

# EMPOWER

Monthly Factsheet | December 2024

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## Aditya Birla Sun Life Conglomerate Fund

### Aditya Birla Sun Life Mutual Fund



### ADITYA BIRLA CAPITAL

### MUTUAL FUNDS

Scheme:	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer (BSE Select Business Groups Index)
<b>Aditya Birla Sun Life Conglomerate Fund</b> (An open ended diversified equity scheme following conglomerate theme)	<ul style="list-style-type: none"> <li>Long term Capital Appreciation</li> <li>Investment in equity and equity related instruments of companies that follow Conglomerate theme.</li> </ul> <p>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</p>	<p>The risk of the benchmark is very high.</p>	<p>The risk of the benchmark is very high.</p>

The sector(s)/stock(s)/issuer(s) mentioned in this creative do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). The fund may pick and choose from the universe of 169 companies and may have lesser number of stocks in the portfolio.

The mention of any company or group names in this document/advertisement is for illustrative purposes. It does not imply any endorsement, partnership, or affiliation with the named companies or groups. The companies listed are not responsible for the performance of the mutual fund scheme(s) of Aditya Birla Sun Life Mutual Fund ("ABSLMF"), and ABSLMF / Aditya Birla Sun Life AMC Ltd does not endorse or guarantee the performance of these companies or their products. Investors are advised to consider their investment objectives and consult with a financial advisor before making any investment decisions.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

(Data as on 30<sup>TH</sup> November 2024)





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\*Fresh subscriptions / switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

Micro SIP available @ ₹ 100 per month

# FOREWORD

DECEMBER 2024



**Vikas Mathur**

Head - Institutional Sales  
Aditya Birla Sun Life AMC Limited

Election results around the world don't seem to be following the trajectory predicted by political analysts. One of the most important events - the US Presidential election is behind us. Contrary to predictions, Donald Trump's re-election as President of the United States has stirred both optimism and apprehension in global financial markets. His administration's policy agenda is focused on tax cuts, trade protectionism, deregulation, and stricter immigration policies. Though it is early to assess the implications for the economy and equity markets, but the world eagerly awaits 20th January, the day he officially begins his second term.

Assembly elections in key states of India also exhibited political dynamism. State election results for Haryana and Maharashtra surprised most. The BJP-led Mahayuti alliance's victory in Maharashtra with a decisive mandate, securing over 200 seats in the 288-member assembly and BJP on its own crossing the majority mark in Haryana, retaining power for the third consecutive term, signals consistency in economic policies and political stability. Both these outcomes were welcomed by the markets.

Mr. Sanjay Malhotra took charge as the 26th Governor of the Reserve Bank of India (RBI). In his first public interaction as the central bank's new head, he promised to focus on restoring trust, promoting growth, and ensuring policy stability.

The RBI, in its recently concluded monetary policy meeting, reduced the cash reserve ratio (CRR) by 50 basis points to inject liquidity into the banking system but kept the benchmark repo rate unchanged at 6.5 per cent to combat inflation. RBI also lowered its projection for GDP growth in FY25 from 7.2 per cent to 6.6 per cent. India's retail inflation moderated in November to 5.48% compared to 6.21% in October, led by lower vegetable prices.

For Q3, we expect growth to be closer to 6.25%- 6.50% against the RBI's expectation of 6.90%. Growth is mean reverting to the pre-Covid rate of 5.75%. We see 75-100 bps easing in this cycle. Local conditions pave the way for easing monetary conditions, but external stability might push rate cut to April 2025 instead of Feb 2025 given the uncertainty associated with Trump policies.

For Fixed Income, we remain constructive on duration. Investors with more than 1 year of investment horizon can add duration to their portfolios through corporate bond fund and investors at the short-end of the curve having over 1 month duration can look to switch to one bracket (Money Manager, Low Duration and Floater funds) higher, given the kink available in the curve from 3 months to 1 year.

For equity investors, we advise customers for a disciplined investment approach through SIP/STPs and asset allocation with large cap bias. For long-term wealth creation, patience and realistic expectations would help through such times in equity markets.

To cater to the needs of our customers in a dynamic market environment, we endeavour to build innovative Active, Passive and Alternate investment solutions.

In Debt Passive space, we launched the industry first Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund, which invests in CP (Commercial Papers), CD (Certificates of Deposits) & Bonds of AAA-rated issuers from the financial services sector. It is a perpetual index fund which starts with 6 months maturity profile and rolls down to 3 months, resetting to 6 months after every roll-down period. Our endeavour is to provide investors with various investment avenues that optimally leverage the current market conditions, making their money work.

In the new year we aim to come up with another industry first proposition in the perpetual index fund category capturing another spot in the yield curve, offering both term premia and superior portfolio quality.

To further enhance our passive offerings, we recently opened the Aditya Birla Sun Life BSE India Infrastructure Index Fund and the Aditya Birla Sun Life Nifty India Defence Index Fund.

In the actively managed equity fund space, post the success of the Aditya Birla Sun Life Quant Fund, we curated another offering for our customers - The Aditya Birla Sun Life Conglomerate Fund, a fund that invests in the top conglomerates of India. The fund covers prominent business groups across 22 sectors, representing 169 companies, and aims to capitalize on their resilience and growth potential.

The diverse needs of customers and the growing wealth effect in India makes it pertinent for asset managers to adapt to these and curate solutions that address the different wealth creation opportunities that investors are seeking. Our 'Customer First' approach helps us innovate and pre-empt customer needs and be present across these asset classes and provide the relevant solutions.

As we step into 2025, I extend my heartiest wishes to you and your entire family. May the upcoming year navigate you towards health and wealth consciousness, leading to what we all want to eventually attain - peace of mind.

Please refer to page 196-205 for product labelling

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**



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# EQUITY OUTLOOK

DECEMBER 2024



**Dhaval Shah**

Senior Analyst & Fund Manager  
Aditya Birla Sun Life AMC Limited

Indian equity markets continued to retrace from its peak since end September as both macro and micro economic variables took peddle of the acceleration foot. Real GDP growth which was above 8% for each of the 4 quarters in FY24, has decelerated to 6.7% in Q1FY25 and 5.4% in Q2FY25 (est 6.5%). This slowdown is led by weak investment growth and muted government spending in the wake of elections even as consumption has held well. We access growth to improve from here on but would still be 50 bps below street expectations of 7% yoy growth for FY25. Recently released high frequency indicators also reflect a mixed trend with CV sales subdued in Nov 2024 and contraction in air cargo traffic for the 4th consecutive month. At the same time, toll collections continue to be robust, PV sales growth is on an improving trend, PMIs are resilient and water reservoir levels are healthy. RBI has maintained policy rates at 6.5% with neutral stance and opted for CRR cut of 50 bps to ease system liquidity. Commentary from the regulator indicates that they are more worried on lingering inflation rather than growth at the moment and would be data dependent for further rate cuts possibly pushing out expectations of a cut by couple of months.

Recent quarterly earnings also depicted the visible slowdown in economic activity. Aggregate sales growth of private sector (non-government and non-financial companies) grew at 5.4% yoy (6.9% in previous quarter) and operating profit growth was also muted at 3.5% yoy. We expect street earnings growth would moderate to mid-single digit in FY25 and low double digit in FY26. Corporate commentary on festive demand is mixed with optimism on pick in rural demand due to good monsoon, high reservoir levels and increasing purchasing power whereas urban demand is marred by high inflation particularly in the mass end of the markets. Investment oriented companies are expecting pick up in ordering activity and improved execution in H2 which should bode well for the economy. India has always been a “two step forward, one step back” kind of growth economy and hence investors should not be too perturbed with the current slowdown.

Valuations of the broader market continue to be higher than long term averages. While valuations of top 100 corporates are marginally higher than historical averages, small, mid and micro caps are quoting at marked higher multiples. Investor would be well advised to follow a disciplined asset allocation on the overall portfolio and prefer large caps via small and mid-caps in terms of equity allocation over the next few quarters.

Thank you.

Issuer(s) / Stock(s) / Sector(s) mentioned above are for the purpose of disclosure of the portfolio of the Scheme(s) and should not be construed as recommendation. The fund manager(s) may or may not choose to hold the same, from time to time.

## Our Recommendations

Market Cap Specific	Hybrid Solutions	Thematic & Sectoral Solutions	Diversified across Market Cap
Aditya Birla Sun Life Frontline Equity Fund	Aditya Birla Sun Life Balanced Advantage Fund	Aditya Birla Sun Life India GenNext Fund	Aditya Birla Sun Life Multi-Cap Fund
Aditya Birla Sun Life Mid Cap Fund	Aditya Birla Sun Life Multi Asset Allocation Fund	Aditya Birla Sun Life Digital India Fund	Aditya Birla Sun Life Flexi Cap Fund
Aditya Birla Sun Life Small Cap Fund			

None of the aforesaid recommendations are based on any assumptions. These are purely for reference and the investor are requested to consult their financial advisors before investing.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**



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# DEBT OUTLOOK

DECEMBER 2024



**Mohit Sharma**  
Senior Fund Manager  
Aditya Birla Sun Life AMC Limited

## Global Macro

Global growth is solid, but slowing a bit, as we enter 5th year after the pandemic lows. There are divergences in the growth rates in various parts of the world. US is growing well led by a healthy consumption and solid job market. However, growth is a worry in Europe and China as domestic demand remains weak.

Inflation, globally, has been coming down for last couple of years and still stabilizing. Next year, we expect additional progress to be made on lowering inflation. On the policy front, central banks have begun cutting rates while fiscal policies remain unusually loose for current levels of growth and employment.

