, Burdwan -713103. • **Calicut:** Door No. 63/3053, 2nd Floor, Noble Tower, Above SBI, Mavor Road, Opposite New Sagar Hotel, Calicut - 673 004 • **Chandigarh** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh - 160 022 • **Chhattisgarh** : 1st Floor, Corporate Avenue, Plot No. 93, Indira Commercial & Residential Complex, Transport Nagar, Kobra - 495 677 • **Chennai** - 2nd Floor, 2/3, G.V. Towers, Melakkal Main Road, Near Passport Office, Madurai - 625 016 • **Chennai** - Arcade Centre, No: 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034 • **Cochin:** A, 3rd Floor, Chammany Chambers, Kaloor-Kadavanthra Road, Kaloor P.O., Cochin -682017 • **Coimbatore:** 739, First Floor, Sri Ram Towers, Avinashi Road, Opposite Indian Oil Petrol Bunk, Near Anna Salai Junction, Coimbatore - 641 018 • **Cuttack:** Gopal Bhawan, Opposite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack - 753001 • **Darbhanga:** 1st Floor, Opposite ICICI Bank, Main Road, Laheria Sarai, Darbhanga - 846 001 • **Dehradun:** Shop No. 3, 4 and 5, 3rd Floor, M. J. Tower, Plot No. 235/413, Rajpur Road, Dehradun - 248 001 • **Delhi:** Ground Floor, Space No.12, Vijaya Building, 17 Barakhamba Road, New Delhi - 110 001. • **Deoghar:** Jagannath Dham, 1st Floor, SSM Jalan Road, Near IDBI Bank, Deoghar - 814 112 • **Davanagere** - 2nd Floor, VHV Heights, Hadadi Road, Davanagere - 577002. • **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 • **Dhule:** 1st Floor, CTS No. 1606/A, Lane No. 6, Opposite HDFC Bank, Dhule-424001 • **Durgapur:** Unit No. 4/24 & 4/23, 4th Floor, Suhatta, City Centre, Durgapur - 713216. • **Erode:** 318, First floor, Sakthi road, Erode - 638003. • **Faridabad:** SCO No. 2, First Floor, Sec-16, Faridabad -121002 • **Firozabad:** 1st floor, 266/267, Agra Gate, New Basti, Firozabad - 283 203 • **Gandhidham:** Office No. 1, 1st Floor, Aum Corner, Plot No. 336/337/343, Ward No. 12-B, Near Banking Circle, Gandhidham - 370 201. • **Ghaziabad** : 1st Floor, C-78 & C-79, Raj Nagar District Centre (RDC), Raj Nagar, Ghaziabad - 201 002 • **Goa:** First Floor, 101, Anand Chambers, F.L. Gomes Road, Vasco - 403 802. • **Gorakhpur:** 3rd Floor, A.D. Tower, Bank Road, Gorakhpur - 273 001. • **Guntur:** 1st Floor, Nandini Plaza, 14/1, Arundalpet, Guntur -522 001 • **Gurgaon:** Unit no. 301 & 301 A, 3rd Floor, Platina Tower, M.G. Road, Gurgaon - 122022 • **Guwahati:** 5th Floor, Sureka Square, Lachit Nagar, Near Hanuman Mandir, G.S. Road, Guwahati - 781 007. • **Gwalior:** Ground Floor, Orion Tower, City Centre, Gwalior - 474011 • **Haridwar** - 2nd Floor, Municipal No. 397/323/2, Avas Vikas Colony, Delhi Road Scheme Haridwar, Pargana-Jawalapur, Haridwar-249 407 • **Himmatnagar:** 1st Floor, Kumar House, Durga Bazaar, Near Railway Crossing, Himmatnagar - 383 001. • **Hissar:** 1st Floor, Kamala Place, Plot # 57 - 60, Kamala Nagar, Red Square Market, Hissar - 125 001 • **Hooghly** - Ground Floor, 81 N.S. Road, Serampore, Hooghly - 712 201 • **Hosur:** First Floor, Opp. Ramakrishna School, Denkanikotta Road, Hosur - 635 109. • **Hubli:** 1st Floor, Kalburgi Emerald, Girls High School Road, Deshpande Nagar, Hubli - 580029 • **Hyderabad:** H. No. 1-98/2/11/3, 1st Floor, Shrishti Towers, Madhapur, Hyderabad, Telangana - 500 081. • **Hyderabad** - 2nd & 3rd Floor, Bhupal Towers, 6-3-1090 /A/ T-2 & part of 6-3-1090 /A/S-1, Raj Bhavan Road, Hyderabad - 500082 • **Indore:** Benchmark Business Park, 5th Floor, Block No. A-3, Scheme No.54, PU4, Opposite