

SCHEME SUMMARY DOCUMENT		
1	Fund Name	ADITYA BIRLA SUN LIFE CREDIT RISK FUND
2	Option Names (Regular & Direct)	Growth IDCW IDCW Reinvest Bonus
3	Fund Type	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.
4	Riskometer (At the time of Launch)	High
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Debt Scheme - Credit Risk Fund
7	Potential Risk Class (as on date)	C-III
8	Objective of the scheme	The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the Schemes' objectives will be achieved.
9	Stated Asset Allocation	Under normal circumstances, the asset allocation of the Scheme will be as follows: Corporate Debt securities* excluding Government securities and State Development Loans - Low-Medium - 70-100% Money Market Instruments - Low - 0-20% Units issued by REITs & InvITs - Medium to High - 0-10% 65% of total assets shall be invested in AA (excludes Corporate bonds rated AA+ and higher) and below rated corporate bonds. *For the purpose of this Scheme, Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.
10	Face Value	10,0000
11	NFO Open Date	30-Mar-2015
12	NFO Close date	13-Apr-2015
13	Allotment Date	17-Apr-15
14	Reopen Date	18-Apr-15
15	Maturity Date (For closed-end funds)	NA
16	Benchmark (Tier 1)	NIFTY Credit Risk Bond Index C-III
17	Benchmark (Tier 2)	NA
18	Fund Manager I - Name	Ms. Sunaina Da Cunha
	Fund Manager II - Name	Mr. Mohit Sharma
	Fund Manager III - Name	Mr. Dhaval Joshi
19	Fund Manager I - Type (Primary/Comanage/Description)	Comanage
	Fund Manager II - Type (Primary/Comanage/Description)	Comanage
	Fund Manager III - Type (Primary/Comanage/Description)	Comanage
20	Fund Manager I - From Date	April 17, 2015
	Fund Manager II - From Date	August 06, 2020.
	Fund Manager III - From Date	November 21, 2022.
21	Annual Expense (Stated maximum)	
	Regular	1.57%
	Direct	0.68%
22	Exit Load (if applicable)	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 1 year from the date of allotment - 3.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 2 year but on or before 3 years from the date of allotment - 1.00% of applicable NAV. For redemption / switch-out of units after 3 years - Nil.
23	Custodian	Citibank NA
24	Auditor	M/s Deloitte Haskins & Sells LLP
25	Registrar	Computer Age Management Services Limited
26	RTA Code (To be phased out)	NA
27	Listing Details	BSE Ltd.
28	ISINs	
	Aditya Birla Sun Life Credit Risk Fund - Regular Plan - Growth	INF209KA1K47
	Aditya Birla Sun Life Credit Risk Fund - Regular Plan - Bonus	INF209KA1K70
	Aditya Birla Sun Life Credit Risk Fund - Direct - IDCW	INF209KA1K96
	Aditya Birla Sun Life Credit Risk Fund - Regular - IDCW	INF209KA1K54
	Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	INF209KA1K88
	Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Bonus	INF209KA1L12
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1-Regular Plan- Growth	INF209KB1P65
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Regular Plan - Bonus	INF209KB1P32
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1-Direct - IDCW	INF209KB1P16
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1-Regular - IDCW	INF209KB1P40
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Growth	INF209KB1P24
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Bonus	INF209KB1P08
29	AMFI Codes (To be phased out)	
	Aditya Birla Sun Life Credit Risk Fund - Regular Plan - Growth	134383
	Aditya Birla Sun Life Credit Risk Fund - Regular Plan - Bonus	134384
	Aditya Birla Sun Life Credit Risk Fund - Direct - IDCW	134385
	Aditya Birla Sun Life Credit Risk Fund - Regular - IDCW	134386
	Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	134387
	Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Bonus	134388
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1-Regular Plan- Growth	147798
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Regular Plan - Bonus	147799
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1-Direct - IDCW	147800
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1-Regular - IDCW	147801
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Growth	147802
	Aditya Birla Sun Life Credit Risk Fund- Segregated Portfolio 1- Direct Plan- Bonus	147803
30	SEBI Codes	ABSL/O/D/CRF/14/10/0048
Investment Amount Details:		
31	Minimum Application Amount	100
32	Minimum Application Amount in multiples of Rs.	1
33	Minimum Additional Amount	100
34	Minimum Additional Amount in multiples of Rs.	1
35	Minimum Redemption Amount in Rs.	1
36	Minimum Redemption Amount in Units	0.001
37	Minimum Balance Amount (if applicable)	1
38	Minimum Balance Amount in units (if applicable)	0.001
39	Max Investment Amount	NA
40	Minimum Switch Amount (if applicable)	100
41	Minimum Switch units	0.001
42	Switch Multiple Amount (if applicable)	0.01
43	Switch Multiple Units (if applicable)	NA
44	Max Switch Amount	NA
45	Max Switch Units (if applicable)	NA
46	Swing Pricing (if applicable)	No
47	Segregated Portfolio (if applicable)	YES
SIP Details*		
48	Frequency	OM,OW,FM,SM
49	Minimum amount	100
50	In multiple of	1
51	Minimum Instalments	6
52	Dates	Monthly(1 to28) / Weekly(Monday to Friday)
53	Maximum Amount (if any)	NA
STP Details*		
54	Frequency	Q,OM,OW,DZ
55	Minimum amount	(OM/OW-Rs.500x12, Rs.1000x6) - (OQ-Rs.Rs.1000x4) - (DZ/BZ-Rs.500x20)
56	In multiple of	NA
57	Minimum Instalments	(OM/OW-Rs.500x12, Rs.1000x6) - (OQ-Rs.Rs.1000x4) - (DZ/BZ-Rs.500x20)
58	Dates	01.07.10,14,20,21,28
59	Maximum Amount (if any)	NA
SWP Details*		
60	Frequency	Q,OM,OW,DZ
61	Minimum amount	(OM/OW/BZ - Rs.500x6) - (OQ - Rs.500x4) (H - Rs.500x4) (Y - Rs.500x2)
62	In multiple of	NA
63	Minimum Instalments	(OM/OW/BZ - Rs.500x6) - (OQ - Rs.500x4) (H - Rs.500x4) (Y - Rs.500x2)
64	Dates	01.07.10,14,20,21,28
65	Maximum Amount (if any)	NA
	*OM	Once a Month
	OW	Once in a Week
	FM	Four in a Month
	SM	Specific dates in a Month
	Q	Quarterly
	DZ	Daily (ZIP)
	BZ	Daily Business days