



Key Information memorandum

ADITYA BIRLA SUN LIFE SAVINGS FUND

(An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.)

(Please refer to the page no. 5 of the Key Information Document on which the concept of Macaulay's Duration has been explained)

This product is suitable for investors who are seeking*:		
<ul style="list-style-type: none"> Reasonable returns with convenience of liquidity over short term. Investments in debt and money market instruments. 	Scheme Risk-o-meter	Benchmark Risk-o-meter (NIFTY Ultra Short Duration Debt Index A-I)
		

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

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

Continuous Offer for Units at NAV based prices.

<u>NAME OF MUTUAL FUND</u>	<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF THE TRUSTEE COMPANY</u>
ADITYA BIRLA SUN LIFE MUTUAL FUND	ADITYA BIRLA SUN LIFE AMC LIMITED	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED
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	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	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

This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document**

Aditya Birla Sun Life **Savings Fund**

and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.mutualfund.adityabirlacapital.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated May 31, 2026.

Name of the Scheme	Aditya Birla Sun Life Savings Fund																	
Type of the Scheme	An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.																	
Scheme Code	ABSL/O/D/USD/01/11/0015																	
Scheme Category	Ultra Short Duration Fund																	
Investment Objective	<p>The primary objective to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.</p> <p>The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objectives of the Scheme will be achieved.</p>																	
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:																	
	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocations (% of total Assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt Securities and Money Market Instruments</td> <td>0%</td> <td>100%</td> </tr> </tbody> </table>		Instruments	Indicative Allocations (% of total Assets)		Minimum	Maximum	Debt Securities and Money Market Instruments	0%	100%	<p>Macaulay duration of the portfolio will be between 3 months- 6 months.</p> <p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p>							
Instruments	Indicative Allocations (% of total Assets)																	
	Minimum	Maximum																
Debt Securities and Money Market Instruments	0%	100%																
	<table border="1"> <thead> <tr> <th>Sr. no</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Overseas Securities</td> <td>Under normal circumstances, the Scheme shall not have an exposure of more than 15% of its net assets in foreign securities, subject to regulatory limits. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.</td> <td>Para 13.11 of SEBI Master Circular</td> </tr> <tr> <td>2.</td> <td>Derivatives Instruments</td> <td>The Scheme may also invest up to 50% of the portfolio in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations.</td> <td>Para 13.15 of SEBI Master Circular Mutual Funds</td> </tr> <tr> <td>3.</td> <td>Securitized Debt</td> <td>Investment in securitized debt shall not exceed 50% of</td> <td>Clause 1 of Sixth Schedule of</td> </tr> </tbody> </table>	Sr. no	Type of Instrument	Percentage of exposure	Circular references	1.	Overseas Securities	Under normal circumstances, the Scheme shall not have an exposure of more than 15% of its net assets in foreign securities, subject to regulatory limits. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.	Para 13.11 of SEBI Master Circular	2.	Derivatives Instruments	The Scheme may also invest up to 50% of the portfolio in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations.	Para 13.15 of SEBI Master Circular Mutual Funds	3.	Securitized Debt	Investment in securitized debt shall not exceed 50% of	Clause 1 of Sixth Schedule of	
Sr. no	Type of Instrument	Percentage of exposure	Circular references															
1.	Overseas Securities	Under normal circumstances, the Scheme shall not have an exposure of more than 15% of its net assets in foreign securities, subject to regulatory limits. However, the AMC with a view to protecting the interests of the investors, may increase exposure in foreign securities as deemed fit from time to time.	Para 13.11 of SEBI Master Circular															
2.	Derivatives Instruments	The Scheme may also invest up to 50% of the portfolio in such derivative instruments as may be introduced from time to time subject to framework specified by SEBI, for the purpose of hedging and portfolio balancing and other uses as may be permitted under SEBI (MF) Regulations.	Para 13.15 of SEBI Master Circular Mutual Funds															
3.	Securitized Debt	Investment in securitized debt shall not exceed 50% of	Clause 1 of Sixth Schedule of															