Satya Sai School, Vijay Nagar, Indore - 452010. • **Jabalpur:** Ground Floor, Motor Mitra Building, Near Petrol Pump, Napier Town, Jabalpur- 482001 • **Jaipur:** G-2, Ground Floor, Anukampa Fountain Heights, Subhash Marg, C - Scheme, Jaipur - 302001 • **Jalandhar:** Unit 29, 1st Floor, City Square, G. T. Road, Jalandhar - 144 001 • **Jalgaon:** Ground Floor, Geetai Villa, Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002 • **Jammu** : Shop no 105, 1st Floor North Block, Bahu plaza, Jammu-180004 • **Jammu:** Guru Nanak Institute, NH-1A, Udhampur, Jammu - 182 101. • **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda Lane Corner, Lal Bungalow Road, Jamnagar - 361001 • **Jamshedpur:** 1st Floor, Shanti Hari Abasan, 1G, Inner Circle Road, Bistupur, Jamshedpur - 831001 • **Jalgaon** : 2nd Floor, City Centre, Office No. 1,2,3 and 4, CTS 2125/9, Jalgaon - 425 001 • **Jalpaiguri** - 1st Floor, Cosmos Arcade, DBC Road, Beside Axis Bank, Jalpaiguri - 735 101 • **Janakpuri** - 1st Floor, B1- 26-27, Community Centre, Janakpuri, New Delhi - 110058 • **Jhansi:** 2nd Floor, City Plaza, Elite Plaza Road, Above Axis Bank, Civil Lines, Jhansi - 284 001. • **Jodhpur:** KK.Plaza II nd Floor, Sardarpura Ist B Road, Jodhpur (Raj.) 342003 • **Kadapa:** 2/380, First Floor, R S Road, Opp. LIC Office, Kadapa - 516 001. • **Kalyan:** Shop no 5 & 6 Ground Floor, Vikas Heights, Next to NKGSB Bank, Santoshimata Road, Kalyan (W), Maharashtra - 421301 • **Kanpur:** 114/113, Kan chambers, office No. 103-106, Civil Lines, Kanpur-208001 • **Kannur:** 3rd Floor, Grand Plaza, Room # TV - 33/362 Z-3, Fort Road, Kannur - 670 001 • **Karimnagar** - 3-1-9,10, Y. V. Reddy Centre, 2nd Floor, CVRN Road, Opposite Veterina Hospital, Karimnagar - 505 001 • **Karnal:** Ground Floor, DSS No. 212, Sector 12, Karnal - 132 003. • **Kestopur** (w.e.f March 01, 2017) : Shop No 7, Block 5 , Cluhtown, VIP Road, Tegharia, Kolkata - 700052. • **Kharagpur:** 4th Floor, Atwals Real Estate, Opposite Kharagpur College, H.P Petrol Pump, O.T. Road, Kharagpur - 721 305, West Bengal • **Kolhapur** : First Floor, Jaduban Plaza F-3, Shahupuri, Bhaskarrao Jadhav Chowk, Near Panch Bungalows, Kolhapur - 416 001. • **Kolkata:** Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 • **Kolkata:** Indian Chamber of Commerce, 2nd Floor, ICC Tower, 4, India Exchange Place, Dalhousie, Kolkata - 700 001. • **Kota:** Second Floor, 96 Shopping Centre, Opposite Bharat Hotel, Kota - 324007 • **Kumbakonam:** No. 677/2, Ground Floor, Saragapani South Street, Kumbakonam- 612 001, Tamil Nadu • **Kottayam:** First Floor, Pullimootil Arcade, KK Road, Kanjikuzhy, Kottayam - 686004 • **Kollam:** 2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam - 691 008. • **Lucknow:** 103-B, 1st Floor, Shalimar Square, Lalbagh, Lucknow-226001 • **Ludhiana:** Apra Tower, Ground and First Floor, SCO 130-132, Feroze Gandhi Market, Ludhiana -141001 • **Mahbubnagar:** No. 1-3-110/A, Opposite Harmony Arcade, Near Srinivas Reddy Hospital, Rajendra Nagar, New Town, Mahbubnagar - 509 001. • **Malappuram** : 1st Floor, Perumbally Tower, Near AUP School, Up Hill Road, Malappuram - 676 505. • **Malda:** Krishna Bhawan, 1st Floor, Sukanta More (420 More), Near ICICI Bank, Malda - 732 101 • **Mathura:** 1st Floor, Tera Tower, Bhuteshwar Road, Mathura - 281 004. • **Mangalore:** Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalpadu, Mangalore, Karnataka - 575 003 • **Margao:** Ground Floor, Shop No.7 & 