

Scheme Information Document

Do's 2

ADITYA BIRLA SUN LIFE CRISIL LONG TERM GILT ETF

(An open ended Debt Exchange Traded Fund tracking CRISIL Long Term Gilt Index. A relatively high interest rate risk and relatively low credit risk.)

Std Obs 1

Scrip Code (BSE):

NSE Symbol:

(Scrip Code for NSE & BSE will be added after listing of the units)

This product is suitable for investors who are seeking*:

- Income through exposure to Gilt securities spread across different maturities greater than 10 years
- An open ended Debt ETF that seeks to track CRISIL Long Term Gilt Index

Scheme Risk-o-meter



Std Obs 3

Benchmark Risk-o-meter (CRISIL Long Term Gilt Index)



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

The product labeling and riskometer 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.

Do's
9,10

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)			
Relatively High (Class III)	A-III		Std Obs 4

Offer for Sale of Units of Face Value of Rs.10/-during the New Fund Offer Period and Continuous offer of Units at NAV based prices.

NEW FUND OFFER OPENS ON	
NEW FUND OFFER CLOSING ON	
SCHEME RE-OPENS ON	Within 5 business days from date of allotment. The units of the Scheme will be listed on the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE and BSE on which the Units are to be listed during the trading hours on all the trading days. In addition, Market Makers can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. Large

Investors can transact directly with the Fund for an amount greater than INR 25 crores.

<u>NAME OF MUTUAL FUND</u>	<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF THE TRUSTEE COMPANY</u>
ADITYA BIRLA SUN LIFE MUTUAL FUND One 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 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 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 circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Aditya Birla Sun Life Mutual Fund, Standard Risk Factors, Special Considerations, 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 (Section I and II) should be read in conjunction with the SAI and not in isolation.

The units of Aditya Birla Sun Life CRISIL Long Term Gilt ETF will be listed on the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE and BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Makers can directly subscribe to / redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. Large Investors can transact directly with the Fund for an amount greater than INR 25 crores.

DISCLAIMER CLAUSE OF NSE

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/6023 dated February 23, 2026, 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.

DISCLAIMER CLAUSE OF BSE

BSE Ltd. ("the Exchange") has given vide its letter dated February 23, 2026 permission to Aditya Birla Sun Life Mutual

Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which this Mutual Fund's unit are listed. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Aditya Birla Sun Life Mutual Fund. The Exchange does not in any manner:

i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this Scheme Information Document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of Aditya Birla Sun Life CRISIL Long Term Gilt ETF may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

CRISIL Indices Limited Disclaimer:

Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (CRISIL). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices.

This Scheme Information Document is dated _____.

TABLE OF CONTENTS

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME	5
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY	11
Part II. INFORMATION ABOUT THE SCHEME	
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?	12
B. WHERE WILL THE SCHEME INVEST?	13
C. WHAT ARE THE INVESTMENT STRATEGIES?	13
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?	14
E. WHO MANAGES THE SCHEME?	14
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?	15
G. HOW HAS THE SCHEME PERFORMED?	16
H. ADDITIONAL SCHEME RELATED DISCLOSURES	16
PART III- OTHER DETAILS	
A. INFORMATION ON EXCHANGE TRADED FUND	17
B. COMPUTATION OF NAV	19
C. NEW FUND OFFER (NFO) EXPENSES	19
D. ANNUAL SCHEME RECURRING EXPENSES	19
E. LOAD STRUCTURE	21
F. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME	22
SECTION II	
I. INTRODUCTION	
A. DEFINITIONS/INTERPRETATION	23
B. RISK FACTORS	23
C. RISK MITIGATION STRATEGIES	26
II. INFORMATION ABOUT THE SCHEME	
A. WHERE WILL THE SCHEME INVEST	26
B. WHAT ARE THE INVESTMENT RESTRICTIONS?	28
C. FUNDAMENTAL ATTRIBUTES	30
D. INDEX METHODOLOGY	30
E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS	31
F. OTHER SCHEME SPECIFIC DISCLOSURES	32
III. OTHER DETAILS	
A. PERIODIC DISCLOSURES	42
B. TRANSPARENCY/NAV DISCLOSURE	44
C. TRANSACTION CHARGES AND STAMP DUTY	44
D. ASSOCIATE TRANSACTIONS	44
E. TAXATION	44
F. RIGHTS OF UNITHOLDERS	47
G. LIST OF OFFICIAL POINTS OF ACCEPTANCE	47
H. 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	47

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Std Obs 1

Sr. No.	Title	Description
I.	Name of the scheme	Aditya Birla Sun Life CRISIL Long Term Gilt ETF
II.	Category of the Scheme	Exchange Traded Fund (ETF)
III.	Scheme type Std Obs 2	An open ended Debt Exchange Traded Fund tracking CRISIL Long Term Gilt Index. A relatively high interest rate risk and relatively low credit risk.
IV.	Scheme code Std Obs 7	It is to be obtained from NSDL and will be updated at the time of filing final launch SID with SEBI.
V.	Investment objective Std Obs 5 Do's 8	The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL Long Term Gilt Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.
VI.	Liquidity/listing details	Transactions on the Stock Exchange: The Units of the Scheme will be listed on National Stock Exchange of India (NSE), and BSE Limited (BSE) and any other recognised stock exchanges as may be decided by AMC from time to time. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange. The AMC will appoint atleast 2 Market Maker(s) who are members of the Stock Exchanges, or such other persons as permitted by SEBI to act as Market Makers, to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote (buy and sell quotes) in the market. All investors including Market Maker(s), Large Investors and other investors may sell their units on the stock exchange on which these units will be listed on all the trading days of the stock exchange. As per SEBI circulars, the units of the scheme will be listed on NSE and BSE for which the Trustees have obtained an in-principle approval vide letter dated February 23, 2026. For transactions directly with the Fund by Market Makers/Large Investors: Alternatively, the Market Makers and Large Investors may subscribe to and/or redeem the units of the Scheme with the Mutual Fund on any business day during the ongoing offer period commencing not later than 5 (five) business days from the date of allotment at a price equivalent to applicable NAV. The Market Makers may transact directly with AMC, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores. Mutual fund will repurchase units from Market Maker(s) and Large Investors on any business day provided the value of units offered for

		repurchase is not less than creation unit size and in multiples thereof for market makers and for large investors, the execution value is greater than Rs. 25 crores. Redemption of units directly with the Mutual Fund during Liquidity Window: Investor other than Market Makers/Large investors can directly approach AMC for redemption transaction of up to INR 25 crores and no exit load shall be charged for redemption of units if: - The traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes are available on stock exchange(s) for 3 consecutive trading days; or - Total bid size on the exchange is less than half of Creation Unit size daily, averaged over a period of 7 consecutive trading days.
VII.	Creation Unit Size	The Creation Unit size for the Scheme shall be 250,000 units and in multiples thereof. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of the Mutual Fund (www.mutualfund.adityabirlacapital.com).
VIII.	Cost of trading on the stock exchange	The investor shall have to bear costs in the form of bid/ask spread and brokerage or such other cost as charged by the broker for transacting in the units of the Scheme through secondary market.
IX.	Benchmark Return Index) (Total	CRISIL Long Term Gilt Index The Scheme seeks to invest in the constituents of CRISIL Long Term Gilt Index and similar securities in line with para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024. Therefore, the composition of CRISIL Long Term Gilt Index makes it most suited to compare the performance of the Scheme.
X.	NAV disclosure Std Obs 41	The AMC will calculate and disclose the first NAV of the scheme not later than 5 (five) Business days from the date of allotment. NAV of the scheme will be calculated up to four decimal places. 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 AMFI website (www.amfindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on all business days. NAV shall also be communicated to stock exchanges where the units of the Scheme will be listed. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE, BSE or any other source) and will be updated during the market hours on its website www.mutualfund.adityabirlacapital.com. However, disclosure of Indicative NAV will be subject to availability of relevant services like receipt of index value, technological feasibility and other input requirements with respect to uploading of Indicative NAV on AMC's website. Intra-day Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers/Large Investors. The iNAV shall be disclosed on a continuous basis on the Stock Exchange(s) where the units will be listed at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures. For Further Details, please refer Section II.