			the net assets of the Scheme.	SEBI (Mutual Funds) Regulations, 2026 and Para 13.1 of SEBI Master Circular on Mutual Funds 2026	
<p>In line with para 13.18 of SEBI Master Circular on Mutual Funds , the cumulative gross exposure through debt, Money market Instruments, derivatives and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.</p> <p>In accordance with the requirement of Regulation 40 of SEBI (Mutual Funds) Regulations, 2026 read with Chapter 18 of SEBI Master Circular on Mutual Funds on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of subsequent half year to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.</p> <p>However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.</p> <p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p>As per Chapter 18 of SEBI Master Circular on Mutual Funds , for calculation of asset allocation limits of the Scheme in terms of Chapter 3 on 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds , investment in units of CDMDF shall be excluded from base of net assets.</p> <p>Portfolio Rebalancing</p> <p><u>Rebalancing due to Short Term Defensive Consideration</u></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.9.1.b of SEBI Master Circular on Mutual Funds , and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><u>Rebalancing due to Passive Breach:</u></p> <p>Further, as per para 3.11 of SEBI Master Circular on Mutual Funds , as may be amended from time to time, in the event of deviation from passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced</p>					

	<p>within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 3.11 of SEBI Master Circular on Mutual Funds</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be affected only in accordance with the provisions of Regulation 22(9)(c) of the Regulations, as detailed later in this document.</p>
<p>Investment Strategy</p>	<p>The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses and having quality managements. The investment strategy would emphasize investment in instruments that generate consistently superior yields at low levels of risk. Given the nature of the scheme, liquidity would be a key driver in the construction of the portfolio. The scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. From time to time, it is possible that the portfolio may hold cash. However, at all times the portfolio will adhere to the overall investment allocation pattern as specified earlier.</p> <p>The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is frequently used by portfolio managers who use an immunization strategy. Macaulay duration can be calculated:</p> $\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t * C}{(1+y)^t} + \frac{n * M}{(1+y)^n}}{\text{Current Bond Price}}$ <p>Where:</p> <ul style="list-style-type: none"> • t = respective time period • C = periodic coupon payment • y = periodic yield • n = total number of periods • M = maturity value • Current Bond Price = Present value of cash flows <p>The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.</p> <p>Factors affecting duration</p> <p>A bond's price, maturity, coupon and yield to maturity all factor into the calculation of duration. All else equal, as maturity increases, duration increases. As a bond's coupon increases, its duration decreases.</p> <p>As interest rates increase, duration decreases and the bond's sensitivity to further interest rate increases goes down. Also, sinking fund in place, a scheduled prepayment before maturity and call provisions lower a bond's duration.</p> <p>Derivatives</p> <p>The Scheme may have prudent exposure to Futures & Options (F&O) to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <p>For detailed derivative strategies, please refer to SAI.</p>

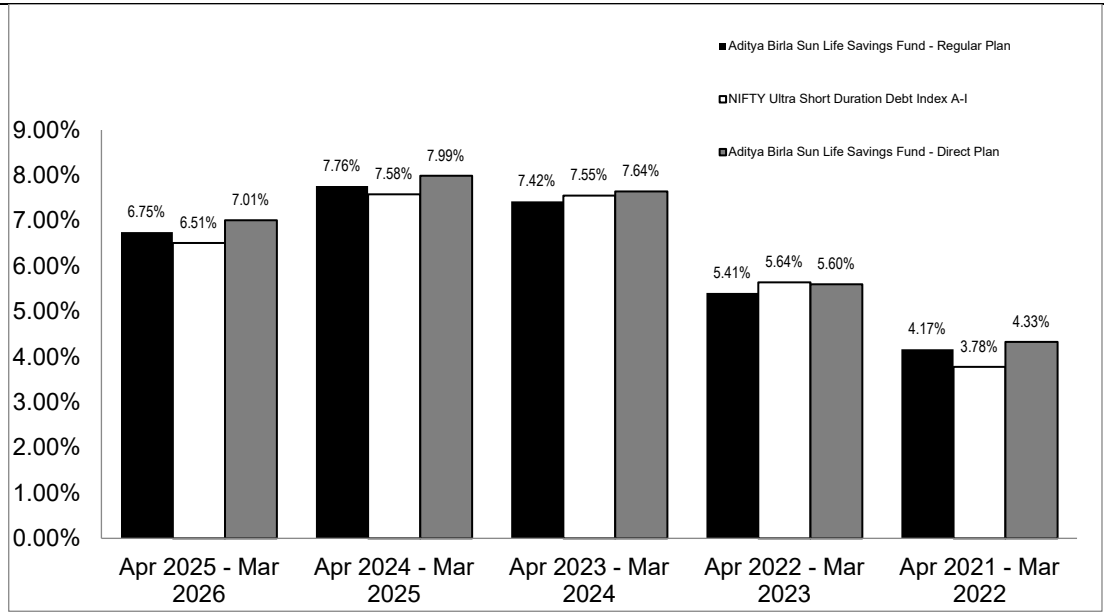
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:</p> <p>Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in unrated securities, foreign securities, investments in Derivatives, including Interest rate swaps, (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with investments in repo transactions in corporate debt securities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. Further, the Fund/AMC is not guaranteeing or assuring any returns. Further, it should be noted that the actual distribution of IDCWs and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. IDCW payouts will be entirely at the discretion of the Trustee.</p> <p>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.</p> <p>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.</p> <p>Further provided that the above sectoral limit is not applicable for:</p> <ol style="list-style-type: none"> i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs). ii. Tri-party Repos. iii. Bank Certificate of Deposits. iv. Government of India securities. v. Treasury Bills vi. Short term deposits of scheduled commercial banks. <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</p>
<p>Plans/Options</p>	<ul style="list-style-type: none"> • Plan- 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.