8, Coloco Building, Abade Faria Road, Margao-Goa, 403601 • **Meerut:** Unit No-05 & 06, Ground Floor, Om Plaza, Opp. Ganga Plaza, Begum Bridge Road, Meerut-250 001. • **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001 • **Mumbai - Andheri:** 1st Floor, Kohli Villa, S.V. Road, Opposite ICICI Bank, Andheri (West), Mumbai - 400 058. • **Mumbai - Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandarvarkar Road, Borivali (West), Mumbai - 400092. • **Mumbai - Ghatkopar:** Shop No. 9 & 10, Neelkanth Regent, R D Narkar Marg, Ghatkopar (East), Mumbai - 400 077. • **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 • **Mumbai (IB):** One World Bulls Center, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai- 400013 • **Muzaffarnagar:** 414, Kambal Wala Bagh, New Mandi, Muzaffarnagar - 251 001 • **Muzzaffarpur** : 2nd Floor, Sabita Complex,

Opposite MDDM College, Club Road, Mithanpura, Muzaffarpur - 842002. • **Mysore**: CH-16, Prashanth Plaza, Safe wheels building, 3rd main, 5th cross, Saraswathipuram, Mysore-570009 • **Nadiad**: City Centre Unit - 211, 2nd Floor, Near City point, Paras Cinema Road, Nadiad - 387 001. • **Nagpur**: 1st Floor, The EDGE, above Equitas Bank, WHC Road, Shankar Nagar, Nagpur - 440 010. • **Nainital**: U 9B, Upper Ground Floor, Durga City Centre, Opposite Addiction Gym, Haldwani, Nainital - 263 139. • **Nanded**: Shop #12, 1st Floor, Sanman Prestige, Opposite Railway Station, Nanded - 431 601 • **Nasik**: Office #G-3, Ground Floor, Suyojit Heights, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik - 422 002. • **Navsari**: 103, 1st floor, Swiss Cottage, Asha Nagar Main Road, Navsari - 396 445. • **Nellore**: First Floor, "Neelima Towers" No. 16-1-17, R R Street, AC Statue, Nellore - 524 001. • **New Delhi**: 2nd, 3rd & 4th Floor of Ghansham House, Plot no. 25, Nehru Place, New Delhi - 110019 • **Noida**: 509, 5th floor, Chokhani Square, Sector-18 , Noida - 201 301. • **Palakkad - Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmundapam, Palakkad, Kerala - 678013** • **Panipat**: First Floor, Opposite Suvudha Store, Khasra No. 3735/1, Khewat No. 577 G.T Road, Near Gohana Chowk, Panipat - 132 103. • **Panjim**: Shop #.101 /102, 1st Floor, Milroc Lar Menezes, Swami Vivekanand Road, Opposite Old Passport Office, Panaji - 403001 • **Patiala**: 1- SCO 88, 1st Floor, New Leela Bhawan Market, Tehsil & District Patiala, Patiala - 147001 • **Patna**: Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna - 800001 • **Pimpri**: Shop No.3, Ground Floor, MSR Capital, Morwadi, Pimpri Chinchwad, Pimpri - 411 018 • **Pitampura** - Unit no. 203-206, 2nd Floor, P. P. Tower - 2, Netaji Subhash Place, Pitampura - New Delhi - 110 034. • **Pondicherry**: First Floor, No. 66, JSV Building, 100 Feet Road, Ellapillaichavady, Pondicherry - 605 005. • **Pune**: 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar Road, Pune - 411 004. • **Pune** : 1st floor, Signature Complex, Opp. Golwilkar Metropolis Health Service, Bhandarkar road, Pune- 411004 • **Raipur**: 4th Floor, Sky Park, Adjacent to G. E. Road, Ravi Nagar, Raipur - 492 001 • **Rajahmundry No. 46-17-12, 1st Floor, Kilari Enclave, Danavaipet, Rajahmundry - 533 103** • **Rajkot**: Office No. 101, 1st Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidan, Rajkot - 360 001 • **Ranchi**: 3rd Floor, Saluja Tower, P. P. Compound, Ranchi - 834001 • **Rohtak**: 2nd Floor, Plot No. 120-121, Bank Square, Delhi Road, Opp. Many Tourism, Rohtak - 124 