In 2025, the policies of the new US administration are expected to play a key role in shaping the macro. The key policy changes expected are Tariffs, Tax cuts, regulatory easing and immigration. Trump is also a big proponent of lower energy prices so crude prices should remain benign. On an aggregate, the balance of risks suggest that thrust of policy measures will be positive for US growth but may have negative impact on world growth. It may also turn out to be inflationary, but it would depend on the quantum of tariffs, and the response from the trade partners. As a result, various central banks and governments are expected to have divergent reactions. US may see slowdown in the rate cuts. Europe and China may see continued monetary easing and some additional fiscal measures to absorb the shock from the Trump policies.

## Indian Macro

India GDP data for 2QFY25 came at 5.4%, which was much below market expectations of 6.5%. Consumption data continues to remain lackluster at 5.7%; whereas investments, which has been doing well, also slowed down to 5.4%. Government capex is running very slow vis-à-vis the target. It is one of the contributors to the slowdown in investments, we expect government capex to pick up from here. On the GVA front, Industry growth deteriorated to 3.6%. High frequency indicators like GST collection, 2-wheeler sales, PMIs etc. which showed weakness in July-Sep quarter are showing signs of improvement in Oct-Nov data. Other indicators like Credit growth, PV sales, power generation etc. continue to show weakness. Overall, datapoints suggest some uptick from 2nd quarter but there is still slack in the economy. We expect FY25 GDP growth to be about 6.3%.

Oct Headline CPI surprised with a 6.21% print, due to a big uptick in food prices. Core inflation remained benign at 3.67%, 11th consecutive month of below 4% number. CPI prints should come down as winter crop arrivals would lead to a cooling off in vegetable prices. We expect CPI to average around 4.5% in CY25.

## RBI Policy and Market Outlook

RBI kept the policy rates unchanged and cut the CRR rate by 50 bps to inject 1.16 lakh crs of liquidity in the system. The forecasts for both GDP and Inflation moved in the wrong direction. FY25 GDP forecast has been decreased from 7.2% to 6.6% and FY25 Inflation increased from 4.5% to 4.8%. We believe that the revised GDP number is also optimistic and further downside surprises are possible. As inflation is expected to be benign, going forward, growth outcomes will significantly influence the direction of policy.

Change in stance to neutral in the Oct policy, CRR cut in the Dec policy and weaker GDP numbers have created the necessary environment for rate cuts. We believe that we should get 75-100 bps of rate cuts in this cycle. We remain overweight on duration and are targeting a move to 6.5% on the 10Y over the next 6 months.

For 2025, we believe investors should add duration through short-term funds (Short term fund, corporate bond fund, and Banking & PSU fund). Actively managed duration funds should continue to do well this year. Investors who want to benefit from index inclusion related inflows into Indian Government Bonds should invest in our actively managed Gilt fund and our passively managed Index funds / ETFs investing in GSecs. Ultra short-term investors should look to invest in money market, ultra-short-term funds & low duration funds. We have also launched 100% AAA sectoral target maturity funds which can be a good addition given elevated spreads.

Sources: Reserve Bank of India, World Bank, International Monetary Fund, Bloomberg, CEIC

## Our Recommendations

Approach	Fund	Investment horizon
Very Short Duration	Aditya Birla Sun Life Liquid Fund	7 days -1 month
Very Short to Short Duration	Aditya Birla Sun Life Savings Fund	1 month -6 months
Short Duration	Aditya Birla Sun Life Low Duration Fund	6-12 months
Accrual Strategy with High Quality Credit	Aditya Birla Sun Life Corporate Bond Fund	1-3 years
Active Management	Aditya Birla Sun Life Dynamic Bond Fund	Above 3 years
Accrual Strategy with High Yielding Credit	Aditya Birla Sun Life Medium Term Plan	Above 3 years

None of the aforesaid recommendations are based on any assumptions. These are purely for reference and the investor are requested to consult their financial advisors before investing.

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# OUR TOP 75 HOLDINGS IN ACTIVE EQUITY SCHEMES

DECEMBER 2024

Here is the consolidated list of Top 75 positions across a range of sectors of our fund house. Across fund houses, we have seen that the top 75 positions account for about 72% of the total corpus. Thus, focus on these stocks gives an understanding of a broader processes and philosophy of the fund house.

## Top 75 Stocks held by Aditya Birla Sun Life AMC Limited in Active Equity Schemes (Excluding Arbitrage & Passive Schemes)

Rank	Stock Name	Part of Nifty 50	GICS Sector	As on 30-Nov-24	
				Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
1	ICICI Bank Ltd	Yes	Financials	8,706	5.8%
2	Infosys Ltd	Yes	Information Technology	7,339	4.9%
3	HDFC Bank Ltd	Yes	Financials	6,512	4.3%
4	Reliance Industries Ltd	Yes	Energy	4,736	3.1%
5	Larsen & Toubro Ltd	Yes	Industrials	4,230	2.8%
6	Bharti Airtel Ltd	Yes	Communication Services	4,192	2.8%
7	State Bank of India	Yes	Financials	3,342	2.2%
8	Mahindra & Mahindra Ltd	Yes	Consumer Discretionary	3,173	2.1%
9	Sun Pharmaceutical Industries Limited	Yes	Health Care	3,150	2.1%
10	Axis Bank Ltd	Yes	Financials	2,991	2.0%
11	NTPC Ltd	Yes	Utilities	2,584	1.7%
12	Kotak Mahindra Bank Ltd	Yes	Financials	2,128	1.4%
13	ZOMATO LIMITED	No	Consumer Discretionary	1,866	1.2%
14	ITC Ltd	Yes	Consumer Staples	1,694	1.1%
15	HCL Technologies Ltd	Yes	Information Technology	1,606	1.1%
16	Fortis Healthcare Ltd	No	Health Care	1,600	1.1%
17	Bajaj Finance Limited	Yes	Financials	1,551	1.0%
18	Maruti Suzuki India Ltd	Yes	Consumer Discretionary	1,543	1.0%
19	United Spirits Ltd	No	Consumer Staples	1,523	1.0%
20	SHRIRAM FINANCE LIMITED	Yes	Financials	1,434	0.9%
21	Tech Mahindra Ltd	Yes	Information Technology	1,373	0.9%
22	Whirlpool of India Ltd	No	Consumer Discretionary	1,368	0.9%
23	COFORGE LIMITED	No	Information Technology	1,357	0.9%
24	Hindalco Industries Ltd	Yes	Materials	1,260	0.8%
25	SBI Life Insurance Company Limited	Yes	Financials	1,188	0.8%
26	Max Financial Services Limited	No	Financials	1,120	0.7%
27	Oil & Natural Gas Corporation Ltd	Yes	Energy	1,084	0.7%
28	AVENUE SUPERMARTS LTD	No	Consumer Staples	1,079	0.7%
29	Cholamandalam Investment and Finance Company Ltd	No	Financials	1,043	0.7%
30	Interglobe Aviation Ltd	No	Industrials	1,039	0.7%
31	AU Small Finance Bank Limited	No	Financials	998	0.7%
32	Godrej Consumer Products Ltd	No	Consumer Staples	986	0.7%
33	Tata Motors Ltd	Yes	Consumer Discretionary	969	0.6%
34	Tata Consultancy Services Ltd	Yes	Information Technology	961	0.6%
35	Radico Khaitan Ltd	No	Consumer Staples	954	0.6%
36	Titan Company Limited	Yes	Consumer Discretionary	951	0.6%
37	Cipla Ltd	Yes	Health Care	945	0.6%
38	Bajaj Auto Limited	Yes	Consumer Discretionary	931	0.6%
39	Ultratech Cement Ltd	Yes	Materials	898	0.6%
40	Apollo Hospital Enterprise Ltd	Yes	Health Care	829	0.5%
41	Voltas Ltd	No	Industrials	819	0.5%
42	Hindustan Petroleum Corporation Ltd	No	Energy	811	0.5%
43	Ambuja Cements Ltd	No	Materials	798	0.5%

Contd...



**Top 75 Stocks held by Aditya Birla Sun Life AMC Limited in Active Equity Schemes (Excluding Arbitrage & Passive Schemes)**

				As on 30-Nov-24	
Rank	Stock Name	Part of Nifty 50	GICS Sector	Value of Holdings (in Rs. Cr)	% of Equity Holdings in Active Scheme.
44	Hindustan Unilever Ltd	Yes	Consumer Staples	789	0.5%
45	GE T&D India Limited	No	Industrials	788	0.5%
46	LTIMINDTREE LTD	No	Information Technology	714	0.5%
47	Tata Consumer Products Limited	Yes	Consumer Staples	666	0.4%
48	Bharat Forge Ltd	No	Consumer Discretionary	652	0.4%
49	Cummins India Ltd	No	Industrials	635	0.4%
50	Bank Of Baroda	No	Financials	634	0.4%
51	Bharat Electronics Ltd	Yes	Industrials	634	0.4%
52	Honeywell Automation India Ltd	No	Information Technology	621	0.4%
53	Phoenix Mills Limited	No	Real Estate	605	0.4%
54	Crompton Greaves Consumer Electricals Limited	No	Consumer Discretionary	592	0.4%
55	ICICI Lombard General Insurance Company Ltd	No	Financials	586	0.4%
56	WELSPUN CORP LIMITED	No	Materials	583	0.4%
57	SAMVARDHANA MOTHERSON INTERN	No	Consumer Discretionary	567	0.4%
58	Bayer Cropscience Ltd	No	Materials	561	0.4%
59	Indusind Bank Ltd	Yes	Financials	558	0.4%
60	Hyundai Motor India Limited	No	Consumer Discretionary	555	0.4%
61	Siemens Ltd	No	Industrials	544	0.4%
62	Power Grid Corporation of India Ltd	Yes	Utilities	542	0.4%
63	PNB Housing Finance Limited	No	Financials	540	0.4%
64	Tube Investments Of India Limited	No	Consumer Discretionary	535	0.4%
65	Gail (India) Ltd	No	Utilities	522	0.3%
66	Jindal Steel and Power Ltd	No	Materials	520	0.3%
67	SONA BLW PRECISION FORGINGS LTD	No	Consumer Discretionary	511	0.3%
68	United Breweries Ltd	No	Consumer Staples	510	0.3%
69	Vedanta Ltd	No	Materials	509	0.3%
70	SOBHA LTD	No	Real Estate	505	0.3%
71	JK Cements Ltd	No	Materials	496	0.3%
72	Mphasis Ltd	No	Information Technology	495	0.3%
73	LIC Housing Finance Ltd	No	Financials	491	0.3%
74	NMDC Ltd	No	Materials	486	0.3%
75	Cholamandalam Financial Holdings Limited	No	Financials	484	0.3%

The sector(s) /stock(s)/issuer(s) mentioned here do not constitute any research report/recommendation of the same.