XI.	Applicable timelines	• Dispatch of redemption proceeds: The Mutual Fund shall transfer the Redemption proceeds within three working days from date of receipt. However, in case of exceptional circumstances provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. For further details, investors are requested to refer to Statement of Additional Information (SAI). A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines. • Dispatch of IDCW- Not Applicable
XII.	Plans and Options Plans/Options and sub options under the Scheme	Not Available The AMC/Trustee reserves the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.
XIII.	Load Structure	Exit Load: Nil. The Load Structure is subject to change from time to time and shall be implemented prospectively and will be calculated on First in First Out (FIFO) basis. For further details on Load Structure, please refer Part D of this Scheme Information Document.
XIV.	Minimum Application Amount/switch in	<u>During New Fund Offer Period:</u> Minimum of Rs. 5,000/- and in multiples of Rs. 10/- thereafter. Units will be allotted in whole figures (after levy/ deduction of stamp duty) and the balance amount will be refunded. In case of investors opting to switch into the Scheme from the existing Schemes of Aditya Birla Sun Life Mutual Fund (subject to completion of lock-in Period, if any) during the NFO Period and if the amount of application is in odd multiples, the application will be processed for the eligible amount and the balance amount will be refunded. OR Alternative to launch of NFO for ETFs The AMC may contribute the initial fund for unit creation. Subsequently, the AMC can transfer the units of ETF to Market Makers or other investors, subject to compliance with all applicable provisions for launch of ETF vide clause 6.12.2.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. <u>During Ongoing Offer Period:</u> For Subscription / Redemption of units directly with Mutual Fund: • Subscription / Redemption facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors. • Units of the Scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof for market makers. Large investors can transact directly with the Fund for an amount greater than INR 25 crores. • Market Makers and Large Investors may subscribe to/redeem the units of the Scheme on any business day directly with the Mutual Fund at applicable intra-day NAV, value of which is equivalent to Creation Unit size through Cash (through RTGS / Transfer / Cheque). • The Creation Unit size in case of Aditya Birla Sun Life CRISIL Long Term Gilt ETF shall be 250,000 units and in multiples thereof.

		For Purchase / Sale of units through Stock Exchange: All categories of Investors may purchase/sell the units of the Scheme through the Stock Exchange on which the units of the Scheme are to be listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price. No switch-ins/switch-outs shall be allowed under the Scheme on an ongoing basis.
XV.	Minimum Additional Purchase Amount	Market Maker: Application for subscription of Units directly with the Fund in Creation Unit Size at intra-day NAV based prices. Large Investors: Minimum amount of Rs. 25 crores for transacting directly with the AMC. Other investors (including Market Maker, Large Investors and regulated Entities): Units of the Scheme can be subscribed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units will be listed.
XVI.	Minimum Redemption/switch out amount	Market Makers: Application for redemption of units directly with the Fund in Creation Unit Size. Large Investors: Minimum amount of Rs. 25 crores for redeeming directly with the AMC. Other investors (including Market Maker and Large Investors): Units of the Scheme can be redeemed (in lots of 1 Unit) during the trading hours at the prevailing listed price on all trading days on the NSE and BSE on which the Units will be listed.
XVII.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: Std Obs 34 NFO closes on: 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 remain open for subscription for a minimum period of three working days and not more than fifteen days. Any modification to the New Fund Offer period shall be announced by way of an Addendum uploaded on website of the AMC. Alternative to launch of NFO for ETFs The AMC may contribute the initial fund for unit creation. Subsequently, the AMC can transfer the units of ETF to Market Makers or other investors, subject to compliance with all applicable provisions for launch of ETF vide clause 6.12.2.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
XVIII.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO	During the New Fund Offer, the Units are being offered at the Face Value of Rs.10 each
XIX.	Segregated portfolio/side pocketing disclosure Std Obs 53	In order to ensure fair treatment to all investors in case of a Credit Event and to deal with liquidity risk, SEBI vide para 4.4 of SEBI Master Circular on Mutual Funds, as amended from time to time has allowed creation of Segregated Portfolio of debt and money market instruments by mutual fund schemes. Creation of a Segregated Portfolio shall be optional and at the sole discretion of the asset management company subject to SEBI (MF) Regulations. Segregated portfolio will be created, in case of a credit event at issuer

	Do's 24	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. Please refer to Statement of Additional Information (SAI) for details.
XX.	Swing pricing disclosure	Not Applicable
XXI.	Stock lending/short selling	Not Applicable
XXII.	How to Apply and other details	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 Section II for further details.
XXIII.	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 offered by the Mutual Fund to Aditya Birla Sun Life CRISIL Long Term Gilt ETF 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).
XXIV.	Investor services	• Contact details for general service requests: 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. • Contact details for complaint resolution: 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.
XXV.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not Applicable.

XXVI.	Special product/facility available on ongoing basis Do's 34 Do's 30	• SWITCHING Inter - Scheme Switching option Unit holders under the other existing schemes managed by Mutual Fund have the option to Switch part or all of their Unit holdings in this Scheme as per the features of the respective scheme. However, switch transactions are not available in case of units held in electronic (demat) mode. • TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM FOR MUTUAL FUNDS: ABSLAMC, shall enter into arrangements with NSE and BSE to facilitate purchase / subscription and redemption / repurchase of units of the scheme on an ongoing basis at any time after the scheme reopens for purchase and sale. • 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. Switch-ins of units shall be allowed under the Scheme during New Fund Offer Period and not on an ongoing basis. For further details of above special products / facilities including the terms and conditions, kindly refer to Statement of Additional Information (SAI).
XXVII.	Weblink	• TER for last 6 months and Daily TER – https://mutualfund.adityabirlacapital.com/forms-and-downloads/total-expense-ratio • Scheme factsheet - https://mutualfund.adityabirlacapital.com/forms-and-downloads/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Std Obs 55

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 February 24, 2026 which reads as follows:

Due Diligence Certificate

It is confirmed that:

- (i) The draft Scheme Information Document submitted 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.
- (v) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- (vi) The AMC has complied with the set of checklist applicable for Scheme Information Documents and that there are no deviations from the regulations.
- (vii) 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.
- (viii) The Trustees have ensured that Aditya Birla Sun Life CRISIL Long Term Gilt ETF approved by them is a new product offered by Aditya Birla Sun Life Mutual Fund and is not a minor modification of any existing scheme/fund/product.
- (ix) The Index that scheme intends to replicate is in the approved Index List published by AMFI and communicated vide its circular no. AMFI/ 35P/ MEM-COR/ 43 / 2022-23 dated August 26, 2022.

Do's 6

Do's 49

PLACE: Mumbai
 DATE: February 24, 2026

Sd/-
Mr. Parth Makwana
 Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

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

Instruments		Indicative Allocations (% of total Assets)	
		Minimum	Maximum
Government Securities		95%	100%
Cash & Cash Equivalent and Money Market Instruments	Std Obs 13 and 21	0%	5%

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Std Obs 18

The Scheme shall not invest in following instruments:

Do's 20

Sr. no	Type of Instrument
1.	Securities Lending
2.	Repo /reverse repo in corporate debt securities
3.	Debt instruments having special features
4.	Debt Instruments with Structured Obligations / Credit Enhancement
5.	Securitized Debt
6.	Derivatives
7.	Overseas Securities
8.	Credit Default Swaps
9.	Short selling
10.	Mutual Funds
11.	Unrated debt instruments
12.	InvITs
13.	Commodity derivatives

The cumulative gross exposure to instruments forming part of the Index, Cash & money market instruments 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.