	<ul style="list-style-type: none"> • Options under each Plan(s): <ol style="list-style-type: none"> 1. Daily IDCW Option (Reinvestment)* 2. Weekly IDCW Option^ (Payout and Reinvestment) * 3. Growth Option <p>^Friday of each week *the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</p> • Default Option/ Sub-Option: Growth Option. <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>In accordance with provisions of para 9.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, and and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. • Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable. • In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts. <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date.</p> <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>
<p>Minimum Application Amount/ Number of Units</p>	<p>During Ongoing Offer period:</p> <p>Lumpsum Investment - Fresh Purchase (Incl. Switch-in): Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter</p> <p>For Weekly and Monthly Systematic Investment Plan (SIP): Minimum of Rs. 1,000 and in multiples of Re. 1/- thereafter.</p> <p>Additional Purchase (Incl. Switch-in): Minimum of Rs.1,000/- and in multiples of Re.1/- thereafter</p> <p>Repurchase for all Plans/Options: Re. 1/- and in multiple of Re. 1/- thereafter.</p> <p>In case of partial redemption, if the balance amount held in the unitholder's folio/account under the plan/option of the scheme(s) is less than Re.1, then the transaction shall be treated as "All Units' redemption and the entire balance of available units in the folio/account of the unitholder shall be redeemed.</p>

Aditya Birla Sun Life **Savings Fund**

Despatch of Redemption Request	Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.																													
Benchmark Index	NIFTY Ultra Short Duration Debt Index A-I																													
IDCW Policy	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.																													
Name and Tenure of the Fund Manager	<p>Mr. Kaustubh Gupta</p> <ul style="list-style-type: none"> Tenure: 14.9 Years (Managing this Scheme since July 15, 2011). <p>Ms. Sunaina da Cunha</p> <ul style="list-style-type: none"> Tenure: 12 Years (Managing this Scheme since June 20, 2014). <p>Ms. Monika Gandhi</p> <ul style="list-style-type: none"> Tenure: 5.2 Years (Managing this Scheme since March 22, 2021). 																													
Name of the Trustee Company	Aditya Birla Sun Life Trustee Private Limited																													
Performance of the scheme:	<p>PERFORMANCE OF THE SCHEMES AS AT MAY 31, 2026:</p> <table border="1"> <thead> <tr> <th>Returns</th> <th>Last 1 Year</th> <th>Last 3 years</th> <th>Last 5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Aditya Birla Sun Life Savings Fund - Regular Plan <i>Inception – April 15, 2003</i></td> <td>5.93</td> <td>7.14</td> <td>6.30</td> <td>7.37</td> </tr> <tr> <td>NIFTY Ultra Short Duration Debt Index A-I</td> <td>6.17</td> <td>7.13</td> <td>6.30</td> <td>7.35</td> </tr> <tr> <td>Aditya Birla Sun Life Savings Fund - Direct Plan <i>Inception – January 01, 2013</i></td> <td>6.20</td> <td>7.38</td> <td>6.51</td> <td>7.66</td> </tr> <tr> <td>NIFTY Ultra Short Duration Debt Index A-I</td> <td>6.17</td> <td>7.13</td> <td>6.30</td> <td>7.19</td> </tr> </tbody> </table> <p>Note: Past performance may or may not be sustained in future. Returns are in % and absolute returns for period less than 1 year & Compounded Annualized Growth returns (CAGR) for period 1 year or more. Load and taxes not considered. Where benchmark returns are not available, they have not been shown. Returns are calculated on Growth Option NAV.</p> <p>II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR</p>					Returns	Last 1 Year	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Savings Fund - Regular Plan <i>Inception – April 15, 2003</i>	5.93	7.14	6.30	7.37	NIFTY Ultra Short Duration Debt Index A-I	6.17	7.13	6.30	7.35	Aditya Birla Sun Life Savings Fund - Direct Plan <i>Inception – January 01, 2013</i>	6.20	7.38	6.51	7.66	NIFTY Ultra Short Duration Debt Index A-I	6.17	7.13	6.30	7.19
Returns	Last 1 Year	Last 3 years	Last 5 Years	Since Inception																										
Aditya Birla Sun Life Savings Fund - Regular Plan <i>Inception – April 15, 2003</i>	5.93	7.14	6.30	7.37																										
NIFTY Ultra Short Duration Debt Index A-I	6.17	7.13	6.30	7.35																										
Aditya Birla Sun Life Savings Fund - Direct Plan <i>Inception – January 01, 2013</i>	6.20	7.38	6.51	7.66																										
NIFTY Ultra Short Duration Debt Index A-I	6.17	7.13	6.30	7.19																										