GICS Sector	Count	% of AUM	Value (Rs cr)
Financials	17	23%	34,307
Consumer Discretionary	13	9%	14,214
Information Technology	8	10%	14,466
Industrials	7	6%	8,689
Consumer Staples	8	5%	8,201
Health Care	4	4%	6,524
Energy	3	4%	6,631
Materials	9	4%	6,111
Communication Services	1	3%	4,192
Utilities	3	2%	3,649
Real Estate	2	1%	1,110
<b>Total</b>	<b>75</b>	<b>72%</b>	<b>1,08,094</b>

Nifty/Non Nifty	Count	% of AUM	Value (Rs cr)
Nifty	33	50%	75,489
Non Nifty	42	22%	32,605

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

## Tax Reckoner F.Y. 2024-25

### Income tax implications on income in respect of units of Mutual Funds

Sr. No.	Investor Type	Withholding tax rate
1	Resident <sup>***</sup>	10% <sup>*</sup>
2	NRI	20% <sup>**</sup>

\*As per first Proviso to section 194K, tax is not deductible if the amount of income in respect of units of MF does not exceed Rs. 5,000/- during the financial year.

\*\*The tax base is to be further increased by surcharge<sup>#</sup> at the rate of:

- 37% on base tax where income or aggregate of such income exceeds Rs. 5 crore;
  - 25% on base tax where income or aggregate of such income exceeds Rs 2 crore but does not exceed 5 crore;
  - 15% on base tax where income or aggregate of such income exceeds Rs 1 crore but does not exceed 2 crore;
  - 10% on base tax where income or aggregate of such income exceeds Rs 50 lakhs but does not exceed 1 crore;
- Further, 'Health and Education Cess' is to be levied at 4% on aggregate of tax base and surcharge.

<sup>#</sup>Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. withholding tax on dividends paid to non-resident non-corporate investors (namely, individual, HUF, AOP, BOI, artificial judicial person, etc.) <sup>\*\*\*</sup>As per section 139AA of the Income Tax Act, 1961 ("the Act") read with rule 114AAA of the Income Tax Rules, 1962, in case of a resident person, whose PAN becomes inoperative due to PAN-Aadhaar non-linking on or before 31st March 2022, it shall be deemed that he has not furnished that PAN and tax could be withheld at a higher rate of 20% basis section 206AA of the Act w.e.f July 01, 2023 as per Circular No. 03 of 2023 dated March 28, 2023.

However, a relaxation was given for transaction entered upto Financial year 2023-24 vide Circular no. 06 of 2024 dated April 23, 2024 where the provisions of section 206AA would not apply in case the PAN has become operative on or before May 31, 2024.\*

### Capital Gain Taxation

Sr. No.	Mutual Fund Scheme Category	Period of Holding (To qualify as LTCG)	Individual / HUF		Domestic Company		NRI <sup>#</sup>			
			Tax Rate for STCG	Tax Rate for LTCG	Tax Rate for STCG	Tax Rate for LTCG	Tax Rate for STCG	Tax Rate for LTCG	TDS on STCG	TDS on LTCG
<b>Equity Oriented Fund (&gt;= 65% in equity shares of listed domestic companies)</b>										
1	Redeemed between April 01, 2024 to July 22, 2024	> 12 months	15%	10% <sup>***</sup>	15%	10% <sup>***</sup>	15%	10% <sup>***</sup>	15%	10% <sup>***</sup>
	Redeemed on or after July 23, 2024	> 12 months	20%	12.5% <sup>***</sup>	20%	12.5% <sup>***</sup>	20%	12.5% <sup>***</sup>	20%	12.5% <sup>***</sup>
<b>Specified Mutual Fund ("SMF") - upto March 31, 2025 (Mutual Fund invests &lt;= 35% of total proceeds in equity shares (listed or unlisted) of domestic company)</b>										
2	Investment before April 01, 2023 - Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30% <sup>*</sup>	20% <sup>*</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	20% <sup>*</sup>	30% <sup>*</sup>	Listed - 20% <sup>*</sup> / Unlisted - 10% <sup>**</sup>	30%	Listed - 20% / Unlisted - 10% <sup>**</sup>
	Investment before April 01, 2023 - Redeemed on or after July 23, 2024	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% / Unlisted - 12.5% <sup>**</sup>
	Investment after April 01, 2023 - redeemed anytime before April 01, 2025	-	30% <sup>*</sup>	-	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	-	30% <sup>*</sup>	-	30%	-
<b>Hybrid / Debt oriented Fund - upto March 31, 2025 (&gt;35% and &lt; 65% in equity shares of listed domestic company OR &gt;35% in unlisted equity shares)</b>										
3	Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30% <sup>*</sup>	20% <sup>*</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	20% <sup>*</sup>	30% <sup>*</sup>	Listed - 20% <sup>*</sup> / Unlisted - 10% <sup>**</sup>	30%	Listed - 20% / Unlisted - 10% <sup>**</sup>
	Redeemed on or after July 23, 2024 but before April 01, 2025	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% / Unlisted - 12.5% <sup>**</sup>
<b>Specified Mutual Fund - from April 01, 2025 (Mutual fund invests &gt; 65% of total proceeds in debt and money market instruments)</b>										
4	Investment before April 01, 2023 - redeemed anytime after April 01, 2025	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% / Unlisted - 12.5% <sup>**</sup>
	Investment after April 01, 2023 - redeemed anytime after April 01, 2025	-	30% <sup>*</sup>	-	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	-	30% <sup>*</sup>	-	30%	-
<b>Hybrid / Debt oriented Fund - from April 01, 2025 (other than Equity oriented Fund as defined at Sr. No. 1 and Specified Mutual Fund as defined at Sr. No. 4)</b>										
5	Redeemed anytime after April 01, 2025	> 24 months	30% <sup>*</sup>	12.5% <sup>**</sup>	30%/25% <sup>**</sup> / 22% <sup>***</sup> /15% <sup>****</sup>	12.5% <sup>**</sup>	30% <sup>*</sup>	Listed - 12.5% <sup>*</sup> / Unlisted - 12.5% <sup>**</sup>	30%	Listed - 12.5% / Unlisted - 12.5% <sup>**</sup>
<b>Equity Oriented Fund of Fund ("FOF") (Fund invests &gt;=90% in Fund traded on Recognised stock exchange which invests &gt;= 90% of total proceeds in equity shares of listed domestic companies)</b>										
6	Redeemed between April 01, 2024 to July 22, 2024	> 12 months	15%	10% <sup>**</sup>	15%	10% <sup>**</sup>	15%	10% <sup>**</sup>	15%	10%
	Redeemed on or after July 23, 2024	> 12 months	20%	12.5% <sup>**</sup>	20%	12.5% <sup>**</sup>	20%	12.5% <sup>**</sup>	20%	12.5%



Specified Mutual Fund (FOF) – from April 01, 2025 (Fund in vests >= 65% to total proceeds in unit of specified mutual fund as defined at Sr. No 4 above)										
8	Investment before April 01, 2023 - redeemed anytime after April 01, 2025	> 24 months	30%*	12.5%**	30%/25% <sup>***</sup> / 22% <sup>****</sup> /15% <sup>*****</sup>	12.5%**	30%*	Listed - 12.5% <sup>†</sup> Unlisted - 12.5%**	30%	Listed - 12.5% <sup>†</sup> Unlisted - 12.5%**
	Investment after April 01, 2023 - redeemed anytime after April 01, 2025	-	30%*	-	30%/25% <sup>***</sup> / 22% <sup>****</sup> /15% <sup>*****</sup>	-	30%*	-	30%	-

Non - Equity FOF (other than Equity oriented FOF as defined at Sr. No. 6 and other than SMF as defined at Sr. No. 7)										
9	Redeemed between April 01, 2024 to July 22, 2024	> 36 months	30%*	20%*	30%/25% <sup>***</sup> / 22% <sup>****</sup> /15% <sup>*****</sup>	20%*	30%*	Listed - 20% <sup>†</sup> Unlisted - 10%**	30%	Listed - 20% <sup>†</sup> Unlisted - 10%**
	Redeemed on or after July 23, 2024	> 24 months	30%*	12.5%**	30%/25% <sup>***</sup> / 22% <sup>****</sup> /15% <sup>*****</sup>	12.5%**	30%*	Listed - 12.5% <sup>†</sup> Unlisted - 12.5%**	30%	Listed - 12.5% <sup>†</sup> Unlisted - 12.5%**

Sr. No.	Total Income	Applicable Surcharge rate (For Corporate)
1	Between Rs. 1 crore to Rs. 10 crores	7%
2	Above Rs. 10 crores	12%
3	Corporates opting for lower tax rates of 22% (115BAA) or 15% (115BAB)	10%

Sr. No.	Particulars	Applicable Surcharge Rate (For Individual / HUF)			
		Old Tax Regime		New Tax Regime	
		Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A	Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A	Dividend & Capital Gains covered u/s. 111A, S. 112 and 112 A
1	Total income upto 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%

\*Short-term/Long-term capital gain tax (along with applicable surcharge and education cess) will be deducted at the time of redemption of units in case of NRI investors only.