Do's 14

Std Obs 17

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 bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

Std Obs 14

The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 3.5.4 of SEBI Master Circular on Mutual Funds.

Std Obs 40

Timelines for deployment of funds collected in NFO

Do's 4 and 33

In line with SEBI circular dated February 27, 2025, the fund manager shall aim to deploy the funds garnered during the NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the fund manager is not able to deploy the funds within 30 business days as per the scheme's asset allocation, reasons in writing, including details of efforts made to deploy the funds, will be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay in deployment, may extend the timeline by 30 business days. Further, in case the funds are not deployed within the aforementioned mandated plus extended timelines, the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in the said SEBI Circular.

Portfolio Rebalancing

Std Obs 22

Do's 12, 46 and 47

Rebalancing due to Short Term Defensive Consideration

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

Std Obs 23 & 24

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only not exceeding 7 calendar days, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

B. WHERE WILL THE SCHEME INVEST?

Do's 5

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

Std Obs 29

- Government Securities
- Investment in Treasury Bills, Repos/reverse repos in Government Securities and Tri-Party Repo on Government securities.
- 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 bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

Std Obs 28

Std Obs 27

The Scheme is a passively managed ETF which will devise an investment approach to track the CRISIL Long Term Gilt Index, subject to tracking errors. The Scheme will invest at least 95% of its total assets in the government securities. Accordingly, the Scheme will invest in securities in line with the benchmark index of the Scheme.

In line with constant maturity profile of the underlying Index, the scheme follows perpetual structure, wherein the scheme would be rebalanced as per set frequency and remain in line with maturity profile. The duration of the portfolio of scheme shall replicate the duration of the underlying index within a maximum permissible deviation of +/- 10%. The Scheme shall be considered replicating a Constant Maturity index and may invest in securities with residual maturity within +/- 10% of maturity range of the index.

All the requirements specified in para 3.5.4 of SEBI Master Circular on Mutual Funds have been complied with and relevant disclosures stipulated in the said circular is incorporated in the SID.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked to the performance of CRISIL Long Term Gilt Index.

Rationale for adoption of benchmark:

The Scheme seeks to invest in the constituents of CRISIL Long Term Gilt Index and similar securities in line with para 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024. Therefore, the composition of CRISIL Long Term Gilt Index makes it most suited to compare the performance of the Scheme.

E. WHO MANAGES THE SCHEME?

Do's 28

Std Obs 33

Mr. Harshil Suvarnkar and Mr. Vighnesh Gupta are the designated Fund Managers of the Scheme.

Name	Age	Educational Qualifications	Experience
Mr. Harshil Suvarnkar	39 years	Master's in management studies (Finance), Post Graduate Diploma in Securities Law & B.Com	Mr. Harshil Suvarnkar has an overall experience of over 15 years in the financial services industry. Prior to joining ABSLAMC he was associated with one of India's largest HFC for 10 years as Head - Markets, Treasury heading treasury investments, Asset Liability Management (ALM) and capital market borrowings.

Names of other schemes under his management:

Name of the scheme	Fund responsibilities jointly with
Aditya Birla Sun Life Income Plus Arbitrage Active FoF	Mr. Kaustubh Gupta
Aditya Birla Sun Life Bal Bhavishya Yojna	Mr. Chanchal Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Banking & PSU Debt Fund	Mr. Kaustubh Gupta
Aditya Birla Sun Life Equity Hybrid '95 Fund	Mr. Chanchal Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Equity Savings Fund	Mr. Lovelish Solanki and Mr. Atul Penkar
Aditya Birla Sun Life Floating Rate Fund	Mr. Kaustubh Gupta
Aditya Birla Sun Life Long Duration Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life Multi-Cap Fund	Mr. Abhinav Khandelwal and Mr. Dhaval Joshi
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	Mr. Bhupesh Bameta
Aditya Birla Sun Life Regular Savings Fund	Mr. Mohit Sharma
Aditya Birla Sun Life Retirement Fund -The 40's Plan	Mr. Chanchal Khandelwal and Mr. Dhaval Joshi

Aditya Birla Sun Life CRISIL Long Term Gilt ETF

Aditya Birla Sun Life Retirement Fund -The 50's Plan	Mr. Mohit Sharma
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	-
Aditya Birla Sun Life CRISIL IBX Gilt April 2029 Index Fund	Mr. Sanjay Godambe
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	-
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	Mr. Kaustubh Gupta and Mr. Vighnesh Gupta
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – SEP 2026 Fund	Mr. Vighnesh Gupta
Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	Mr. Sanjay Pawar
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund	Mr. Vighnesh Gupta

Name	Age	Educational Qualifications	Experience
Mr. Vighnesh Gupta	29 years	Chartered Accountant (AIR 43) B. Com – St. Xavier's College, Kolkata, CFA	He has over 6 years of experience in the Financial markets. He has been associated with ABSLAMC as a Research Analyst since August 2020. Prior to joining ABSLAMC, he has worked with different companies of Aditya Birla Group. He was also associated with Ernst & Young as Executive - Assurance.

Names of other scheme under his management:

Name of the scheme	Fund responsibilities jointly with
Aditya Birla Sun Life US Treasury 1-3 Year Bonds ETFs Passive FOF	Mr. Bhupesh Bameta
Aditya Birla Sun Life US Treasury 3-10 Year Bonds ETFs Passive FOF	Mr. Bhupesh Bameta
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	Mr. Kaustubh Gupta and Mr. Harshil Suvarnkar
Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	Mr. Bhupesh Bameta and Mr. Sanjay Godambe
Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index – Sep 2026 Fund	Mr. Harshil Suvarnkar
Aditya Birla Sun Life CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund	Mr. Harshil Suvarnkar

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The Scheme is a passively managed ETF which will devise an investment approach to track the CRISIL Long Term Gilt Index, subject to tracking errors. The Scheme will invest at least 95% of its total assets in government securities. Accordingly, the Scheme will invest in securities in line with the benchmark index of the Scheme. Currently, none of the ETFs of Aditya Birla Sun Life Mutual Fund replicates the underlying index.

Do's 27

Following are the ETF Schemes of Aditya Birla Sun Life Mutual Fund as on February 20, 2026:

Name of the scheme

- Aditya Birla Sun Life Nifty Next 50 ETF
- Aditya Birla Sun Life Silver ETF
- Aditya Birla Sun Life BSE Sensex ETF
- Aditya Birla Sun Life Nifty 50 ETF
- Aditya Birla Sun Life Nifty Bank ETF
- Aditya Birla Sun Life CRISIL Liquid Overnight ETF
- Aditya Birla Sun Life Nifty 200 Momentum 30 ETF
- Aditya Birla Sun Life Nifty PSE ETF
- Aditya Birla Sun Life Nifty Healthcare ETF
- Aditya Birla Sun Life Gold ETF
- Aditya Birla Sun Life Nifty IT ETF
- Aditya Birla Sun Life Nifty 200 Quality 30 ETF
- Aditya Birla Sun Life CRISIL Broad Based Gilt ETF
- Aditya Birla CRISIL 10 Year Gilt ETF
- Aditya Birla Sun Life MSCI India ETF

For detailed comparative table, kindly refer <https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>

G. HOW HAS THE SCHEME PERFORMED?

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. **Scheme's portfolio holdings** i.e. Top 10 holdings by issuer and fund allocation towards various sectors.
<https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>
 Not applicable since this is a new scheme.
- ii. **Disclosure of name and exposure to Top 7 issuers, stocks, groups and top 4 sectors as a percentage of NAV of the scheme**
<https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>
 Not applicable since this is a new scheme.
- iii. **Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly**
<https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio>
 Not applicable since this is a new scheme.
- iv. **Portfolio Turnover Rate – Not Applicable**
- v. **Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s):**
 Not applicable since this is a new scheme.