Aditya Birla Sun Life Savings Fund



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

Additional Scheme Related Disclosures

- i. **Scheme's portfolio holdings** i.e. Top 10 holdings by issuer and fund allocation towards various sectors. Kindly refer for details <https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>
- ii. **Portfolio Disclosure -** Kindly refer for details <https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio>
- iii. **Portfolio Turnover Rate – 1.10**
- iv. **Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s) as at May 31, 2026:**

Sr. No.	Scheme's Fund Manager	Plans/Options	Net Value		Market Value (in Rs.)
			Units	NAV per unit	
1.	Mr. Kaustubh Gupta	Direct Plan - Growth	3,376.32	589.5683	19,90,571.24
2.	Ms. Sunaina da Cunha	Direct Plan - Growth	1,861.70	589.5683	10,97,598.12
3.	Mr. Monika Gandhi	Direct Plan - Growth	6,454.08	589.5683	38,05,119.20

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer SAI.

v. **Investments of AMC in the Scheme:**

Pursuant to Regulation 22(3a) of the SEBI (MF) Regulations, 2026 and para 7.13 of SEBI Master Circular on Mutual Funds, AMC will invest minimum amount as a percentage of AUM

	<p>based on the risk associated with the Scheme and such investment will not be redeemed unless the Scheme is wound up.</p> <p>The AMC will conduct quarterly review to ensure compliance with above requirement which may change either due to change in value of the AUM or in the risk value assigned to the scheme. The shortfall in value of the investment, if any, will be made good within 7 days of such review.</p> <p>In addition to investments as mandated under Regulation 25(16A) of the Regulations as mentioned above, the AMC, may invest in the scheme during the continuous offer period subject to the SEBI (MF). As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the scheme. The Sponsor, Trustee and their associates may invest in the scheme on an ongoing basis subject to SEBI (MF) Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time.</p> <p>Link to view the investment (if any): https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</p> <p>Pursuant to Regulation 40 of SEBI (Mutual Funds) Regulations, 2026 and Chapter 18 of SEBI Master Circular on Mutual Funds on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, AMC shall make a one-time contribution equivalent to 2 bps of the AUM of in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days of request from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. In case of delay in contribution by the Scheme and AMC, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.</p>																
Load Structure	Exit Load: NIL																
Recurring expenses	<p>Actual (unaudited) expenses for the financial year ended March 31, 2025: Regular Plan (0.54%) and Direct Plan (0.27%).</p> <p>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.</p> <p>Within the limits specified under the SEBI (MF) Regulations, the AMC has estimated that the following will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. Further, any change in the expense ratio will be updated on our website and the same will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change.</p> <p>As per Regulation 66(7)(c) of SEBI (MF) Regulations, the base expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to the following limits as specified below:</p> <table border="1" data-bbox="411 1547 1541 1939"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th> <th>Maximum Base Expense Ratio (BER) limits</th> </tr> </thead> <tbody> <tr> <td>on the first Rs.500 crores of the daily net assets</td> <td>1.85%</td> </tr> <tr> <td>on the next Rs.250 crores of the daily net assets</td> <td>1.65%</td> </tr> <tr> <td>on the next Rs.1,250 crores of the daily net assets</td> <td>1.40%</td> </tr> <tr> <td>on the next Rs.3,000 crores of the daily net assets</td> <td>1.25%</td> </tr> <tr> <td>on the next Rs.5,000 crores of the daily net assets</td> <td>1.15%</td> </tr> <tr> <td>On the next Rs.40,000 crores of the daily net assets</td> <td>Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.</td> </tr> <tr> <td>On balance of the assets</td> <td>0.70%</td> </tr> </tbody> </table> <p>In addition to base expenses permissible within limits of Regulation 66(7)(c) of SEBI (MF) Regulations, 2026 as above, the following expenses are charged to the scheme in terms of Regulation 66(9) and 66(10) of SEBI (MF) Regulations, 2026:</p>	Assets under management Slab (In Rs. crore)	Maximum Base Expense Ratio (BER) limits	on the first Rs.500 crores of the daily net assets	1.85%	on the next Rs.250 crores of the daily net assets	1.65%	on the next Rs.1,250 crores of the daily net assets	1.40%	on the next Rs.3,000 crores of the daily net assets	1.25%	on the next Rs.5,000 crores of the daily net assets	1.15%	On the next Rs.40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	On balance of the assets	0.70%