\*\*Tax at 10% respectively (without indexation) will be charged on capital gains exceeding Rs. 1 Lakh provided that transfer of such units is subject to STT. However, w.e.f July 23, 2024, the tax rate under section 112A has been increased to 12.5% on capital gains exceeding 1.25 Lakhs cumulatively.

\*\*\*With Indexation benefit

\*\*\*\*Without Indexation benefit

\*\*\*\*\*Assuming investor falls into highest tax bracket

††If total turnover or gross receipts during the financial year 2020-21 does not exceed Rs. 400 crores

†††This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA

††††This lower rate is optional for companies engaged in manufacturing business (set-up and registered on or after 1st October 2019) subject to fulfillment of certain conditions as provided in section 115BAB. Further, the domestic companies are subject to minimum alternate tax (except those who opted for lower rate of tax u/s 115BAA/115BAB at 22% and 15% respectively) not specified in above tax rates.

It may be noted that the highest tax bracket for computation of short term capital gains (other than 111A) would be as under for the following:

Particulars	Rates	Surcharge
Partnerships	30%	12% if income > Rs. 1 crore
Overseas financial organisations specified in section 115AB	35% (corporate)   30% (non corporate)	as may be applicable depending upon status of investor
FPI's	30%	as may be applicable depending upon status of investor
Foreign companies	30%	2% if income > Rs. 1 crore but does not exceed Rs. 10 crores 5% if income > 10 crores
Local Authority	30%	12% if income > Rs. 1 crore
Co-operative Society (other than covered under section 115BAD (22%) & 115BAE (15%))	30%	7% if income > Rs. 1 crore but does not exceed Rs. 10 crores 12% if income > 10 crores

Further, the rates for taxation of long-term capital gains for the above, shall be same as the rates applicable to Domestic companies. However, in case of foreign companies/institution, the rates for taxation of long-term capital gains would be same as the rates applicable to NRI.

Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity oriented fund or two or more schemes of a fund other than equity oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is not chargeable to tax on capital gains.

Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is not chargeable to tax on capital gains.

Bonus Stripping: The loss due to sale of original units in the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for allotment of bonus units; and (B) sold within nine months after the record date fixed for allotment of bonus units. However, the amount of loss so ignored shall be deemed to be the cost of purchase or acquisition of such unsold bonus units.

Tax to be deducted at twice the applicable rate in case of payments to specified person (except non-resident not having permanent establishment in India) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing return has expired and the aggregate of tax deducted at source in his case is Rs. 50,000 or more in the said previous year. Further, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e., rate as per section 206AB or section 206AA.

## 1. Individual Income Tax Rate Slabs

For Individuals, Hindu Undivided Family, Association of Persons, Body of Individuals and Artificial Juridical persons

Option 1 (New Regime u/s 115BAC)

Total Income	Tax Rates
Upto Rs. 3,00,000	Nil
Rs. 3,00,001 to Rs. 7,00,000	5%
Rs. 7,00,001 to Rs. 10,00,000	10%
Rs. 10,00,001 to Rs. 12,00,000	15%
Rs. 12,00,001 to Rs. 15,00,000	20%
Above Rs. 20,00,000	30%

- a) In case of Option 1, most of deductions/exemptions such as section 80C/80D etc. are to be foregone. The aforesaid tax regime is optional.  
b) The aforesaid tax regime is default option unless opted out. The assessee who do not wish to be assessed under Option 1 would have to opt out in the manner as may be prescribed.

Option 2 (Old Regime)

Total Income	Tax Rates
Upto Rs. 2,50,000	Nil
Rs. 2,50,001 to 5,00,000	5%
Rs. 5,00,001 to 10,00,000	20%
Rs. 10,00,001 and above	30%

- e) In case of a Resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is Rs. 3,00,000  
f) In case of a resident individual of age of 80 years or above, the basic exemption limit is Rs. 5,00,000

Specified Income: Total income excluding income by way of dividend or income under provisions of section 111A and 112A of the Act  
Individuals/HUFs have the option to be taxed under either of the options. Option 1 once exercised can be changed in subsequent years. However, in case of individual/HUF having business income has exercised Option 2 in any one of the Assessment year commencing w.e.f April 01, 2024, it has the option to exercise the tax regime under Option 1 and once exercised, it cannot subsequently opt for Option 2

## 2. Securities Transaction Tax (STT)

STT is levied on the value of taxable securities transactions as under:

Transaction	Rates upto 1st October 2024	Rates after 1st October 2024	Payable by
Purchase / sale of equity shares	0.1%	0.1%	Purchaser / Seller
Purchase of units of equity oriented mutual fund	Nil	Nil	Purchaser
Sale of units of equity oriented mutual fund	0.001%	0.001%	Seller
Sale of an equity share in a company or a unit of an equity oriented mutual fund (non-delivery based)	0.025%	0.025%	Seller
Sale of an option in securities	0.0625%	0.10%	Seller
Sale of an option in securities, where option is exercised	0.125%	0.125%	Purchaser
Sale of a future in securities	0.0125%	0.02%	Seller
Sale of an equity oriented fund to the mutual fund	0.001%	0.001%	Seller
Sale of unlisted equity shares and units of business trust under an offer for sale	0.2%	0.2%	Seller

## 3. Special rates for non-residents as per domestic tax law

(1) The following incomes in the case of non-resident are taxed at special rates on gross basis:

Transaction	Rates <sup>(a)</sup>
Dividend	20%
Interest received on loans given in foreign currency to Indian concern or Government of India (not being interest referred to in section 194LB or section 194LC)	20%
Income received in respect of units purchased in foreign currency of specified mutual fund/UTI	20%
Royalty or fees for technical services(b)	20%
Interest income from a notified Infrastructure Debt Fund specified loan agreement, specified Long-term bonds, rupee denominated bonds(c) and business trust	5%
Interest on FCCB / Dividend on GDRs	10%

- a) These rates will further be increased by applicable surcharge and health and education cess  
b) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/fees for technical services paid is effectively connected with such PE, the same could be taxed at 35% (plus applicable surcharge and health and education cess) on net basis  
c) Interest payable to non-resident in respect of monies borrowed by any Indian Company or business trust from a source outside India by way of issue of rupee denominated bond during the period 17th September 2018 to 31st March 2019 is exempt from tax.

(2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and health and education cess

c) Surcharge is applicable as follows:

Sr. No.	Particulars	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A
1	Total income upto Rs. 50 lakhs	Nil
2	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%
3	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%
4	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%
5	Income exceeds Rs. 5 crores	25%

d) Individuals having total income upto Rs. 7,00,000 can avail rebate of lower of actual tax liability or Rs. 25,000

g) Surcharge is applicable as follows:

Sr. No.	Particulars	Income other than Dividend & Capital Gains covered u/s. 111A, S. 112 and 112A
1	Total income upto Rs. 50 lakhs	Nil
2	Income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore	10%
3	Income exceeds Rs. 1 crore but does not exceed Rs. 2 crores	15%
4	Income exceeds Rs. 2 crores but does not exceed Rs. 5 crores	25%
5	Income exceeds Rs. 5 crores	37%

h) Health and Education Cess at 4% will apply on aggregate tax and surcharge.

i) Individuals having total income upto Rs. 5,00,000 can avail rebate of lower of actual tax liability or Rs. 12,500.

#### 4. Personal income tax scenarios (Amounts in Rupees)

Resident Individual	Total Income									
	250000	300000	500000	700000	1000000	1200000	1500000	10000000	50000000	75000000
Tax in FY 2024-25 (Old Regime)*	Nil***	Nil***	Nil***	23,400	85,800	1,32,600	2,26,200	31,66,020	1,91,97,750	3,17,26,734
Tax in FY 2024-25 (New Regime)**	Nil***	Nil***	Nil***	Nil***	52,000	83,200	1,45,600	30,77,360	1,90,97,000	2,88,47,000
Additional Tax burden / (savings) in option 2	-	-	-	-23,400	-33,800	-49,400	-80,600	-88,660	-1,00,750	-28,79,734
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-39.39%	-37.25%	-35.63%	-2.80%	-0.52%	-9.08%

Resident Senior Citizen (aged above 60 years but below 80 years)	Total Income									
	250000	300000	500000	700000	1000000	1200000	1500000	10000000	50000000	75000000
Tax in FY 2024-25 (Old Regime)*	Nil***	Nil***	Nil***	20,800	83,200	1,30,000	2,23,600	31,63,160	1,91,94,500	3,17,23,172
Tax in FY 2024-25 (New Regime)**	Nil***	Nil***	Nil***	Nil***	52,000	83,200	1,45,600	30,77,360	1,90,97,000	2,88,47,000
Additional Tax burden / (savings) in option 2	-	-	-	-20,800	-31,200	-46,800	-78,000	-85,800	-97,500	-28,76,172
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-37.50%	-36%	-34.88%	-2.71%	-0.51%	-9.07%

Resident very Senior Citizen (aged above 80 years)	Total Income									
	250000	300000	500000	700000	1000000	1200000	1500000	10000000	50000000	75000000
Tax in FY 2024-25 (Old Regime)*	Nil***	Nil***	Nil***	10,400	72,800	1,19,600	2,13,200	31,51,720	1,91,81,500	3,17,08,924
Tax in FY 2024-25 (New Regime)**	Nil***	Nil***	Nil***	Nil***	52,000	83,200	1,45,600	30,77,360	1,90,97,000	2,88,47,000
Additional Tax burden / (savings) in option 2	-	-	-	-10,400	-20,800	-36,400	-67,600	-74,360	-84,500	-28,61,924
Additional Tax burden / (savings) (%) in New Regime	-	-	-	-100%	-28.57%	-30.43%	-31.71%	-2.36%	-0.44%	-9.03%

\*For the purpose of calculation of tax under Option 1, ad hoc deduction of Rs. 1,50,000/- has been claimed. The said ad hoc deduction is only illustrative in nature. Tax liability will vary basis actual facts and figures.