001. • **Rourkela**: Unit No.4, 1st Floor, Adarsh Corner, Plot No. 12/Plot No.3, Village Karanje, Radhika Road, Satara - 415 002. • **Saharanpur** - 2A/2390, 1st Floor, Mohalla Ram Nagar, Pathanpura, Near Clock Tower, Dehradun Road, Saharanpur - 247 001 • **Sagar**: Ground Floor, Near Muthoot Finance, Katra Ward (Anyamarg), Opp. Deluxe Petrol Pump, Gujarati Bazar, Station Road, Sagar - 470 002. • **Salem**: Ground Floor, Kandaswama Mega Mall, Block- B, Saradha College Road, Fairlands, Salem - 636016 • **Sambalpur** - 1st Floor, Harichitra Tower, Plot No. 1792/3923, Unit- 5, Near AIR Colony, VSS Marg, Sambalpur - 768001 • **Sangli**: Office No.1, First Floor, Signature Building, Behind Domino's Pizza, Sangli-Miraj Road, Sangli - 416416. • **Satara**: Unit No.4, 1st Floor, Adarsh Corner, Plot No. 12/Plot No.3, Village Karanje, Radhika Road, Satara - 415 002. • **Satna**: 2nd Floor, Vidhya Tower, Bharhut Nagar, Satna - 485 001. • **Shillong**: 2nd Floor, Goenka Tower, Morellow Complex, Keating Road, Shillong - 793001. • **Shimla**: Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 • **Shimoga**: 1st Floor, Sree Karthik Plaza, Durgigudi Main Road, Opposite to Lakshmi Galaxy, Shimoga - 577 201 • **Siliguri**: 1st Floor, Saturn's, Sevoke Road, P.O. & P.S. - Siliguri, District - Darjeeling - 734 001 • **Solapur**: 1st Floor, Office no. 83/D/1, CTS No. 8336/D/1, H. R. Heights, Solapur Railway Lines, Solapur - 413 001. • **Sri Ganganagar**: First Floor, Shah Tower, Plot No. 3, Near Sukhadiya Circle, Sri Ganganagar - 335 001. • **Surat**: HG-5, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002. • **Thane**: Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 • **Tinsukia**: 1st Floor, L.N. Jalan Complex, G. N. B. Road, Tinsukia - 786 125 • **Tirunelveli** : 1st Floor, 1/4 South Bye Pass Road, Vannarapettai, Palayamkottai, Tirunelveli - 627 003 • **Tirupati**: 1st Floor, Elite Plaza, D. No. 160, AIR Bypass Road, New Balaji Colony, Tirupati - 517 501 • **Thiruvalla**: 1st Floor, Pulimuttathu Building, Door No. 185/11, Muthoor P O, Ramanchira, Thiruvalla - 689 107. • **Thrissur**: Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrissur - 680001 • **Trichy** 1st Floor, Vignesh Aradhana, 16, Shop 2 & 3, Sastri Road, Tiruchirappalli - 620 017. • **Trivandrum**: Unit no. 301 & 301 A, 3rd Floor, Platina Tower, M.G. Road, Gurgaon - 122022 • **Udaipur**: 1st Floor, Manohar Heights, 16- C, Bank Street, Madhuban, Udaipur - 313 001 • **Valsad**: 1st Floor, Mahadev Niwas, Opposite Doctor House, Halar Road, Valsad - 396 001. • **Vapi**: 145-146 Tirupathi Plaza Chala Road, VAPI 396191. • **Ujjain**: Excel Tower, 1st Floor, 6 Kamla Nehru Marg, Above IDBI Bank, Freeganj, Ujjain - 456 010. • **Varanasi**: Arihant Complex, 3rd Floor, D-9/127 C-4, Srigra, Varanasi-221002 • **Vashi**: Shop No. 5 & 6, Ground Floor, Om Rachana CHS, Sector 17, Vashi, Navi Mumbai - 400 703 • **Vellore**: Ground Floor, No 23/2, Registrar Periyasamy Mudaliyar Street, Sankaranpalayam, Vellore - 632 001 • **Vijayawada**: 3rd Floor, 40-1-52C, Achaa Ranga Nagar, M.G. Road, Near Benze Circle, Vijayawada -520 010 • **Vishakapatnam**: #47-11-28, 1st Floor, Showroom - 3, Uma Vinayanagar, Diamond Park Area, Dwaraka Nagar, Visakhapatnam - 530 016. • **Warangal** - 1-7-1419/21/22/23, 1st Floor, SVA Plaza, Near HP Petrol Bunk, Balasamudram, Hanamkonda, Warangal - 506001. • **Yamuna Nagar**: First Floor, SCO 181-182, HUDA Market, Sector 17, Jagadhri, Yamuna Nagar - 135 001.