Assets under management Slab (In Rs. crore)	Maximum Base Expense Ratio (BER) limits																
on the first Rs.500 crores of the daily net assets	1.85%																
on the next Rs.250 crores of the daily net assets	1.65%																
on the next Rs.1,250 crores of the daily net assets	1.40%																
on the next Rs.3,000 crores of the daily net assets	1.25%																
on the next Rs.5,000 crores of the daily net assets	1.15%																
On the next Rs.40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.																
On balance of the assets	0.70%																

- (a) Brokerage cost incurred for the purpose of execution of trade shall be charged to the schemes over and above BER limits, subject to maximum of 0.06% and 0.02% for cash market transactions and derivatives transactions respectively. Expense charged towards brokerage, in excess of above mentioned limits will form part of BER.
- (b) Transaction cost incurred for the purpose of execution of a trade i.e., regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable shall not form part of the base expense ratio.
- (c) Statutory levies include any levy imposed by central and state government.

Total Expenses ratio as per Regulation 67 of SEBI (MF) Regulations, 2026 will be total of expenses charged within base expenses limit, brokerage cost, transaction cost and statutory levies charged to investors.

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

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

Maximum estimated permissible expense as a % per annum of daily net assets:

Expense Head	% p.a. of daily Net Assets*	
Investment Management & Advisory Fee	Upto 1.85%	
Audit fees/fees and expenses of trustees		
Custodial Fees		
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants		
Marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes		
Costs related to investor communications		
Costs of fund transfer from location to location		
Cost towards investor education, awareness and financial inclusion		
Brokerage & transaction cost pertaining to execution of trade*		
Cost of statutory advertisements		
Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)		
Maximum Base Expenses Ratio (BER) permissible under Regulation 66		Upto 1.85%
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost		GST of 18% or any other rate as may be levied from time to time on the Taxable/Invoice/Contract amount. Additionally, levies such as Stamp Duty, STT etc.
Statutory levies (including GST) on brokerage and transaction cost	Will be charged on Turnover of securities which will be at prescribed rates	

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.

** over and above 0.06% and 0.02% for cash market transactions and derivatives transactions respectively.*

Note:

- (a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.
- (b) In terms of para 11.9.1 of SEBI Master Circular on Mutual Funds, 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 base expense ratio limit as per Regulation 66(7) of the SEBI (MF) Regulations for investor education, awareness and financial inclusion initiatives.
- (c) 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. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.
- (d) In order to encourage mutual fund distributors to expand their outreach and create awareness among new investors in terms of regulations 66(6) of SEBI (MF) Regulations, 2026 the mutual fund distributors shall be eligible for additional commission in the following manner:
 - New individual investors (new PAN) from B-30 cities, at the mutual fund industry level
 - New women individual investors (new PAN) from both Top 30 and B-30 cities

Incentive Structure:

Sr. No.	Investment Mode	Commission Structure
1	Lump Sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
2	Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹2,000

The additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education awareness and financial inclusion initiatives, subject to adequate claw back provisions.