\*\*No exemption/deduction has been considered for computing tax liability under Option 2.

\*\*\*Nil on account of rebate u/s 87A.

The tax rates mentioned above are those provided in the Income Tax Act, 1961 and amended as per Finance Bill, 2024, applicable for the FY 2024-25 relevant to AY 2025-26. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assessee/taxpayers. The information contained herein is neither a complete disclosure of every material fact of the Income Tax Act, 1961, nor does constitute tax or legal advice."

Disclaimer: The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be a substitute for professional tax advice. Applicability of the tax rates would depend upon nature of the transaction, the tax consequences thereon and the tax laws in force at the relevant point in time. Therefore, the users are advised that before making any decision or taking any action that might affect their finances or business, they should take professional advice. A non-resident tax payer has an option to be governed by the provisions of the Income Tax Act, 1961 or the provisions of the relevant DTAA, whichever is more beneficial. As per the provisions of the Income Tax Act, 1961, submission of tax residency certificate ("TRC") along with Form No. 10F will be necessary for granting DTAA benefits to the non-residents. A tax payer claiming DTAA benefit shall furnish a TRC of his residence obtained by him from the Government of that country or specified territory. Further, in addition to the TRC, the non-resident may be required to provide such other documents and information subsequently, as may be prescribed by the Indian Tax Authorities, from time to time.

Aditya Birla Sun Life  
Mutual Fund



MUTUAL FUNDS

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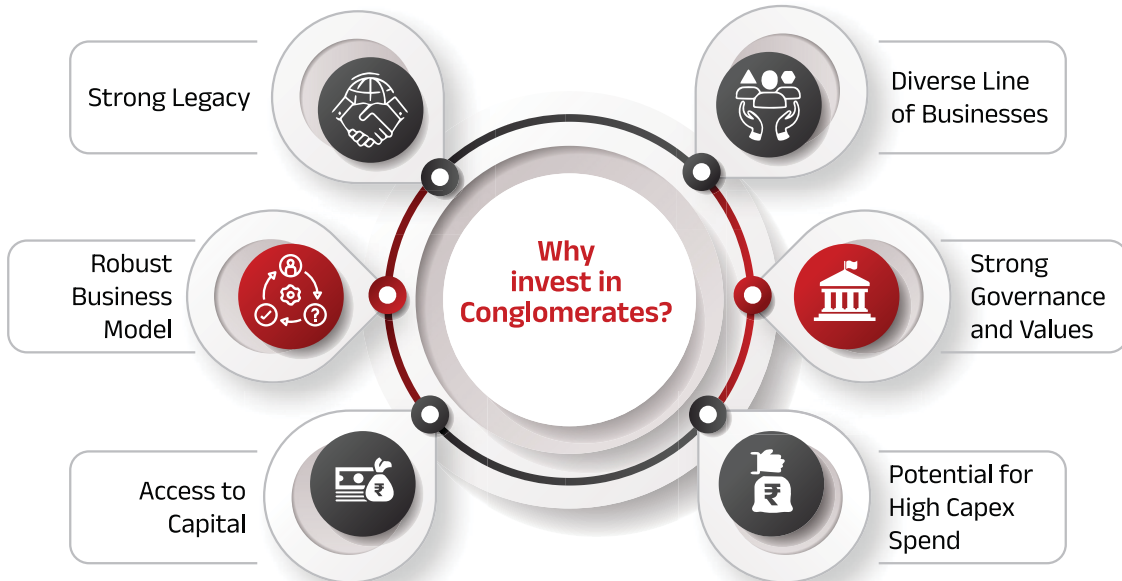
Introducing

## **Aditya Birla Sun Life Conglomerate Fund**

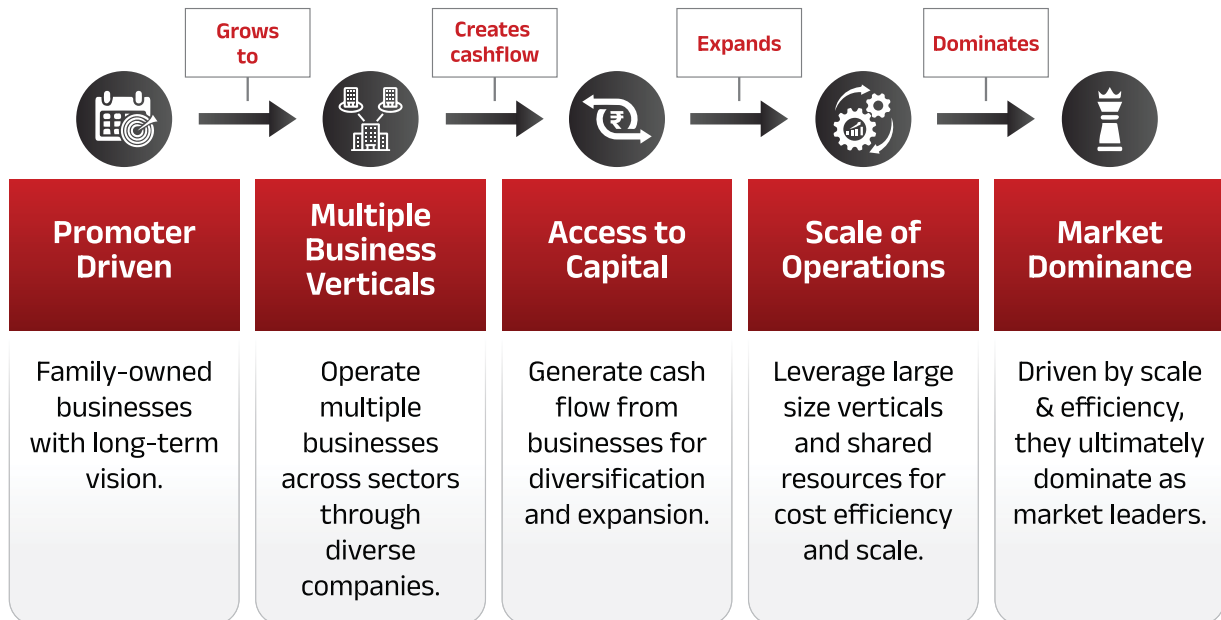
(An open ended diversified equity scheme following conglomerate theme)

## What are Conglomerates?

Conglomerates are identified as groups that are domiciled in India and are led by promoters. They consist of a minimum of 2 listed companies in different sectors or industries.



## The Journey of Conglomerates: From Vision to Market Dominance



Presenting

# Aditya Birla Sun Life Conglomerate Fund

(An open ended diversified equity scheme following conglomerate theme)

## Investment Approach



The fund manager may take large active bets on group companies.



Diversification across 22 sectors.



The fund will have higher tilt towards mid and small cap companies compared to the benchmark.



The fund can have a group exposure of upto 25%.



Company level exposure is capped at up to 10% or weight in the benchmark whichever is higher.



It follows bottom-up approach for portfolio construction with growth orientation.

## Investment Universe



### SIZE & SCOPE

**169** companies  
across **22** sectors



### MARKET CAP

~INR **129** lakh  
crores



### SIZE OF OPPORTUNITY

Represents **~33%**  
of total BSE  
Market Cap

The universe comprises 36 large cap;  
30 mid cap and 103 small cap companies

## Why should you invest in Aditya Birla Sun Life Conglomerate Fund?

The fund is first of its kind in the industry and category.



### Suitability

The fund is suitable for long term equity investors with an investment horizon of 3- 5 years and above.

## Aditya Birla Sun Life Mutual Fund



### MUTUAL FUNDS

Scheme:	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer (BSE Select Business Groups Index)
<b>Aditya Birla Sun Life Conglomerate Fund</b> (An open ended diversified equity scheme following conglomerate theme)	<ul style="list-style-type: none"> <li>Long term Capital Appreciation</li> <li>Investment in equity and equity related instruments of companies that follow Conglomerate theme.</li> </ul> <p><small>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</small></p>	<p style="font-size: small;">The risk of the benchmark is very high.</p>	<p style="font-size: small;">The risk of the benchmark is very high.</p>

The sector(s)/stock(s)/issuer(s) mentioned in this creative do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). The Fund may pick and choose from the universe of 169 companies and may have lesser number of stocks in the portfolio.

The mention of any company or group names in this document/advertisement is for illustrative purposes. It does not imply any endorsement, partnership, or affiliation with the named companies or groups. The companies listed are not responsible for the performance of the mutual fund scheme(s) of Aditya Birla Sun Life Mutual Fund ("ABSLMF"), and ABSLMF / Aditya Birla Sun Life AMC Ltd does not endorse or guarantee the performance of these companies or their products. Investors are advised to consider their investment objectives and consult with a financial advisor before making any investment decisions.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**





## Fund Details

### Investment Objective

The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and/ or sectors as its chosen benchmark index, Nifty 100 TRI. The secondary objective is income generation and distribution of IDCW. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Mahesh Patil & Mr. Dhaval Joshi

### Date of Allotment

August 30, 2002

### Benchmark

NIFTY 100 TRI

### Managing Fund Since

November 17, 2005 & November 21, 2022

### Experience in Managing the Fund

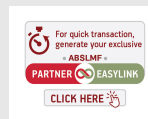
19.0 years & 2.0 Years

### Fund Category

Large Cap Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹ 29080.80	Crores
AUM as on last day	₹ 29323.25	Crores

### Total Expense Ratio (TER)

Regular	1.65%
Direct	1.01%

Including additional expenses and goods and service tax on management fees.

