

## KEY INVESTOR INFORMATION DOCUMENT

This following document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you to understand the nature and the risk of this fund. You are advised to read it so you can make an informed decision about whether to invest.

# India Quality Advantage Fund

B Share ISIN IE00BJ8RGQ37

A sub-fund of ABSL Umbrella UCITS Fund plc, the "Company"

Investment Manager: Aditya Birla Sun life Asset Management Company Pte. Ltd (visit us at our website: <https://www.abslamcsg.com/>)

Manager: KBA Consulting Management Limited, the "Manager"

## Objectives and Investment Policy

The investment objective of the Fund is to generate superior risk-adjusted returns. There can be no assurance that the Fund will achieve its investment objective. The Fund is actively managed. This means that the Investment Manager has discretion over the composition of the Fund's portfolio subject to its stated investment objective and policies.

The Fund's performance is measured against the MSCI India Small cap index, which is the Fund's benchmark.

The discretion of the Investment Manager over the composition of the Fund's portfolio is not constrained by reference to any benchmark index. Additionally, there is no requirement for target investments to form any part of the Fund's benchmark.

The Fund will seek to achieve its investment objective through a portfolio with a target allocation of 100% equity which aims at being as diversified across various industries as the

benchmark index, MSCI India Small Cap Index.

The Fund shall practice a concentrated, high-conviction portfolio strategy, buy and hold approach to investing. Based upon the view of the Investment Manager on growth prospects of each such company and the consequent target price, the Investment Manager will allocate the weight in the Fund's portfolio for each such stock. The stock selection strategy will be benchmarked against the MSCI India Small Cap Index.

Any income arising from the fund will be reinvested.

Investors may redeem the shares on any business day, however the redemption proceeds may be subject to exit charges as mentioned in the charges section.

For further details on Investment Objective, Strategy and Policy, please refer to the Supplement of the Company's Prospectus in respect of the Fund.

## Risk and Reward Profile

◆ Lower risk			Higher risk ◆			
◆ Typically lower rewards			Typically higher rewards ◆			
1	2	3	4	5	6	7

The risk and reward indicator is calculated on the basis of the share class volatility (the movement in its value) over the prior 5 year period.

As this share class has not been in existence for 5 years, simulated performance data has been used.

The risk and reward indicator:

- is based on historical data and may not be a reliable indication for the future;

- is not guaranteed and may change over time.

The fund is in category 6 primarily for the following reasons:

- Indian equity and equity-related securities by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors.
- In respect of investments in Indian equity and equity-related instruments, there may be risks associated with trading volumes, settlement periods and transfer procedures that may restrict liquidity of investments in equity and equity-related securities.

- Even though the constituent stocks of most indices in Indian capital markets are typically liquid, liquidity differs across stocks. Due to the diversity in liquidity of such securities, trades entered into by the Fund may not get implemented instantly.

- The Fund is not a guaranteed or assured return fund.

The value of your investment in the Fund may go up or down depending on the various factors and forces affecting capital markets and money markets in India.

- Currency Risk: The movements in the rate of exchange between the base currency of the Fund and their home currency will affect the value of their shareholding when measured in their home currency.
- Country Risk: The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and geo-political conditions in a foreign country, which might adversely affect foreign investors' financial interests.
- Investment in the lowest category risk does not mean 'risk free'.
- For further details on Risk and Reward profile, please refer to the Risk Factors section in the Prospectus and Supplement of the Fund.

## Charges

Charges are used to pay the costs of running this Share Class, including the costs of marketing and distribution. These charges reduce the potential growth of the investment.

One-off charges taken before or after you invest	
<b>Entry charge</b>	Max 3.00%
<b>Exit charge</b>	** Max 3.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out respectively.	
Charges taken from the fund over a year	
<b>Ongoing charge</b>	2.75%
Charges taken from the fund under certain specific conditions	
<b>Performance fee</b>	N/A

- The ongoing charges figure is a fixed-all inclusive charge of the maximum amount that can be charged, above which cap the Investment Manager will absorb any costs.
- The entry and exit charges are the maximum charges and the investors may pay less.
- The fees and charges mentioned in this section exclude portfolio transaction costs.
- For further details on Charges refer to the Prospectus and Supplement of the Fund.

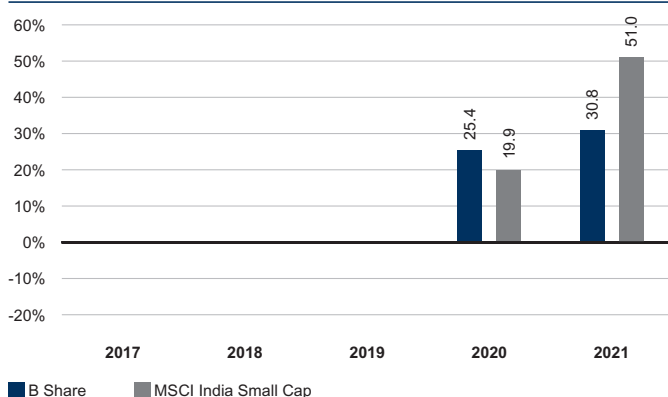
\*\* The exit load would be charged in the below slabs:

Charge 3% for investors exiting within 1 year of investment

Charge 2% for investors exiting within 2 years of investment

Charge 1% for investors exiting within 3 years of investment

## Past Performance



- Past performance is not a reliable guide or an indicator for future performance.
- The value of the Fund is calculated in US Dollars.
- The performance figures are calculated in US Dollars.
- The past performance calculation takes account of all charges and costs except entry and exit charges.
- The Fund's benchmark changed from MSCI India Index to MSCI India Small Cap Index effective 17 June 2020. The benchmark performance shown for 2020 is based solely on the performance of MSCI India Small Cap Index. For periods prior to 2020, the benchmark performance shown is solely that of MSCI India Index.
- Fund follows an active strategy and it does not passively follow constituent movements of benchmark.

## Practical Information

Depository: RBC Investor Services Bank S.A., Dublin Branch

• Aditya Birla Sun life Asset Management Company Pte Ltd, is registered with Monetary Authority of Singapore (MAS) as an Investment Manager and also registered with Securities Exchange Board of India (SEBI) as a Foreign Portfolio Investor (FPI).

The Fund is a sub-fund of ABSL Umbrella UCITS Fund plc, an umbrella fund with segregated liability between sub-funds.

• To Place Transaction Orders: You can place orders to buy, switch or redeem shares of this fund by contacting your adviser or distributor, or your national representative.

• This Key Investor Information Document may not contain all the information you need. Below are contacts for obtaining further information:

- Asia Pacific - Singapore +65 65362721 - Middle East - UAE - +9714 358 6640

• This document describes only one share class; other share classes are available. Further information about the Fund, including its Prospectus and Annual reports may be obtained from above mentioned contact details.

Tax legislation in the Company's home state (Ireland) may have an impact on your personal tax position. Consult your financial or professional adviser for more information on taxation.

The Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Company.

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.

Further information including the prospectus, annual and semi-annual reports (when available) and the other sub-funds of the ABSL Umbrella UCITS Fund Plc may be obtained free of charge from the Investment Manager. The share price is available at [www.bloomberg.com](http://www.bloomberg.com).

Details of the up-to-date remuneration policy in respect of KBA consulting Management Ltd including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are available at <https://www.kbassociates.ie/> and a paper copy will be made available free of charge upon request.

This Key Investor Information is accurate as at 17 February 2022.