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

Std Obs 58

vi. Investments of AMC in the Scheme:

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9 of SEBI Master Circular on Mutual Funds, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme.

The AMC may invest in the scheme during the continuous offer period subject to the SEBI (MF) Regulations. 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.

Link to view the investment (if any): <https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>

Not applicable since this is a new scheme.

Part III- OTHER DETAILS**A. EXCHANGE TRADED FUND (ETF)**

ETFs are innovative products that provide exposure to an index or a basket of securities that trade on the exchange like a single stock. ETFs have a number of advantages over traditional open-ended index funds as they can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme. ETFs are an innovation to traditional mutual funds as ETFs provide investors a fund that closely tracks the performance of an index with the ability to buy/sell on an intra-day basis. Unlike listed close ended funds, which trade at substantial premiums or more frequently at discounts to NAV, ETFs are structured in a manner which allows to create new units and redeem outstanding units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges. The structure of ETFs is such that it protects long-term investors from inflows and outflows of short-term investor. This is because the fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.

Tracking Error of ETFs is likely to be low as compared to a normal index fund. Due to the Creation/Redemption of units through the in-kind mechanism the mutual fund can keep lesser funds in cash. Also, time lag between buying/selling units and the underlying securities is much lower.

Benefits of ETFs

- Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
- No separate form filling for buying / selling units. It is just a phone call to your broker or a click on the net.
- Ability to put limit orders.
- Minimum investment for an ETF is one unit.
- Protects long-term investors from the inflows and outflows of short-term investors.
- Helps in increasing liquidity of underlying cash market.

Risks of ETFs

- Absence of Prior Active Market: Although the units of ETFs are listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.
- Lack of Market Liquidity: Trading in units of ETFs on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or Market Regulator, trading in the ETF Units is inadvisable. In addition, trading in the units of ETFs is

subject to trading halts caused by extraordinary market volatility pursuant to 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of ETFs will continue to be met or will remain unchanged.

- c. Units of Exchange Traded Funds May Trade at Prices Other than NAV: Units of ETFs may trade above or below their NAV. The NAV of Units of ETFs may fluctuate with changes in the market value of a Scheme's holdings.

The trading prices of units of ETF will fluctuate in accordance with changes in their NAVs as well as market supply and demand. However, given that ETFs can be created/ redeemed in Creation Units, directly with the fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

Procedure for direct transaction with AMC for Creation/Redemption of the ETF units in Creation Unit Size:

- The Fund/AMC allows cash for Purchase of Units of the Scheme in Creation Unit Size by Large Investors/Market Makers.
- **Creation of Units in Cash**: Subscription of the ETF Units in Creation Unit Size will be made by payment of requisite Cash, as determined by the AMC equivalent to the cost incurred towards the purchase of pre-defined basket of securities that represent the Underlying Index, Cash Component and transaction handling charges, if any, only by means of payment instruction of RTGS/ NEFT or Funds Transfer Letter/Transfer Cheque of a bank where the Scheme has a collection account.
- The Creation Unit will be subject to transaction handling charges, if any incurred by the Fund/AMC. Such transaction handling charges shall be recoverable from the transacting Market Maker or Large Investor.
- The Cash Component for units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents.
- The investors are requested to note that the Units of the Scheme will be credited into the Investor's Depository Participant account only on receipt of Cash Component and transaction handling charges, if any. 'Creation Unit Size' is fixed number of units of the Scheme, which is exchanged for cash for purchasing basket of securities and a Cash Component, equal to the value of said predefined units of the Scheme.

Procedure for Redemption directly with the Mutual Fund in Creation Unit Size for Market Makers/Large Investors

- The requisite number of Units of the Scheme equivalent to the Creation Unit has to be transferred to the Fund's Depository Participant account and the Cash Component to be paid to the AMC/Custodian.
- The Fund shall allow cash Redemption of the Units of the Scheme in Creation Unit Size by Large Investors/Market Makers.
- Large investors can redeem Units of the Scheme for an amount greater than 25 crores on any Business Days. Market Makers can directly redeem units of the scheme in "Creation unit size" only on any business day.
- Such Investors shall make a Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting the Cash Component and transaction handling charges will be remitted to the Investor.
- Redemption proceeds will be sent to Market Makers/Large Investors within 3 working days of the date of redemption subject to confirmation with the depository records of the Scheme's DP account.

Note:

1. The Creation Unit Size may be changed by the AMC in order to equate it with marketable lots of the underlying securities or at their discretion and the notice of the same shall be published on AMC's website.
2. Transaction handling charges include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges and such other charges that the mutual fund may have to incur in the course of Cash subscription/redemption, Such transaction handling charges shall be recoverable from the transacting Investor.
3. The Cash Component for the ETF may change from time to time due to change in NAV.

B. COMPUTATION OF NAV

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:

$$\begin{aligned} & \text{Market or Fair Value of the scheme's Investments} \\ & + \text{Current Assets (including accrued income)} \\ & - \text{Current Liabilities and Provisions (including accrued expenses)} \end{aligned}$$

$$\text{NAV (Rs.) per Unit} = \frac{\text{No. of Units outstanding under the scheme}}{\text{No. of Units outstanding under the scheme}}$$

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

Illustration of computation of NAV:

Std obs 42

If the net assets of the Scheme are Rs.10,55,34,567.12 and units outstanding are 100,00,000, then the NAV per unit will be computed as follows:

$10,55,34,567.12 / 100,00,000 = \text{Rs. } 10.5534 \text{ p.u. (rounded off to four decimals)}$

In accordance with SEBI (MF) Regulations, while determining the price of the units, the mutual fund shall ensure that the repurchase price of the scheme is not lower than 97 per cent of the Net Asset Value.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

C. NEW FUND OFFER (NFO) 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.

D. 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)(b) of SEBI (MF) Regulations, the total expense ratio of the scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

In addition to total expense permissible within limits of Regulation 52 (6)(b) 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) Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps for cash market transactions. In terms of para 10.1.14 of SEBI Master Circular on Mutual Funds, any payment towards brokerage and transaction costs (including

GST, if any) incurred for the execution of trades, over and above 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.

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

The AMC has estimated the following recurring expenses, as detailed in table related to maximum permissible expense below. The expenses are estimated 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 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory Advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost ^	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 1.00%
Additional expenses under Regulations 52(6A)(c)**	Upto 0.05%

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.

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

^ over and above 12 bps for cash market transactions.

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.

Std Obs 43

In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds, the AMC / Mutual Fund shall annually set apart at least 1 basis points (i.e. 0.01%) 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.

- (b) In terms of para 10.3 of SEBI Master Circular on Mutual Funds, AMC may charge the following Fees and expenses as mentioned below:
- 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.

- (c) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.
- (d) **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.

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

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

Illustration of impact of expense ratio on schemes returns:

Do's 15

Std Obs 44

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.

Do's 18

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:

Particulars	Amount (Rs.)
Amount invested at the beginning of the year	10,000
Returns before expenses	1,500
Expenses other than Distribution expenses	150
Distribution expenses	-
Returns after expenses at the end of the year	1350
Returns (%) (post all applicable expenses)	13.5%

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.
- 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.

E. LOAD STRUCTURE

Std Obs 47

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.mutualfund.adityabirlacapital.com) or may call at 1-800-22-7000/1-800-270-7000 or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Exit Load	Nil. The units of the scheme shall be compulsorily traded in dematerialized form, and hence, there shall be no exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by the broker for transacting in units of the Scheme through secondary market.