### SIP

Daily: Minimum ₹ 100/-  
Weekly/Monthly: Minimum ₹ 500/-

### Other Parameters

Standard Deviation	12.30%
Sharpe Ratio	0.68
Beta	0.92
Portfolio Turnover	0.40
Treynor Ratio	0.09
Average P/E	25.82
Average P/BV	4.16
Average Dividend Yield	1.13

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>24.27%</b>
HDFC Bank Limited	7.77%
ICICI Bank Limited	7.70%
Axis Bank Limited	3.00%
State Bank of India	2.62%
Kotak Mahindra Bank Limited	2.24%
Bandhan Bank Limited	0.50%
IndusInd Bank Limited	0.42%
<b>IT - Software</b>	<b>9.79%</b>
Infosys Limited	6.36%
HCL Technologies Limited	1.90%
Coforge Limited	0.52%
Tech Mahindra Limited	0.52%
Tata Consultancy Services Limited	0.50%
<b>Automobiles</b>	<b>7.12%</b>
Mahindra & Mahindra Limited	3.14%
Maruti Suzuki India Limited	1.50%
Tata Motors Limited	1.23%
Bajaj Auto Limited	0.46%
TVS Motor Company Limited	0.42%
Hyundai Motor India Ltd	0.36%
<b>Petroleum Products</b>	<b>5.39%</b>
Reliance Industries Limited	4.75%
Bharat Petroleum Corporation Limited	0.63%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.32%</b>
Sun Pharmaceutical Industries Limited	2.39%
Cipla Limited	1.34%
Gland Pharma Limited	0.60%
Sanofi India Limited	0.54%
<b>SANOFI CONSUMER HEALTHCARE</b>	<b>0.45%</b>
<b>Construction</b>	<b>5.31%</b>
Larsen & Toubro Limited	4.95%
Afcons Infrastructure Ltd	0.36%
<b>Consumer Durables</b>	<b>4.05%</b>
Crompton Greaves Consumer Electricals Limited	1.29%

Issuer	% to Net Assets
<b>Titan Company Limited</b>	<b>1.14%</b>
Akzo Nobel India Limited	0.92%
<b>Whirlpool of India Limited</b>	<b>0.70%</b>
<b>Telecom - Services</b>	<b>4.01%</b>
Bharti Airtel Limited	3.53%
Bharti Airtel Limited	0.48%
<b>Finance</b>	<b>3.81%</b>
Bajaj Finance Limited	1.70%
Cholamandalam Investment and Finance Company Limited	0.81%
Shriram Finance Ltd	0.62%
PNB Housing Finance Limited	0.46%
Aditya Birla Capital Limited	0.22%
<b>Diversified FMCG</b>	<b>3.26%</b>
ITC Limited	2.68%
Hindustan Unilever Limited	0.59%
<b>Insurance</b>	<b>2.92%</b>
SBI Life Insurance Company Limited	1.53%
HDFC Life Insurance Company Limited	0.64%
ICICI Prudential Life Insurance Company Limited	0.48%
Star Health & Allied Insurance Limited	0.27%
<b>Retailing</b>	<b>2.88%</b>
Zomato Limited	1.57%
Info Edge (India) Limited	0.43%
Swiggy Ltd	0.34%
Avenue Supermarts Limited	0.32%
FSN E-Commerce Ventures Limited	0.21%
<b>Power</b>	<b>2.81%</b>
NTPC Limited	2.66%
NTPC Green Energy Ltd	0.15%
<b>Personal Products</b>	<b>2.41%</b>
Godrej Consumer Products Limited	0.97%
Dabur India Limited	0.86%
Emami Limited	0.58%
<b>Cement &amp; Cement Products</b>	<b>2.08%</b>
UltraTech Cement Limited	1.30%





Issuer	% to Net Assets
ACC Limited	0.57%
Ambuja Cements Limited	0.20%
Realty	1.81%
DLF Limited	0.99%
Prestige Estates Projects Limited	0.48%
Sobha Limited	0.34%
Electrical Equipment	1.73%
GE Vernova T&D India Ltd	0.98%
Siemens Limited	0.75%
Transport Services	1.28%
InterGlobe Aviation Limited	0.98%
Delhivery Ltd	0.30%
EQUITY FUTURE	1.18%
Reliance Industries Limited	0.51%
Tata Motors Limited	0.30%
Kotak Mahindra Bank Limited	0.26%
Wipro Limited	0.21%
Coforge Limited	-0.10%
Non - Ferrous Metals	0.92%
Hindalco Industries Limited	0.92%
Auto Components	0.91%
Samvardhana Motherson International Limited	0.75%
Bosch Limited	0.16%
Healthcare Services	0.81%
Apollo Hospitals Enterprise Limited	0.81%
Beverages	0.79%
United Spirits Limited	0.69%
United Breweries Limited	0.10%
Fertilizers & Agrochemicals	0.66%
Bayer Cropscience Limited	0.66%
Diversified Metals	0.53%
Vedanta Limited	0.53%
Oil	0.48%

Issuer	% to Net Assets
Oil & Natural Gas Corporation Limited	0.48%
Food Products	0.42%
Britannia Industries Limited	0.42%
Industrial Products	0.37%
Cummins India Limited	0.37%
Aerospace & Defense	0.36%
Bharat Electronics Limited	0.36%
Industrial Manufacturing	0.29%
Honeywell Automation India Limited	0.29%
Entertainment	0.20%
Zee Entertainment Enterprises Limited	0.20%
Exchange Traded Fund	0.07%
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF	0.07%
Leisure Services	0.02%
The Indian Hotels Company Limited	0.02%

Issuer	% to Net Assets	Rating
Government Bond	0.21%	
7.38% GOI 20JUN2027	0.21%	SOV
TREASURY BILLS	0.17%	
Government of India	0.17%	SOV
Cash & Current Assets	1.37%	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance NAV as on November 29, 2024: ₹ 509.0500

	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 30, 2002				
Aditya Birla Sun Life Frontline Equity Fund	19.30%	17.01%	15.13%	26.01%
Value of Std Investment of ₹ 10,000	509050	21951	15259	12601
Benchmark - NIFTY 100 TRI	NA	16.76%	14.47%	25.34%
Value of Std Investment of ₹ 10,000	NA	21722	15001	12534
Additional Benchmark - BSE Sensex TRI	17.25%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	346024	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	509.0500	560.2000
IDCW <sup>1</sup> :	40.2600	95.7500

<sup>1</sup>Income Distribution cum capital withdrawal

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2660000	600000	360000	120000
Market Value of amount Invested	22778200	982863	479151	128729
Scheme Returns (CAGR)	16.56%	19.85%	19.51%	13.85%
NIFTY 100 TRI returns# (CAGR)	NA	19.02%	18.15%	11.08%
BSE Sensex TRI returns## (CAGR)	14.85%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is August 30, 2002, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 30 companies with long term sustainable competitive advantage and growth potential. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Kunal Sangoi & Mr. Dhaval Joshi

### Date of Allotment

October 24, 2005

### Benchmark

Nifty 500 TRI

### Managing Fund Since

May 07, 2021 & November 21, 2022

### Experience in Managing the Fund

3.6 years & 2.0 years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Focused Fund

### Investment Style

Large Cap	█		
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	7658.92	Crores
AUM as on last day	₹	7706.33	Crores

### Total Expense Ratio (TER)

Regular	1.82%
Direct	0.91%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	12.79%
Sharpe Ratio	0.65
Beta	0.93
Portfolio Turnover	0.27
Treynor Ratio	0.09
Average P/E	27.74
Average P/BV	4.20
Average Dividend Yield	0.95

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	21.38%
ICICI Bank Limited	8.63%
HDFC Bank Limited	4.88%
Axis Bank Limited	3.68%
State Bank of India	2.48%
AU Small Finance Bank Limited	1.71%
IT - Software	12.66%
Infosys Limited	6.78%
Coforge Limited	3.35%
Tech Mahindra Limited	2.52%
Automobiles	9.00%
Mahindra & Mahindra Limited	4.07%
Bajaj Auto Limited	2.49%
Tata Motors Limited	2.45%
Telecom - Services	5.45%
Bharti Airtel Limited	5.45%
Petroleum Products	4.97%
Reliance Industries Limited	4.97%
Insurance	4.85%
SBI Life Insurance Company Limited	2.67%
Max Financial Services Limited	2.18%
Finance	4.81%
Shriram Finance Ltd	3.16%
Bajaj Finance Limited	1.45%
Bajaj Housing Finance Limited	0.20%

Issuer	% to Net Assets
<b>Construction</b>	4.56%
Larsen & Toubro Limited	4.56%
Consumer Durables	4.12%
Whirlpool of India Limited	2.11%
Voltas Limited	2.01%
Power	4.10%
NTPC Limited	4.10%
Pharmaceuticals & Biotechnology	3.41%
Sun Pharmaceutical Industries Limited	3.41%
Beverages	3.07%
United Spirits Limited	3.07%
Realty	2.73%
Phoenix Mills Limited	2.73%
Agricultural Food & other Products	1.97%
Tata Consumer Products Limited	1.97%
Cement & Cement Products	1.76%
UltraTech Cement Limited	1.76%
Non - Ferrous Metals	1.72%
Hindalco Industries Limited	1.72%
Diversified FMCG	1.67%
Hindustan Unilever Limited	1.67%
Cash & Current Assets	7.77%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 137.3857

Inception - Oct 24, 2005	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Focused Fund	14.69%	17.12%	15.10%	28.98%
Value of Std Investment of ₹ 10,000	137386	22055	15247	12898
Benchmark - Nifty 500 TRI	14.61%	19.44%	16.89%	27.29%
Value of Std Investment of ₹ 10,000	135587	24337	15969	12729
Additional Benchmark - BSE Sensex TRI	14.37%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	130070	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kunal Sangoi is 3. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	137.3857	153.8624
IDCW <sup>1</sup> :	24.9864	58.5117

<sup>1</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2280000	600000	360000	120000
Market Value of amount Invested	10472752	984854	487090	130277
Scheme Returns (CAGR)	14.24%	19.94%	20.69%	16.36%
Nifty 500 TRI returns# (CAGR)	14.31%	21.99%	21.40%	13.04%
BSE Sensex TRI returns## (CAGR)	13.26%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is October 24, 2005, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The objective of the scheme is long term growth of capital, through investment in equity & equity related instruments across market cap (large, mid & small) companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Harish Krishnan & Mr. Dhaval Joshi

### Date of Allotment

August 27, 1998

### Benchmark

NIFTY 500 TRI

### Managing Fund Since

November 03, 2023 & November 21, 2022

### Experience in Managing the Fund

1.1 years & 2.0 Years

### SIP

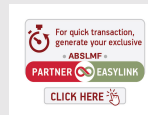
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Flexi Cap Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	22274.22	Crores
AUM as on last day	₹	22440.17	Crores

### Total Expense Ratio (TER)

Regular	1.68%
Direct	0.91%

Including additional expenses and goods and service tax on management fees.