ADDRESS OF CAMS CENTERS

Andaman and Nicobar Islands : 35, Behind Hotel Haywizz, M.A. Road, Phoenix Bay, Port Blair - 744 102 • **Agra** : No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 • **Ahmedabad** : 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 • **Agartala** : Nibedita 1st floor, J.B. Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura (West) - 799 001 • **Ahmednagar** : Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. • **Ajmer**: AMC No. 423/30, Near Church Brahampuri Opp. T B Hospital, Jaipur Road, Ajmer - 305001. • **Akola** : Opp. RLT Science College Civil Lines Maharashtra Akola 444001 • **Aligarh** : City Enclave, Opp.d Kumar Nursing Home Ramghat Road U.P. Aligarh 202001 • **Allahabad** : No.7 1st Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 • **Alleppey**: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. • **Alwar** : 256A, Scheme No:1, Arya Nagar Alwar 301001 • **Amaravati** : 81, Gulshan Tower, 2 Floor Near Panchsheel Talksies Amaravati 444601 • **Ambala** : Opposite PEER, Bal Bhawan Road, Ground Floor, Ambala - 134 003.-134003 • **Amreli**: B 1, 1st Floor, Mira Arcade, Library Road, Opp. SBS Bank, Amreli - 365 601. • **Amritsar** : 3rd Floor, Bearing Unit No - 313, Mukut House, Amritsar - 143 001. • **Anand** : 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers Anand 388001 • **Ankleshwar** : Shop No - F - 56, First Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 • **Andheri** : 351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069. • **Angul**: Similipada, Near Siddhi Vinayak +2 Science College, Angul - 759 122. • **Arrah**: Old NCC Office, Ground Floor, Club Road, Arrah - 802 301. • **Arambagh**: Ward No. 5, Basantapur More PO Arambagh, Hooghly, Arambagh - 712 601. West Bengal • **Asansol** : Block - G 1 Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram Asansol 713303 • **Anantapur** : AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur -515 001 • **Aurangabad**: (w.e.f - 22-Jul-17) 2nd Floor, Block No. D, 21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001 • **Bagalkot**: Shop No. 2, 1st floor, Shreyas Complex, Near Old Bus Stand, Bagalkot - 587 101. • **Balasore** : B C Sen Road Balasore - 756001 • **Bangalore**: First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027. • **Bangalore** : Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 • **Barasat**: N/39, K.N.C Road, 1st Floor, Shrikrishna Apartment (Behind HDFC Bank Barasat Branch), PO and PS - Barasat, District - 24PGS (North) - 700 124 • **Bareilly*** : D-61, Butler Plaza, Civil Lines, Bareilly-243001 • **Basti** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002. Uttar Pradesh • **Belgaum (w.e.f. 16-Dec-2017)** : **Classic Complex, Block No. 1 04, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006**. • **Bellary**: 18/47/A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Bellary - 583 102. • **Berhampur**: Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002 • **Bhagalpur** : Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812 001. • **Bharuch** : A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392 001. • **Bhatinda*** : 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 • **Bhavnagar** : 305-306, Sterling Point Waghawadi Road OPP. HDFC Bank Bhavnagar - 364002 • **Bhilai**: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. • **Bhilwara** : C/o Kodwani & Associates F-20-21, Aspara Complex Azad Market Bhilwara 311001 • **Bhopal**: Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. • **Bhubaneswar** : Plot No. 501/1741/1846, Premises No.203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar-751 001 • **Bhusawal** : Adelade Apartment, Christain Mohala, Behind Gulshan E-Iran Hotel, Amardeep Talksies Road, Bhusawal - 425201, • **Bhuber** Office No -4-5, First Floor, RTO Relocation Commercial Complex - B, Opp. Fire Station, Near RTO Circle Bhuj-Kutch - 370 001. • **Biharsharif** : R&C Palace, Amber Station Road, Opp Mamta Complex, Bihar Sharif (Nalanda) - 803101 • **Bikaner** : 1404, Amar Singh pura, Behind Rajasthan patrika In front of Vijaya bank, Bikaner - 334001 • **Bilaspur** : Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495001. • **Bolpur**: Room No. FB28, 1st Floor, Netaji Market, Bolpur -731 204, West Bengal • **Bijsapur**: No. 9, 1st floor Gajanan Complex, Azad Road Karnataka, Bijapur-586 101 • **Bokaro** : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City Bokaro - 827004 • **Bongaigaon** - G.N.B. Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon - 783380. • **Burdwan** : 399 G T Road, Basement of Talk of the Town Building, Burdwan - 713 101 • **Silchar**: House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite to Shiv Mandir, Near Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar -788 004. • **Calicut** : 29/97G 2nd Floor, S A Arcade, Mavoro Road, Arayidathupalam, Calicut 673001 • **Chandigarh** : Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017 • **Chandrapur**: Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402. • **Chattisgarh**: KH. No. 183/2G, Opposite Hotel Blue Diamond, T.P. Nagar, Korba - 495677 • **Chennai** : Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034 • **Chennai** - 600097 • **Chennai** : III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theater, West Tambaram, Chennai - 600 045. • **Chhindwara**: 2nd Floor, Parasria Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480 001 . • **Chittorgarh** : 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001 • **Cochin**: Modayil, Door No.: 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016. • **Coimbatore** : No. 1334, Thadagam Road, Thurimoorthy Layout, R.S. Puram, Behind Venkteswara, Bakery, Coimbatore - 641 002. • **Cooch Behar**: N.N.Road, Power House Choupathi, Cooch Behar - 736 101. • **Cuttack** : Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001 • **Davenegere** : 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davenegere 577002 • **Dehradun** : 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001 • **Dharmapuri** : 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 70 • **Darbhanga** : Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga-846001 • **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 • **Dhanbad** : Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001 • **Dhule**: House No. 3140, Opp. Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule - 424001 • **Dibrugarh**: Amba