Pursuant to para 10.3 of SEBI Master Circular on Mutual Funds, exit load charged, if any, by the AMC/Mutual Fund to the unitholders shall be credited to the Scheme immediately, net of GST, if any.

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

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

Any imposition or enhancement of Load in future as may be permitted under SEBI (MF) Regulations shall be applicable on prospective investments only and will be calculated on First in First Out (FIFO) basis. At the time of changing the Load Structure following measures would be undertaken to avoid complaints from investors about investment in the schemes without knowing the loads:

- I. The addendum detailing the changes would be attached to Scheme Information Document and Key Information Document. The addendum will be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Documents already in stock.
- II. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centres and distributors / brokers office.
- III. The introduction of the Exit Load alongwith the details would be stamped in the acknowledgement slip issued to the investors on submission of the application form and would also be disclosed in the statement of accounts issued after the introduction of such load.
- IV. Any other measure which the AMC/Mutual Fund may feel necessary.

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

F. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As per para 6.11.4.2 of SEBI Master Circular on Mutual Funds, the provisions with respect to minimum number of investors and maximum holding for single investor are not applicable to an exchange traded fund and accordingly, these provisions shall not be applicable to Aditya Birla Sun Life CRISIL Long Term Gilt ETF.

Section II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

Do's 11

In this Scheme Information Document, the words and expressions shall have the meaning specified in the following link, unless the context otherwise requires.

<https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>

Interpretation

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

B. RISK FACTORS

Std Obs 8

STANDARD RISK FACTORS – For Standard Risk Factors, kindly refer Statement of Additional Information

SCHEME SPECIFIC RISK FACTORS

Some of the scheme specific risk factors are included as below but are not limited to the following:

- **Liquidity Risk:** Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.
- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Maker/ Large Investor to arbitrage resulting into wider premium/ discount to NAV.
Active Market: Although the scheme is proposed to be listed on exchange, there can be no assurance that an active secondary market will be developed or maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. For an investor in less than creation unit size, exchange quotes may not be always available.
- **Redemption Risk:** Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only in case of direct transaction with AMC. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are to be listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Market Maker(s) to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote in the market.
- The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. Hence, the units of the scheme may trade above or below the NAV. However, given that the investors can transact with AMC directly beyond the creation unit size of the scheme there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.

- The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.
- The units of the Scheme will be compulsorily issued in dematerialised form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control. Further, Investors may note that buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/ broker, payment of brokerage, securities transactions tax and such other costs.

Risk Factors associated with investments in Fixed Income Securities:

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

Risk Factors associated with Listing of units:

- Listing of units of the scheme on stock exchange 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 listed on stock exchange, the investors wishing to redeem their units may do so through stock exchange at prevailing listed price on such Stock Exchange.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV.
- **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/, 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.

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 more risky 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.

Std Obs 10

Tracking Error & Tracking Difference:

Tracking Error Risk:

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible.

Tracking errors are inherent in ETFs and such errors may cause the scheme to generate returns which are not in line with the performance of the CRISIL Long Term Gilt Index or one or more securities covered by / included in the CRISIL Long Term Gilt Index and may arise from a variety of factors including but not limited to:

- Any delay in the purchase or sale of securities due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities, etc.
- The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the respective stock exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from the closing price considered in the Index.
- Aditya Birla Sun Life CRISIL Long Term Gilt ETF undertakes periodic reviews of the securities that are represented in the CRISIL Long Term Gilt Index and from time to time may exclude existing securities or include new ones. In such an event, the scheme will reallocate its portfolio to mirror the changes. However, there allocation process may not occur instantaneously and may not permit precise mirroring of the CRISIL Long Term Gilt Index during this period.

4. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
7. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference: The tracking difference i.e., the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

C. RISK MITIGATION STRATEGIES

Do's 16

Std Obs 9

Credit risk (Risk associated with repayment of investment): The Scheme will invest in sovereign securities as permitted under the Asset Allocation Pattern. These instruments are either sovereign rated or bear low credit risk. Thus, this risk is mitigated to some extent.

Concentration risk (Risk arising due to over exposure in few securities): Index and the portfolio of the scheme seek to be in compliance with the concentration norms laid out in SEBI Master Circular on Mutual Funds dated June 27, 2024 which ensures that the concentration risk is mitigated. Since sovereign securities have sovereign rating and sufficient liquidity, concentration risk is seldom.

Event risk (Price risk due to company or sector specific event): The Scheme will invest in gilt securities as permitted under the Asset Allocation Pattern. Gilt instruments have little credit migration risk.

Performance risk (Risk arising due to change in factors affecting the market): The Scheme will be passively managed and in accordance with the norms stipulated in SEBI Master Circular on Mutual Funds dated June 27, 2024, in case of unavailability of issuances forming part of the index.

Tracking Error Risk: The Risk Mitigation strategy revolves around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of securities in the Underlying Index as well as the incremental inflows into / redemptions from the Scheme.

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

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

II. INFORMATION ABOUT THE SCHEME:

A. WHERE WILL THE SCHEME INVEST?

Std Obs 29

Do's 5

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

1. Government Securities

2. **Treasury Bills (T-Bills)** are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
3. **Repos/reverse repos in Government Securities** as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price.
4. **Triparty Repo (TREPS)** – "Triparty repo" means a 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. TREPS facilitates borrowing and lending of funds, in Triparty Repo arrangement.
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 bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.

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 | • Zero Coupon Bonds |
| • Treasury Bills | • State Government Debt |
| • Dated Government Securities | • State Government Loans |
| • Coupon Bearing Bonds | • Coupon Bearing Bonds |
| • Floating Rate Bonds | |

B] Non-Government Debt

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

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

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

- 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 January 31, 2026 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	5.48-5.50
91 Day Treasury Bill	5.49-5.51
182 Day Treasury Bill	5.60-5.63
A1+ Commercial Paper 90 Days	7.74-7.76
5 Year Government of India Security	6.40-6.42
10 Year Government of India Security	6.69-6.71
1 Year Corporate AAA	7.09-7.11
3 Year Corporate AAA	7.17-7.20

Source: Refinitiv, CCIL, STCI, Internal

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.

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

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

Do's 21
& 22

Std Obs 19

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

- In accordance with the para 12.8 of SEBI Master Circular on Mutual Funds as amended from time to time, the scheme shall not invest more than:
 - a. 10% of its NAV in debt and money market securities rated AAA; or
 - b. 8% of its NAV in debt and money market securities rated AA; or
 - c. 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 and Triparty repo on Government securities or treasury bills.

Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV.

- 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 para 12.30 of SEBI Master Circular on Mutual Funds.
- The positioning of the Scheme in the PRC matrix shall be in the same cell as that of positioning of the index in the PRC matrix.
- 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

Std Obs
30

shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.

- 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.
 - The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual fund on account of the concerned Scheme, wherever investments are intended be of a long-term nature.
 - The duration of the portfolio of scheme shall replicate the duration of the underlying index within a maximum permissible deviation of +/- 10%.
 - The Scheme shall be considered to be replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
 - 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 in para 12.16 of SEBI Master Circular on Mutual Funds 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 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 per cent of the net assets
 - Provided that for the private equity fund or a pooled investment vehicle or a pooled investment fund acting as sponsor of mutual funds, the associate or group company shall also include,-
 - a. associate or group company of the manager of any pooled investment vehicle; or
 - b. investee companies in which the shareholding of ten percent or more is held by the schemes or funds managed by manager of the pooled investment vehicle; or
 - c. any investee company in which the pooled investment vehicle holds more than ten percent shareholding or where the directors of the pooled investment vehicle or corporate sponsor has representation on the board or right to nominate representatives on the board.

Considering the nature of the Scheme, the limit is upto 5% of the net asset of the scheme.