### Other Parameters

Standard Deviation	13.33%
Sharpe Ratio	0.64
Beta	0.97
Portfolio Turnover	0.44
Treynor Ratio	0.09
Average P/E	27.57
Average P/BV	4.34
Average Dividend Yield	0.96

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>20.96%</b>
ICICI Bank Limited	7.70%
HDFC Bank Limited	4.03%
Kotak Mahindra Bank Limited	3.47%
Axis Bank Limited	1.99%
State Bank of India	1.97%
AU Small Finance Bank Limited	1.00%
Bank of Baroda	0.81%
<b>IT - Software</b>	<b>11.21%</b>
Infosys Limited	5.38%
HCL Technologies Limited	2.96%
Tech Mahindra Limited	1.16%
Mphasis Limited	1.01%
Persistent Systems Ltd	0.69%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.39%</b>
Sun Pharmaceutical Industries Limited	3.36%
Glenmark Pharmaceuticals Limited	0.85%
Cipla Limited	0.71%
Strides Pharma Science Limited	0.66%
Alkem Laboratories Limited	0.65%
Solara Active Pharma Sciences Limited	0.16%
<b>Automobiles</b>	<b>5.31%</b>
Mahindra & Mahindra Limited	1.92%
Maruti Suzuki India Limited	1.85%
Bajaj Auto Limited	1.21%
Hyundai Motor India Ltd	0.33%
<b>Petroleum Products</b>	<b>5.29%</b>
Reliance Industries Limited	3.80%
Hindustan Petroleum Corporation Limited	1.49%
<b>Auto Components</b>	<b>4.55%</b>
Bharat Forge Limited	1.66%
Exide Industries Limited	1.20%
ZF Commercial Vehicle Control Systems India Limited	0.71%
Tube Investments of India Limited	0.58%
Sona BLW Precision Forgings Limited	0.40%

Issuer	% to Net Assets
<b>Finance</b>	<b>4.39%</b>
Cholamandalam Investment and Finance Company Limited	1.84%
Bajaj Finance Limited	0.98%
Shriram Finance Ltd	0.81%
REC Limited	0.59%
CreditAccess Grameen Limited	0.12%
Aditya Birla Capital Limited	0.06%
<b>Beverages</b>	<b>3.89%</b>
Radico Khaitan Limited	2.46%
United Spirits Limited	1.42%
<b>Insurance</b>	<b>3.73%</b>
ICICI Lombard General Insurance Company Limited	1.66%
SBI Life Insurance Company Limited	1.35%
Max Financial Services Limited	0.73%
<b>Consumer Durables</b>	<b>3.53%</b>
Whirlpool of India Limited	1.14%
Titan Company Limited	0.90%
V-Guard Industries Limited	0.70%
Havells India Limited	0.65%
Volta Limited	0.15%
<b>Industrial Products</b>	<b>3.26%</b>
WELSPUN CORP LIMITED	1.16%
RR Kabel Ltd	1.07%
Cummins India Limited	0.67%
APL Apollo Tubes Limited	0.18%
Happy Forgings Ltd	0.16%
AIA Engineering Limited	0.02%
<b>Telecom - Services</b>	<b>3.04%</b>
Bharti Airtel Limited	2.56%
Bharti Airtel Limited	0.48%
<b>Construction</b>	<b>3.00%</b>
Larsen & Toubro Limited	2.84%
H.G. Infra Engineering Limited	0.15%
<b>Electrical Equipment</b>	<b>2.54%</b>
CG Power and Industrial Solutions Limited	1.45%



Issuer	% to Net Assets
GE Vernova T&D India Ltd	1.10%
Cement & Cement Products	2.51%
Ambuja Cements Limited	1.30%
Grasim Industries Limited	1.21%
Healthcare Services	2.26%
Apollo Hospitals Enterprise Limited	1.31%
METROPOLIS HEALTHCARE LIMITED	0.48%
Fortis Healthcare Limited	0.47%
Chemicals & Petrochemicals	2.15%
Atul Limited	1.13%
SRF Limited	1.03%
Retailing	2.13%
Avenue Supermarts Limited	1.06%
Zomato Limited	0.76%
Vedant Fashions Private Limited	0.32%
Agricultural Food & other Products	1.42%
Tata Consumer Products Limited	1.42%
Non - Ferrous Metals	1.36%
Hindalco Industries Limited	1.36%
Personal Products	1.19%
Godrej Consumer Products Limited	1.19%
Ferrous Metals	1.00%
Tata Steel Limited	1.00%
Realty	0.67%
Sobha Limited	0.67%
Transport Services	0.67%
InterGlobe Aviation Limited	0.67%
Capital Markets	0.51%

Issuer	% to Net Assets
Angel Broking Limited	0.51%
Paper Forest & Jute Products	0.49%
Century Textiles & Industries Limited	0.49%
Minerals & Mining	0.38%
NMDC Limited	0.38%
Fertilizers & Agrochemicals	0.23%
Sumitomo Chemical India Limited	0.23%
Industrial Manufacturing	0.23%
Honeywell Automation India Limited	0.23%
Power	0.20%
NTPC Green Energy Ltd	0.20%
Aerospace & Defense	0.14%
Bharat Electronics Limited	0.14%
Entertainment	0.06%
Dish TV India Limited	0.06%
Miscellaneous	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	1.30%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance		NAV as on November 29, 2024: ₹ 1721.5600			
	Since Inception	5 Years	3 Years	1 Year	
<b>Inception - Aug 27,1998</b>					
Aditya Birla Sun Life Flexi Cap Fund	21.64%	17.81%	15.30%	28.69%	
Value of Std Investment of ₹ 10,000	1721560	22718	15327	12869	
<b>Benchmark - NIFTY 500 TRI</b>	16.49%	19.44%	16.89%	27.29%	
Value of Std Investment of ₹ 10,000	551492	24337	15969	12729	
<b>Additional Benchmark - Nifty 50 TRI</b>	14.97%	16.21%	13.76%	21.27%	
Value of Std Investment of ₹ 10,000	390879	21208	14723	12127	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Harish Krishnan is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
<b>Growth</b>	<b>1721.5600</b>	<b>1914.4200</b>
<b>IDCW*</b>	<b>157.8600</b>	<b>221.8600</b>

\*Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
<b>Total Amount Invested (₹)</b>	3140000	600000	360000	120000
<b>Market Value of amount Invested</b>	62639470	1004460	492451	130632
<b>Scheme Returns (CAGR)</b>	18.76%	20.75%	21.48%	16.94%
<b>NIFTY 500 TRI# (CAGR)</b>	NA	21.99%	21.40%	13.04%
<b>Nifty 50 TRI returns## (CAGR)</b>	NA	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is August 27, 1998, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.  
# Scheme Benchmark, ## Additional Benchmark  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



# Aditya Birla Sun Life Equity Advantage Fund

An open ended equity scheme investing in both large cap and mid cap stocks.



Wealth Solutions

## Fund Details

### Investment Objective

The objective of the scheme is to achieve long-term growth of capital, at relatively moderate levels of risk through a diversified research based investment in Large & Midcap companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Joshi & Mr. Vishal Gajwani

### Date of Allotment

February 24, 1995

### Benchmark

Nifty Large Midcap 250 TRI

### Managing Fund Since

November 21, 2022 & November 01, 2024

### Experience in Managing the Fund

2.0 Years & 0.1 years

### SIP

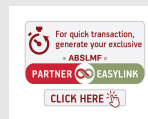
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Large & Mid Cap Fund

### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	5786.11	Crores
AUM as on last day	₹	5869.52	Crores

### Total Expense Ratio (TER)

Regular	1.90%
Direct	1.14%

Including additional expenses and goods and service tax on management fees.