Complex, Ground Floor, H S Road, Dibrugarh - 786 001. • **Dimapur:** MM Apartment, House No - 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur - 797 112. • **Durgapur:** Plot No 3601, Nazrul Sarani, City Centre, Durgapur - 713 216 • **Eluru:** No. 22b-3-9, Karl Marx Street, Powerpet, Eluru - 534 002. • **Erode:** 197, Seshaiyer Complex Agharam Street Erode 638001 • **Faridhabad:** B-49, 1st Floor Nehru Road Behind Anupam Sweet House NIT Faridhabad 121001 • **Faizabad:** 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224 001 • **Gandhidham:** Shyam Sadan, 1st Floor, Plot No. 120, Sector 1/A, Gandhidham - 370201 • **Firozabad:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203 • **Gandhinagar:** -507, 5th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Nr HDFC Bank, Kudasana, Gandhinagar - 382 421. • **Gangtok:** House No. GTK /006/D/20(3), Near Janata Bhawan, D.P.H.Road, Gangtok-737 101 • **Gaya:** C/o Sri Vishwanath Kunji, Ground Floor, Tilha Mahavir Asthan, Gaya - 823 001. • **Ghaziabad:** 1st Floor, C-10 RDC Rajnagar, Opposite Kacheri Gate No. 2, Ghaziabad, Pin - 201 002. • **Goa:** Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji - 403 001. • **Goa:** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802 • **Godhra:** 1st Floor, Prem Prakash Tower, B/H B.N. Chambers, Ankleshwar, Mahadev Road, Godhra - 389001 • **Gondal:** A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360 311 • **Gorakhpur:** Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273 001. • **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 • **Guntur:** D No. 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522 002 • **Guntur:** Door No 5-38-44 5/1 BRODIPT Near Ravi Sankar Hotel Guntur 522002 • **Gurgoan:** Unit No. 115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkar Pur, Gurgaon - 122 001 • **Guwahati (w.e.f 1-Aug-17):** Piyali Phukan Road, K. C. Path, House No - 1, Rehabari , Guwahati - 781 008 • **Gwalior:** 1 Floor, Singhal Bhavan Daji Vitthal Ka Bada Old High Court Road Gwalior 474001 • **Haldia:** Mouza-Basudevpur J.L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Purba Medinipur, Haldia - 721602 • **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh - 825301 • **Howrah:** Gaganananchal Shopping Complex, Shop No.36 (Basement), 37,Dr. Abani Dutta Road, Salkia, Howrah - 711106 • **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139 • **Haridwar:** F-3, The Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408 • **Hassan:** Pankaja, 2nd Floor, Near Hotel Palika, Race Course, Hassan - 573 201 • **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001 • **Himmatnagar:** C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001 • **Hisar:** 12, Opp. Bank of Baroda Red Square Market, Hisar - 125001 • **Hosur:** Survey No. 25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kutys Frozen Foods, Hosur - 635 110 • **Hubli:** No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029 • **Hyderabad:** 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003 • **Hyderabad:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG KPHB Colony, Kukatpally, Hyderabad - 500 072 • **Indore:** 101, Shalimar Corporate Centre 8- B, South tukogunj, Opp.Greenpark Indore 452 001 • **Jabalpur:** 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. • **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme Behind Ashok Nagar Police Station Jaipur 302001 • **Jalandhar:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001 • **Jalpaiguri:** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Jalpaiguri - 735101 • **Jalgaon:** Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001 • **Jalna:** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. • **Jammu:** J.RDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004 • **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar - 361 001. • **Jamshedpur:** Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001 • **Jaunpur:** Gopal katra, 1st Floor , Fort Road, Jaunpur - 222 001. • **Jhansi:** (w.e.f March 06, 2017) 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi - 284001 • **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003 • **Jorhat:** Dewal Road ,Second Floor Left side second building Near Budhi Gukhani Mandir Gar Ali, Jorhat -785001 • **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001 • **Junagadh:** 2nd Floor, Shop 211, Rayjinagar Shopping Centre, Opp. HDFC Bank, Moti Baug, Junagadh - 362 001 • **Kakinada:** D No-25-4-29,1st floor, Kommireddy vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada-533 001 .. • **Kalyan:** Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (West) - 421 301.. • **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235 • **Kangra:** C/O Dogra Naresh & Associates, College Road, Kangra - 176 001 • **Kanpur:** I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur 208001 • **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 • **Karnal:** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001 • **Karimnagar:** HNo-7-1-257, Upstairs S B H Mangammathota Karimnagar A.P. Karimnagar 505 