- The Mutual Fund shall not borrow except to meet temporary liquidity needs of the Mutual Fund for the purpose of repurchase / redemption of Units or payment of interest to the Unitholders in accordance with the provisions of SEBI Regulations as applicable from time to time.
- The entire Scheme's investments will be in transferable securities (whether in capital markets or money markets) or in privately placed debenture or securitised debt, or bank deposits (pending deployment in securities in line with the investment objectives of the scheme) or in money at call.
- Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the SEBI (MF) Regulations or as may be specified by SEBI from time to time.

Do's 13

- Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall not invest in a fund of funds scheme.
- The scheme shall not invest in Credit Default Swaps.
- The Scheme shall not invest in foreign securities.
- The Scheme shall not invest in Securitised Debt.
- The Scheme shall not engage in short selling.
- The Scheme shall not engage in Repo Transactions in Corporate Debt Securities
- The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.

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

Std Obs 59

Do's 37

C. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the Scheme, in terms of in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds.

- **Type of Scheme:** An open ended Debt Exchange Traded Fund tracking CRISIL Long Term Gilt Index. A relatively high interest rate risk and relatively low credit risk.
- **Investment objective:** The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL Long Term Gilt Index before expenses, subject to tracking errors.

Std Obs 2

Do's 8

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

Std Obs 5

- **Asset Allocation Pattern:**
Please refer to 'Part B- Where will the Scheme invest?' of this SID for details.
- **Terms of Issue: Listing/Redemption of Units:**
As mentioned in "Other Scheme Specific Disclosures" of this SID
- **Aggregate Fees and Expenses**
Please refer to Part III of this SID.
- **Any Safety Net or Guarantee provided:**
This Scheme does not provide any guaranteed or assured return to its Investors.
- **Potential Risk Class ('PRC') Matrix cell of the Scheme:**
In accordance with para 17.5.4 of SEBI Master Circular, any change in the positioning of the PRC Matrix cell of the Scheme into a PRC 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.
In accordance with Regulation 18(15A) and Regulation 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds, the asset management company shall ensure that no change in the fundamental attributes of the scheme, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless-
 - SEBI has reviewed and provided its comments on the proposal;
 - 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 to exit at the prevailing Net Asset Value without any exit load for a period of atleast 30 days.

Do's 29 &
43

D. INDEX METHODOLOGY

- **Features and Characteristics**

- The index seeks to capture the coupon and price returns of the underlying portfolio
- Index constituents valued on a daily basis using CRISIL Gilt Valuation
- Index weights rebalanced on the 1st business day of every month

• Key Characteristics

- The indices have been in existence over a decade witnessing multiple interest rate cycles and has stood the test of time
- The indices seek to capture the movement in a portfolio consisting of most liquid government securities by using appropriate market representation
- The indices constituents are valued on a daily basis. This lends the index a realistic approach by having the valuations close to market levels.

Methodology:

- The index will consist of government securities analysed during previous two months with security rebalancing on monthly basis. Each security is assigned a consistent liquidity score calculated basis:
 - Volumes traded (70%)
 - Days Traded (15%)
 - Number of Trades (15%)
- The index consists of 8 securities with residual maturities greater than 10 years.
- The index also considers a buffer rank of 11 for securities which were present in the index in the previous rebalance i.e., previous month but have a liquidity score lower than top 8 securities in the current month. Such securities would continue to be the part of the index till they breach the buffer rank of 11
- The security ranked 1 would definitely form a part of the index
- If a security is a part of top 8 securities but has been ignored due to buffers for 2 consecutive months, the same will be considered if it appears in top 8 for the 3rd month.
- Each security will be weighed based on amount outstanding.

Exclusions:

- Surrogate bonds (namely Food Corporation of India bonds, Oil bonds, Fertiliser bonds and UTI Special Bonds), Sovereign Green Bonds and Floating rate bonds kept out of the purview of the selection process since these are quasi government bonds.
- At reconstitution, an impact cost of 3 bps is incorporated to incoming and outgoing government securities

• Index constituents as on February 19, 2026:-

ISIN	Issue Name	Daily Weights	Annualized YTM	Modified Duration	MacD
IN0020220102	Central Government 7.41% Taxable 19-Dec-2036	12.52%	6.90%	7.37	7.62
IN0020230051	Central Government 7.3% Taxable 19-Jun-2053	15.55%	7.56%	11.53	11.96
IN0020240035	Central Government 7.34% Taxable 22-Apr-2064	19.27%	7.60%	12.31	12.77
IN0020240118	Central Government 7.09% Taxable 05-Aug-2054	11.43%	7.54%	11.85	12.29
IN0020240142	Central Government 7.09% Taxable 25-Nov-2074	13.54%	7.61%	12.84	13.32
IN0020250018	Central Government 6.9% Taxable 15-Apr-2065	12.84%	7.60%	12.44	12.90
IN0020250042	Central Government 6.68% Taxable 07-Jul-2040	10.30%	7.19%	8.97	9.29
IN0020250075	Central Government 7.24% Taxable 18-Aug-2055	3.99%	7.56%	11.94	12.39

E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS:

F. OTHER SCHEME SPECIFIC DISCLOSURES:

Std Obs 57

	Transfer of units will be subject to payment of applicable stamp duty by the Unitholder(s).
Dematerialization of units Std Obs 57- a, b,c	Units of the Scheme shall be available and compulsorily be issued/repurchased and traded in dematerialized form. Do's 35 An Investor intending to invest in the Scheme is required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP.
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.)	The minimum subscription (target) amount under the Scheme shall be Rs. 10,00,00,000/- (Rupees Ten Crore) 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.
Income Distribution cum capital withdrawal Policy	Not Applicable
Allotment (Detailed procedure) Std Obs 60	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. Subject to the SEBI (MF) Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete. 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 minimum application amount, 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. Allotment Confirmation / Consolidated Account Statement (CAS) Single Consolidated Account Statement (SCAS): AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 15th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month. 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 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their 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. Foreign Portfolio Investors (FPIs) registered with SEBI. 2. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) / Overseas Citizen of India (OCIs) residing abroad on repatriation basis or on non-repatriation basis; 3. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 4. Karta of Hindu Undivided Family (HUF); 5. Minors through parent / legal guardian; 6. Partnership Firms & Limited Liability Partnerships (LLPs); 7. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; 8. Banks & Financial Institutions; 9. Mutual Funds / Alternative Investment Funds registered with SEBI; 10. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 11. Public Trusts as and when permitted; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 15. Other schemes of Mutual Funds subject to the conditions and limits prescribed by SEBI Regulations; 16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 17. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations. Notes: • NRI and PIO residing abroad (NRIs) / OCI have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • Subject to provisions of SEBI (MF) Regulations, FEMA and other applicable regulations read with guidelines and notifications issued from time to time by SEBI and RBI, investments in the schemes can be made by various categories of persons as listed above including NRIs, FPIs etc. FATCA is a United States (US) Federal Law, aimed at prevention of tax evasion by US Citizens and Residents (US Persons) through use of offshore accounts. FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an

agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Further, SEBI vide its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 has informed that on July 9, 2015, the Government of India and US Government have signed an agreement to improve international tax compliance and to implement FATCA in India. The USA has enacted FATCA in 2010 to obtain information on accounts held by U.S. taxpayers in other countries. As per the aforesaid agreement, foreign financial institutions (FFIs) in India will be required to report tax information about U.S. account holders / taxpayers directly to the Indian Government which will, in turn, relay that information to the U.S. Internal Revenue Service (IRS).