The additional commission specified above shall be in addition to the existing trail commission paid to the distributor from the scheme.

Distributors shall be eligible to receive the additional commission for mobilizing investments from new women investors from Top-30 cities and in cases where the commission for new investment from B-30 cities has not been claimed for the same woman investor/ investment. Dual incentives for the same investor/investment shall not be permitted.

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

The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 67 of the SEBI (MF) Regulations.

Illustration of impact of expense ratio on schemes returns:

	<p>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.</p> <p>To further illustrate the above, for the Scheme under reference, suppose an Investor invested Rs. 10,000/- the impact of expenses charged will be as under:</p> <table border="1" data-bbox="411 450 1541 947"> <thead> <tr> <th>Particulars</th> <th>Regular Plan (Rs.)</th> <th>Direct Plan (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Amount invested at the beginning of the year (A)</td> <td>10,000</td> <td>10,000</td> </tr> <tr> <td>Value of above investment at the end of the year (before all applicable expenses) (B)</td> <td>11,500</td> <td>11,500</td> </tr> <tr> <td>Returns before expenses (C)</td> <td>1,500</td> <td>1,500</td> </tr> <tr> <td>Expenses other than Distribution expenses(D)</td> <td>150</td> <td>150</td> </tr> <tr> <td>Distribution expenses(E)</td> <td>50</td> <td>-</td> </tr> <tr> <td>Value of above investment at the end of the year (post all applicable expenses) (F)</td> <td>11,300</td> <td>11,350</td> </tr> <tr> <td>Returns after expenses at the end of the year (G)</td> <td>1300</td> <td>1350</td> </tr> <tr> <td>Returns (%) (post all applicable expenses) (H) $(H=F-A/A)$</td> <td>13%</td> <td>13.5%</td> </tr> <tr> <td>Returns (%) (without considering any expenses) (I) $[I=(B-A)/A]$</td> <td>15%</td> <td>15%</td> </tr> </tbody> </table> <p>Note(s):</p> <ul style="list-style-type: none"> 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. 	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%
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%																													
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.																														
Daily Net Asset Value (NAV) Publication	<p>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 all business days.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p> <p>Further, the Mutual Fund / AMC will extend the facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p>																														
For Investor Grievances	<p>• Contact details for general service requests: Investors may contact the ISCs or the office of the AMC for any queries /clarifications.</p>																														

<p>please contact</p>	<p>The Head Office of the AMC will follow up with the respective ISC to ensure timely redressal and prompt investor services.</p> <p>• Contact details for complaint resolution:</p> <p>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</p> <p>Registrar & Transfer Agents Computer Age Management Services Limited (CAMS) Rayala Towers, 158, Anna Salai, Chennai – 600 002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address: www.camsonline.com</p> <p>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.</p>
<p>Unitholders' Information</p>	<p>All Applicants whose cheques towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. In case of Unitholder who have provided their e-mail address the Fund will provide the Account Statement only through e-mail message, subject to SEBI Regulations and unless otherwise required. Subject to the SEBI Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in their sole discretion. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>Allotment to NRIs/FIIs will be subject to RBI approval, if required. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed. All applications and/or refunds that are rejected for any reason whatsoever will be returned by normal post within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units.</p> <p>Portfolio Disclosures Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month / half-year for all Schemes on its website www.mutualfund.adityabirlacapital.com and on the website of AMFI (www.amfiindia.com) within 10 calendar days from the close of each month in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten calendar and 5 calendar days respectively from the close of each month / fortnight whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall host on AMC website disclosing of such monthly/ fortnightly 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. https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio</p>

	<p>Half yearly results</p> <p>Annual report</p> <p>Scheme Summary Document</p> <p>Risk-o-meter</p>	<p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), display a soft copy of its unaudited financial results on its website (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) in a user-friendly, downloadable and machine readable format. https://mutualfund.adityabirlacapital.com/financials</p> <p>The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website https://mutualfund.adityabirlacapital.com/financials</p> <p>The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme. The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML). https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures</p> <p>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. https://mutualfund.adityabirlacapital.com/forms-and-downloads/scheme-risk-o-meter</p>
--	--	---

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

Date: June 19, 2026

Place: Mumbai