001 • **Karur:** 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 • **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 • **Kadapa:** Bandi Subbaramaiah Complex D.No: 3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA - 516 001, Andhra Pradesh • **Kashipur:** Dev Bazar, Bazpur Road, Kashipur, Uttarakhand - 244 713 • **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001. • **Kharagpur:** "Silver Palace" OT Road, Inda - Kharagpur, G.P-Barakola, P.S- Kharagpur Local, Dist-West Midnapore - 721 305. • **Kasaragod:** KMC XXV/88, I, 2nd Floor, Style Complex, Above Canara Bank, Bank Road, Kasaragod - 671 121. • **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001 • **Kolkata:** Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata - 700 071 • **Kollam:** Ground Floor, Uthram Chambers, Thamarakulam, Kollam - 691 006 • **Kota:** B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar Kota 324007 • **Kottayam:** 1307 B, Puthenparambil Building, KSACS Road, Opposite ESIC Office, Behind Malayala Manorama, Muttambalam P O, Kottayam - 686 501 • **Kumbakonam:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam 612001. • **Kurnool:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chhat Talkies, Vaddargi, 39th Ward, Kurnool - 518 001 • **Lucknow:** Office No. 107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow-226001 • **Ludhiana:** U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana - 141 002 • **Madurai:** Shop No. 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001 • **Malapuram:** Kadakkadan Complex, Opp. Central School, Malapuram - 670504. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732101 • **Mangalore:** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri Mangalore - 575 003 • **Mandi:** 328/12, Ram Nagar , 1st Floor, Above Ram Traders, Mandi-175 001 • **Mandi-Gobindgarh:** Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh - 147 301 • **Manipal:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576 104. • **Mapusa:** Office No. 503, Building more Business Park, New Canca By-Pass Road, Ximer, Mapusa - 403 507 • **Margao:** F4- Classic Heritage, Near Axis Bank, opp. BPS Club, Pajifond, Margao - 403 601 • **Mathura:** 159/160 Vikas Bazar Mathura 281001 • **Meerut:** 108 Ist Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002 • **Mehsana:** 1 Floor,Subhadra Complex Urban Bank Road Mehsana Gujarat 384002 • **Mirzapur:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231 001 • **Moga:** 9 No., New Town, Opposite Jaswal Hotel, Daman Building, Moga - 142 001 • **Moradabad:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001 • **Mumbai:** Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023 • **Mumbai:** 501 - Tiara CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West) Mumbai - 400092. • **Mumbai:** Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai - 400 077. • **Murshidabad:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad - 742 103. • **Muzaffarnagar:** F26/27 - Kamadhenu Market, Opp LIC Building, Ansari Road, Muzaffarnagar, Uttar Pradesh-251001 • **Muzzafarpur:** Brahman toli, Durgasthan Gola Road Muzaffarpur 842001 • **Mysore:** No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram Mysore 570009 • **Nadia:** R.N Tagore Road, in front of Kotwali P. S., Krishnanagar Nadia - 741 101 • **Nadiad:** F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad -387 001 • **Nagaon:** House No.315, Utaplendu Chakraborty, Amulapatty, V.B.Road, Nagaon - 782003. • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 • **Nagercoil:** IV Floor, Kalluveetil Shyras Centre 47, Court Road, Nagercoil - 629 001 • **Nagpur:** 145 Lendra Park, Behind Indus Ind Bank New Ramdaspeth Nagpur 440 010 • **Nalgonda:** 6-4-80, 1st Floor Above Allahabad Bank, Opposite to Police Auditorium, VT Road, Nalgonda - 508 001. • **Namakkal:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registr Office, Trichy Road, Namakkal - 637001 • **Nasik:** 1st Floor, "Shradha Niketan", TilakWadi, Opp. Hotel City, Pride, Sharanpur Road, Nasik - 422002. • **Navsari:** 214-215, 2nd Floor, Shivani Park, Opposite Shanksheswar Complex, Kaliawadi, Navsari - 396 445. • **Nanded:** Shop No. 8,9 Cellar "Raj Mohd. Complex", Main Road, Shri Nagar, Nanded - 431 605. Maharashtra, Nanded - 431 605 • **Nellore:** 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001 • **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi - 110 055 • **New Delhi:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110 058. • **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503 001. • **Noida (w.e.f June 25, 2018):** Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector - 18, Noida - 201 301 • **Ongole:** Shop No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole - 523 001. • **Palakkad:** Door No.18/507(3), Anugraha, Garden Street, College Road, Palakkad - 678 001 • **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001. • **Panipat:** 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T.Road Panipat 132103 • **Patiala:** 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147 001. • **Patna:** G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001 • **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001 • **Pitampura:** No. G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura - 110 034 • **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001 • **Pratapgarh:** Opposite Dutta Traders, Near Durga Mandir , Balipur, Pratapgarh - 230 001 • **Pune:** Vartak Pride, 1st Floor, Survey No. 46, City Survey No. 