Aditya Birla Sun Life AMC Limited (the AMC)/the Fund is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC/the Fund would be required, from time to time:

(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, investment 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. - 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. - 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.
Who cannot invest	It should be noted that the following entities cannot invest in the Scheme: - Any individual who a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI. However, there is no restriction on a foreign national from acquiring Indian securities provided such foreign national meets the residency tests as laid down by Foreign Exchange Management Act, 1999. - Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs.) - Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. "U.S. Person" under the U.S. Securities Act of 1933 and corporations or other entities organized under the laws of U.S. - Residents of Canada or any Canadian jurisdiction under the applicable securities laws. - The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. Subject to the Regulations, any application for subscription of Units may be accepted or rejected if found incomplete or due to unavailability of underlying securities, etc. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit Holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit Holders to accept such an application. The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.

How to Apply and other details	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 .
Std Obs 35	The application forms can also be submitted at the designated offices / ISCs of Aditya Birla Sun Life Mutual Fund as mentioned in this SID. 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. 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 Please refer to the SAI and Application form for the instructions.
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 will be listed and hence this clause is not applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Units of the Scheme held in electronic (demat) mode are transferable. The Mutual Fund at its sole discretion reserves the right to suspend sale and switching of Units in the Scheme temporarily or indefinitely when any of the following conditions exist subject to SEBI (MF) Regulations. However, the suspension of sale of Units either temporarily or indefinitely will be with the approval of the Trustee. 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. If so directed by SEBI. The AMC reserves the right in its sole discretion to withdraw the facility of Sale option of Units into the Scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.

Right to Redemptions Limit	a. Liquidity issues - When markets at large become illiquid affecting almost all securities rather than any issuer specific security. b. Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. c. Operational issues - When exceptional circumstances are caused by <i>force majeure</i>, unpredictable operational problems and technical failures (e.g. a black out). Under the aforesaid circumstances, ABSLAMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. For redemption requests placed during the restriction period the following provisions will be applicable: i. For redemption requests upto Rs. 2 lakh the above-mentioned restriction will not be applicable and ii. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. ABSLAMC / Trustee reserves the right to change / modify the provisions of right to limit Redemption / switch-out of units of the Scheme(s) pursuant to direction/ approval of SEBI.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	In accordance with para 3.6.2.3 and 8.4, 8.7 of SEBI Master Circular on Mutual Funds, and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption of units of the scheme, and the following NAVs shall be applied in each case: For Subscriptions/Purchases/Redemptions/Sales of units directly with Mutual Fund On an ongoing basis, the Scheme would be open for subscriptions/redemptions only for Market Makers in 'Creation Unit Size' and for large investors having execution value greater than Rs. 25 Cr on all Business Days. The Fund shall allow subscription /redemption in creation unit size by Market Makers and for large investors having execution value greater than Rs. 25 crores through Cash (through RTGS / Transfer / Cheque) The NAV shall be declared in accordance with the provisions as mentioned in this SID. For all direct transactions in units of ETFs by MMs or other eligible investors (only for large investors meeting threshold of Rs. 25 Cr.) with AMCs shall be at intra-day NAV. Further, pursuant to SEBI letter dated August 28, 2025, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till February 28, 2026: a. Schemes managed by Employee Provident Fund Organisation, India b. Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961 For transactions done on the stock exchange An investor can buy/sell Units on a continuous basis on the NSE on which the Units are to be listed during the trading hours on all trading days. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.
Minimum amount for purchase/redemption/ switches	<u>During New Fund Offer Period:</u> Minimum of Rs. 5,000/- and in multiples of Re. 10/- thereafter during the New Fund Offer period. <u>During Ongoing Offer period:</u>

	For Subscription / Redemption of units directly with Mutual Fund: - Subscription / Redemption facility directly with the Mutual Fund would be restricted to Market Makers and Large Investors. - Units of the Scheme may be subscribed to / redeemed by the market maker only in Creation Unit size & in multiples thereof. - Large investors shall place any order for redemption or subscription having execution value greater than Rs. 25 Cr. - Market Makers and Large Investors may subscribe to/redeem the units of the Scheme on any business day directly with the Mutual Fund at applicable intra-day NAV, value of which is equivalent to Creation Unit size through Cash (through RTGS / Transfer / Cheque) The Creation Unit size shall be 250,00 0 units and in multiples thereof. For Purchase / Sale of units through Stock Exchange All categories of Investors may purchase/sell the units of the scheme through Stock exchange on which the units of the scheme will be listed on any trading day in round lot of 1(one) Unit at the prevailing listed price. No switch-ins/switch-outs shall be allowed under the Scheme on an ongoing basis.
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.	At Applicable NAV, subject to prevailing exit load, if any. Exit opportunity for investors other than Market Makers and Large Investors Investors can directly approach the AMC for redemption of units of ETFs, for transaction of upto Rs. 25 Cr. without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at a discount of more than 1% to the end day NAV for 7 continuous trading days; or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days; or - Total bid size on the exchange(s) is less than half of the Creation Unit Size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. The mutual fund will track the aforesaid liquidity criteria on a continuous basis and in case if any of the above mentioned scenario arises, the same shall be displayed on website www.mutualfund.adityabirlacapital.com.
Accounts Statements Std obs 60	The depository participant with whom the unitholder has a depository account will send a statement of transactions in accordance with the byelaws of the depository which will contain the details of transaction of units. Allotment of units and dispatch of Allotment Advice to FPIs will be subject to RBI approval, if required. Units allotted under this scheme are transferable subject to the provisions of Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, as amended from time to time and other applicable provisions. 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. Note: The fund house may not furnish separate accounts statement to the unitholders since the statement of accounts furnished by depository participant will contain the details of transactions in these units.

	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during on registered email address or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st for those who have opted for physical copy, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.												
IDCW	Not Applicable. The Scheme currently does not offer any IDCW Option.												
Redemption	All investors including Market Makers, Large Investors and other investors can sell their units in the stock exchange(s) on which units of the Schemes are to be listed on all the trading days of the stock exchange. Mutual Fund will repurchase units from Market Makers on any business day provided the value of units offered for repurchase is not less than creation unit size. Mutual Fund will repurchase units from Large Investors on any business day provided the execution value is greater than Rs. 25 crore. <table><tr><th>Type of investor</th><th>Sale of units by Mutual Fund</th><th>Redemption of units by unit holders</th></tr><tr><td>Market Makers</td><td>Any business day in Creation Unit size directly through Mutual Fund</td><td>Any business day in Creation Unit size directly through Mutual Fund</td></tr><tr><td>Large Investors</td><td>Any business day for execution value greater than Rs. 25 Cr. directly through Mutual Fund</td><td>Any business day for execution value greater than Rs. 25 Cr. directly through Mutual Fund</td></tr><tr><td>Other investors</td><td>Only through stock exchange</td><td>Only through stock exchange</td></tr></table> Redemption or repurchase proceeds shall be transferred to the unitholders within three working days from the date of redemption or repurchase. However, in case of exceptional circumstances as provided by AMFI vide its letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. For further details, investors are requested to refer to Statement of Additional Information (SAI). A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.	Type of investor	Sale of units by Mutual Fund	Redemption of units by unit holders	Market Makers	Any business day in Creation Unit size directly through Mutual Fund	Any business day in Creation Unit size directly through Mutual Fund	Large Investors	Any business day for execution value greater than Rs. 25 Cr. directly through Mutual Fund	Any business day for execution value greater than Rs. 25 Cr. directly through Mutual Fund	Other investors	Only through stock exchange	Only through stock exchange
Type of investor	Sale of units by Mutual Fund	Redemption of units by unit holders											
Market Makers	Any business day in Creation Unit size directly through Mutual Fund	Any business day in Creation Unit size directly through Mutual Fund											
Large Investors	Any business day for execution value greater than Rs. 25 Cr. directly through Mutual Fund	Any business day for execution value greater than Rs. 25 Cr. directly through Mutual Fund											
Other investors	Only through stock exchange	Only through stock exchange											

	AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e, RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. AMC/Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout. Exit opportunity for investors other than Market Makers and Large Investors Investors can directly approach the AMC for redemption of units of ETFs, for transaction of upto Rs. 25 Cr. without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at a discount of more than 1% to the end day NAV for 7 continuous trading days; or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days; or - Total bid size on the exchange(s) is less than half of the Creation Unit Size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. The mutual fund will track the aforesaid liquidity criteria on a continuous basis and in case if any of the above mentioned scenario arises, the same shall be displayed on website www.mutualfund.adityabirlacapital.com.
Bank Mandate Std Obs 61	Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI (MF) Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number. Applications without these details are liable to be rejected.
Delay in payment of redemption / repurchase proceeds	The AMC 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).
Unclaimed Redemption Amount Std Obs 52	The unclaimed redemption amount may be deployed by the Mutual Fund in call money market or money market instruments or a separate plan of only Overnight scheme/Liquid scheme/ Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per para 17.5 of SEBI Master Circular on Mutual Funds. No exit load shall be charged on these plans and Total Expense Ratio (TER) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. The investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. Please refer to SAI for further details.

Disclosure w.r.t investment by minors Std Obs 37	- 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. In accordance with para 17.6 of SEBI Master Circular on Mutual Funds, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. 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. Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. - 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 account details including cancelled original cheque leaf of the new account (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.
Minimum balance to be maintained and consequences of non-maintenance	There is no minimum balance requirement. Std Obs 36

III. OTHER DETAILS

A. PERIODIC DISCLOSURES SUCH AS HALF YEARLY DISCLOSURES, HALF YEARLY RESULTS, ANNUAL REPORT

Portfolio Disclosures

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

<https://mutualfund.adityabirlacapital.com/forms-and-downloads/portfolio>

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 will publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.

<https://mutualfund.adityabirlacapital.com/financials>

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).

<https://mutualfund.adityabirlacapital.com/financials>

Scheme Summary Document

Std Obs 38

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>

Risk-o-meter

Do's 9

Std Obs 38

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>

Potential Risk Class (PRC) Matrix

Do's 10

Pursuant to Clause 17.5 of SEBI Master Circular, the AMC shall disclose PRC Matrix for the scheme on front page of initial offering application form, Scheme Information Document (SID), Key Information Memorandum (KIM), Common Application Form and Scheme Advertisements.

Tracking Error and Tracking Difference

Std Obs 39

Tracking Error:

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference

The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the

website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

Debt Index Replication Factor

Debt Index Replication Factor

The Scheme will disclose the Debt Index Replication Factor (DIRF) of the underlying index by the scheme's portfolio along with tracking error and tracking difference on monthly basis. DIRF will also be disclosed along with portfolio disclosure of the Scheme.

B. TRANSPARENCY/NAV DISCLOSURE

Std Obs 41

The AMC will calculate and disclose the first NAV 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 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.

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.

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.

NAV shall also be communicated to stock exchanges where the units of the Scheme will be listed. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE, BSE or other source) and will be updated during the market hours on its website www.mutualfund.adityabirlacapital.com. However, disclosure of Indicative NAV will be subject to availability of relevant services like receipt of index value, technological feasibility and other input requirements with respect to uploading of Indicative NAV on AMC's website. Intra-day Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Authorized Participants / Large Investors. The iNAV shall be disclosed on a continuous basis on the Stock Exchange(s) where the units are to be listed at least four times a day i.e., opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures.

In terms of SEBI regulation, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.

The portfolio of the scheme (along with ISIN) shall also be disclosed on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.

C. Transaction charges and stamp duty-

No transaction charge shall be deducted from the subscription amount for transactions / applications received through the distributors.

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by the Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of

Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on allotment of Mutual Fund units including units allotted in demat mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted on subscriptions to the unitholders would be reduced to that extent.

D. Associate Transactions- Please refer to Statement of Additional Information (SAI)

E. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Tax	Resident Investors (Individual/HUF/Domestic Company) and Non-resident Investors (Non-corporates and foreign companies)	Mutual Fund
<u>Tax on IDCW</u>	10% [@] /20% (Note 1)	Nil (Note 1)
<u>Capital Gains:</u> <u>Long Term-</u>	Considered as short-term capital gain irrespective of the holding period	Nil
<u>Short Term-</u>	[#] Taxable at normal rates of tax applicable to the assessee	Nil

Note:

1. IDCW distribution tax is abolished w.e.f. 1st April 2020. Accordingly, IDCW will be taxed in the hands of investors. Section 194K is introduced to deduct tax on IDCW.

[@]Tax is not deductible if cumulative IDCW income in respect of units of a mutual fund is below Rs. 10000/- in a financial year

2. The Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. WHT on IDCW paid to non-resident non-corporate investors (namely individual, HUF, AOP, BOI, artificial judicial person etc.)
3. Withholding taxes under section 195 is applicable on capital gains arising to a non-resident.
4. [#] In case of Individual/HUF – taxable at 30% assuming the assessee falls under highest tax bracket

[#] In case of Domestic Company- taxable at 30% or 25% or 22% depending upon the turnover of FY 2022-23 and lower tax rate option opted by the assessee under section 115BAA or 115BAB

5. [^]Surcharge rates are as under:

- **In case of Resident Corporate Assesses (Domestic companies):**

Sr no.	Particulars	Applicable Surcharge rate (For Resident Corporates)
1.	Total income between Rs. 1 crore to Rs. 10 crores	7%
2.	Total income above Rs. 10 crores	12%
3.	Corporates opting for lower tax rates of 22% (115BAA) or 15% (115BAB)	10%

= **In case of Foreign Companies:**

Sr no.	Particulars	Applicable Surcharge rate (For Foreign companies)
1.	Total income between Rs. 1 crore to Rs. 10 crores	2%
2.	Total income above Rs. 10 crores	5%

-In case of Non- Corporate Assesses (Individuals / HUF) (Resident and Non-Resident):

Sr. no	Particulars	Applicable Surcharge rate (For Individual / HUF)			
		Old Tax Regime		New Tax Regime	
		Income other than Equity capital gains	Equity capital gains income	Income other than Equity capital gains	Equity capital gains income
1.	Total income up to Rs. 50 lakhs	Nil	Nil	Nil	Nil
2.	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%	10%	10%	10%
3.	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%	15%	15%	15%
4.	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%	15%	25%	15%
5.	Income exceeds Rs. 5 crores	37%	15%	25%	15%

Sr no.	Particulars	Applicable Surcharge rate (For Co-operative Society/ Local Authority)
1.	Total income between Rs. 1 crore to Rs. 10 crores	7%
2.	Total income above Rs. 10 crores	12%

3.	Co-operative Society opting for lower tax rates under section 115BAD or 115BAE	10%
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6. The Health and Education Cess is 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.

F. Rights of Unitholders- Please refer to SAI for details.

G. List of official points of acceptance: AMC has appointed Computer Age Management Services Limited (CAMS) located at Rayala Towers, 158, Anna Salai, Chennai – 600 002 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. For details on Branch officer of Aditya Birla Sun Life Mutual Fund and CAMS Centre, please visit:
<https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>

H. 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

Std Obs 48

The details of such penalties, pending litigations 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 can be accessed at the following link:

<https://mutualfund.adityabirlacapital.com/forms-and-downloads/disclosures>

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 23, 2026. The Trustees have ensured that Aditya Birla Sun Life CRISIL Long Term Gilt ETF approved by them is a new product offered by Aditya Birla Sun Life Mutual Fund and is not a minor modification of any existing scheme/fund/product.
- (c) Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

Do's 6

Std Obs 63

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

Sd/-

PLACE: MUMBAI

DATE: February 24, 2026

**Parth Makwana
Compliance Officer**