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. • **Raebareilly:** 17, Anand Nagar Complex, Raebareilly - 229001 • **Raipur:** HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. • **Rajahmundry:** Cabin 101 D.no 7-27-4 1 Floor Krishna Complex Baruvuri Street T Nagar Rajahmundry 533101 • **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 • **Rajapalayam:** No 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam - 626117 • **Ranchi:** 223,Tirath Mansion (Near Over Bridge),1st Floor Main Road Ranchi 834001 • **Ranchi:** 4, HB Road. No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001. • **Ratlam:** 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. • **Ratnagiri:** Orchid Tower, Ground Floor, Gala No. 06,S.V. No. 301/Paiki 1/2, Nachane Municipal Aat, Arogya Mandir, Nachane Link Road, Ratnagiri - 415 612 • **Rohtak:** SCO 06, Ground Floor, MR Complex, Near Sonipat Stand, Delhi Road, Rohtak - 124 001 • **Rourkela:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. • **Roorkee:** 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247 667 • **Sagar:** Opp. Somani Automobiles Bhagwananj Sagar Madhya Pradesh Sagar 470 002 • **Salem:** No.2, I Floor Vivekananda Street, New Fairlands Salem 636016 • **Saharanpur:** I Floor, Krishna Complex, Opp. Hathhi Gate, Court Road, Saharanpur - 247001 • **Sangli:** Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416 • **Sambalpur**

: C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur 768001 • **Satara***: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002 • **Satna**: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001 • **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. • **Siliguri: 78**, Haren Mukherjee Road, 1st floor, Beside SBI Hakimpara, Siliguri - 734001 • **Sikar**: 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar - 332 001. • **Sirsa**: Gali No. 1, Old Court Road, Near Railway Station Crossing, Sirsa, Haryana - 125 055. • **Shimla**: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla – 171001 • **Shimoga**: No.65 1st Floor, Kishnappa Compound 1st Cross, Hosmane Extn, Shimoga - 577 201 • **Shillong**: 3rd Floor, RPG Complex, Keating Road, Shillong - 793001 • **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur – 262001 • **Solan**: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan – 173212 • **Solapur**: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001 • **Sonepat**: SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131 001 • **Sriganganagar**: 18 L Block, Sri Ganganagar, Sriganganagar – 335001 • **Srikakulam**: Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam -532001 • **Srinagar**: Near New Era Public School, Rajbagh, Srinagar - 190 008 • **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001 • **Surat**: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura Surat 395 001 • **Surat**: International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. • **Surat (Bardoli)**: F-10, First Wings, Desai Market, Gandhi Road, Bardoli, Surat - 394601 • **Surendranagar**: Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar – 363 001 • **Suri**: Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri - 731 101, West Bengal • **Thane (W)**: Dev Corpora, 1st floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. • **Thiruppur**: (1/1), Binny Compound, II Street, Kumaran Road Thiruppur 641601 • **Thiruvalla**: 1st Floor, Room No - 61(63), International Shopping Mall, Opposite St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla – 689105 • **Tinsukia**: Bangiya Vidyalaya Road, Near Old post Office, Durgabari, Tinsukia - 786 125 • **Tirunelveli**: F4, Magnum Suraksha Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002.. • **Tirupathi**: Shop No.: 6, Door No: 19-10-8, Opp. To Passport Office, AIR Bypass Road, Tirupati – 517 501 • **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001 • **Trichy**: No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018 • **Trivandrum**: R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004 • **Udaipur**: 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001 • **Tuticorin**: 227/F South New Street, Tuticorin - 628 002. • **Ujjain**: Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain – 456010. • **Uttar Dinajpur**: Rabindrapally, Near Gitanjali Cinema Hall, Raiganj, Uttar Dinajpur - 733 134. • **Vadodara**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007 • **Valsad**: Ground Floor, Yash Kamal -"B", Near Dreamland Theater, Tithal Road, Valsad – 396001 • **Vapi**: 215-216, 208, 2nd Floor Heena Arcade, Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi – 396195. • **Varanasi**: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010 • **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400 705. • **Vellore**: No:54, 1st Floor Pillaiyar Koil Street Thotta Palayam Vellore 632004 • **Vellore**: AKT Complex, 2nd Floor, No. 1 & 3, New Sankaranpalayam Road, TollGate, Vellore - 632 001. • **Vijayawada**: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada 520 010 • **Vijayapur (Bijapur)**: 1st floor, Padmasagar Complex, 2nd Gate, Ameer Talkies Road, Vijayapur (Bijapur) - 586 101. • **Visakhapatnam**: Flat No GF2, D NO 47-3-2/2, Vigneshwara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530016 • **Vizianagaram**: Door No. 4-8-7, Beside Sub Post Office Kothagraharam, Vizianagaram – 535001 • **Warangal**: F13, 1st Floor BVSS Mayuri Complex Opp. Public Garden, Lashkar Bazaar Hanamkonda, Warangal 506001 • **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001 • **Wayanad**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673 121. • **West Bengal**: Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist – Hooghly – 712201 • **West Bengal**: 1st Floor, Central Bank Building, Machantala, P.O. & District Bankura - 722 101 • **Yamuna Nagar**: 124-B/R Model Town Yamunanagar Haryana Yamuna Nagar 135 001 • **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001.

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