### Other Parameters

Standard Deviation	14.66%
Sharpe Ratio	0.21
Beta	1.01
Portfolio Turnover	0.47
Treynor Ratio	0.03
Average P/E	27.41
Average P/BV	4.33
Average Dividend Yield	0.87

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>14.54%</b>
ICICI Bank Limited	4.31%
HDFC Bank Limited	3.53%
State Bank of India	2.04%
Axis Bank Limited	1.84%
AU Small Finance Bank Limited	1.32%
IndusInd Bank Limited	0.83%
Bank of Baroda	0.46%
Bank of India	0.22%
<b>Auto Components</b>	<b>9.47%</b>
Minda Industries Ltd	1.78%
Sona BLW Precision Forgings Limited	1.60%
Schaeffler India Limited	1.42%
Samvardhana Motherson International Limited	1.34%
Tube Investments of India Limited	1.28%
Bharat Forge Limited	1.12%
Sundram Fasteners Limited	0.93%
<b>Retailing</b>	<b>6.02%</b>
Trent Limited	1.53%
Info Edge (India) Limited	1.49%
FSN E-Commerce Ventures Limited	1.19%
Go Fashion India Limited	1.15%
Swiggy Ltd	0.66%
<b>Finance</b>	<b>5.98%</b>
LIC Housing Finance Limited	1.52%
REC Limited	1.30%
Shriram Finance Ltd	1.23%
Cholamandalam Investment and Finance Company Limited	1.07%
Bajaj Finance Limited	0.86%
<b>Construction</b>	<b>5.64%</b>
Larsen & Toubro Limited	2.25%
Kalpataru Projects International Ltd.	1.00%

Issuer	% to Net Assets
<b>IRB Infrastructure Developers Limited</b>	<b>0.99%</b>
Power Mech Projects Limited	0.73%
KEC International Limited	0.67%
<b>IT - Software</b>	<b>5.46%</b>
Infosys Limited	4.16%
Coforge Limited	1.30%
<b>Petroleum Products</b>	<b>4.50%</b>
Reliance Industries Limited	2.64%
Hindustan Petroleum Corporation Limited	1.86%
Leisure Services	4.11%
Jubilant Foodworks Limited	1.53%
Chalet Hotels Limited	1.33%
SAMHI Hotels Ltd	0.94%
Devyani International Limited	0.32%
<b>Consumer Durables</b>	<b>3.39%</b>
Voltas Limited	1.54%
Titan Company Limited	0.94%
Cello World Ltd	0.91%
<b>Industrial Products</b>	<b>3.30%</b>
WELSPUN CORP LIMITED	1.36%
APL Apollo Tubes Limited	1.28%
TIMKEN INDIA LTD	0.65%
<b>Textiles &amp; Apparels</b>	<b>3.13%</b>
Gokaldas Exports Ltd	1.30%
Welspun Living Limited	0.99%
K.P.R. Mill Limited	0.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.11%</b>
Ajanta Pharmaceuticals Limited	1.56%
Sun Pharmaceutical Industries Limited	0.94%
Emcure Pharmaceuticals Ltd	0.61%
<b>Transport Services</b>	<b>2.76%</b>
Container Corporation of India Limited	1.42%





# Aditya Birla Sun Life Equity Advantage Fund

An open ended equity scheme investing in both large cap and mid cap stocks.



Wealth Solutions

Issuer	% to Net Assets
InterGlobe Aviation Limited	1.35%
Aerospace & Defense	2.58%
Bharat Electronics Limited	1.41%
Hindustan Aeronautics Limited	1.17%
Healthcare Services	2.51%
Fortis Healthcare Limited	2.51%
Insurance	2.33%
Max Financial Services Limited	1.69%
Star Health & Allied Insurance Limited	0.64%
Cement & Cement Products	2.10%
JK Cement Limited	2.10%
Realty	2.08%
Phoenix Mills Limited	1.06%
Sunteck Realty Limited	1.02%
Power	1.81%
NTPC Limited	1.05%
NTPC Green Energy Ltd	0.76%
Beverages	1.72%
United Breweries Limited	1.07%
Varun Beverages Limited	0.65%
Telecom - Services	1.70%
Bharti Airtel Limited	1.70%
Gas	1.50%
GAIL (India) Limited	0.99%
Gujarat Gas Limited	0.51%

Issuer	% to Net Assets
Ferrous Metals	1.43%
Jindal Steel & Power Limited	1.43%
Agricultural Commercial & Construction Vehicles	1.29%
Ashok Leyland Limited	1.29%
Electrical Equipment	1.18%
ABB India Limited	1.18%
Automobiles	1.16%
TVS Motor Company Limited	1.16%
Chemicals & Petrochemicals	1.11%
Navin Fluorine International Limited	0.97%
Clean Science & Technology Limited	0.14%
Non - Ferrous Metals	1.03%
Hindalco Industries Limited	1.03%
Transport Infrastructure	0.73%
JSW Infrastructure Ltd	0.73%
Industrial Manufacturing	0.65%
Cyient DLM Ltd	0.65%
Oil	0.20%
Oil & Natural Gas Corporation Limited	0.20%
Miscellaneous	0.00%
Dharti Dredging	0.00%
Isprava Technologies Limited	0.00%
Cash & Current Assets	1.47%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 886.4500

Inception - Feb 24, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Advantage Fund	17.00%	15.83%	9.82%	23.07%
Value of Std Investment of ₹ 10,000	1072517	20867	13244	12307
Benchmark - Nifty Large Midcap 250 TRI	NA	22.39%	19.22%	28.54%
Value of Std Investment of ₹ 10,000	NA	27497	16947	12854
Additional Benchmark - Nifty 50 TRI	12.69%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	351117	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Vishal Gajwani is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	886.4500	981.0800
IDCW <sup>1</sup> :	137.4900	210.2500

<sup>1</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3560000	600000	360000	120000
Market Value of amount Invested	76670140	934647	468059	127599
Scheme Returns (CAGR)	16.76%	17.79%	17.84%	12.03%
Nifty Large Midcap 250 TRI# (CAGR)	NA	24.88%	24.22%	13.92%
Nifty 50 TRI returns## (CAGR)	NA	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is February 24, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.







## Fund Details

### Investment Objective

The objective of the scheme is to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multinational companies through a research based investment approach. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

### Date of Allotment

December 27, 1999

### Benchmark

Nifty MNC TRI

### Managing Fund Since

December 28, 2021 & November 21, 2022

### Experience in Managing the Fund

2.9 years & 2.0 Years

### SIP

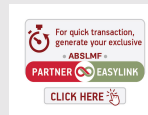
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	3865.09	Crores
AUM as on last day	₹	3889.05	Crores

### Total Expense Ratio (TER)

Regular	2.00%
Direct	1.34%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	13.01%
Sharpe Ratio	0.44
Beta	0.83
Portfolio Turnover	0.15
Treynor Ratio	0.07
Average P/E	50.50
Average P/BV	7.97
Average Dividend Yield	1.07

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	11.62%
GlaxoSmithKline Pharmaceuticals Limited	2.91%
Pfizer Limited	2.32%
Gland Pharma Limited	2.06%
Procter & Gamble Health Limited	0.93%
Sanofi India Limited	0.76%
Abbott India Limited	0.73%
Suven Pharmaceuticals Limited	0.70%
J.B. Chemicals & Pharmaceuticals Limited	0.64%
SANOFI CONSUMER HEALTHCARE	0.57%
Auto Components	9.74%
Schaeffler India Limited	3.30%
Bosch Limited	2.79%
CIE Automotive India Ltd	1.58%
ZF Commercial Vehicle Control Systems India Limited	1.19%
Motherson Sumi Wiring India Limited	0.89%
Consumer Durables	8.08%
Whirlpool of India Limited	2.18%
Johnson Controls - Hitachi Air Conditioning India Limited	1.65%
Bata India Limited	1.53%
Kansai Nerolac Paints Limited	1.41%
Eureka Forbes Ltd	0.88%
Akzo Nobel India Limited	0.43%
Industrial Products	7.80%
Cummins India Limited	3.70%
Grindwell Norton Limited	1.22%
TIMKEN INDIA LTD	0.95%
SKF India Limited	0.91%
RHI Magnesita India Limited	0.70%
ESAB India Ltd	0.33%

Issuer	% to Net Assets
Electrical Equipment	6.31%
Siemens Limited	2.50%
ABB India Limited	1.75%
GE Vernova T&D India Ltd	1.56%
Hitachi Energy India Limited	0.51%
Automobiles	6.01%
Maruti Suzuki India Limited	4.91%
Hyundai Motor India Ltd	1.11%
Beverages	5.98%
United Breweries Limited	3.16%
United Spirits Limited	2.82%
Personal Products	5.77%
Procter & Gamble Hygiene and Health Care Limited	2.96%
Gillette India Limited	2.80%
Fertilizers & Agrochemicals	5.40%
Bayer Cropscience Limited	4.09%
Sumitomo Chemical India Limited	1.31%
Capital Markets	4.15%
ICRA Limited	3.52%
360 ONE WAM Ltd	0.38%
Nippon Life India Asset Management Limited	0.25%
Finance	4.01%
CRISIL Limited	2.70%
Aavas Financiers Limited	0.77%
SBFC Finance Ltd	0.53%
Diversified FMCG	3.50%
Hindustan Unilever Limited	3.50%
IT - Software	3.27%
Mphasis Limited	1.61%
Coforge Limited	1.36%





Issuer	% to Net Assets
Oracle Financial Services Software Limited	0.30%
Healthcare Services	3.06%
Fortis Healthcare Limited	3.06%
Industrial Manufacturing	3.03%
Honeywell Automation India Limited	3.03%
Leisure Services	2.78%
Thomas Cook (India) Limited	1.49%
Sapphire Foods India Ltd	1.29%
Food Products	1.59%
Nestle India Limited	1.59%
Agricultural Commercial & Construction Vehicles	1.32%
Escorts Kubota Limited	1.32%
Diversified	1.10%
3M India Limited	1.10%
Transport Services	0.82%
Blue Dart Express Limited	0.82%
Commercial Services & Supplies	0.70%
Quess Corp Limited	0.70%
Cement & Cement Products	0.63%
HeidelbergCement India Limited	0.63%

Issuer	% to Net Assets
Insurance	0.60%
Star Health & Allied Insurance Limited	0.60%
United States of America	0.59%
Cognizant Technology Solutions Cl A Com Stk	0.59%
Entertainment	0.44%
Zee Entertainment Enterprises Limited	0.44%
Chemicals & Petrochemicals	0.41%
Linde India Limited	0.41%
Household Products	0.37%
DOMS Industries Limited	0.37%
Textiles & Apparels	0.16%
Page Industries Limited	0.16%
Miscellaneous	0.01%
Sree Jayalakshmi Autospin Limited	0.01%
Jainpur Straw Brd	0.00%
Maruti Cottex Limited	0.00%
Sri Venkatesha Mill Limited	0.00%
Visakha Aqua Farm	0.00%
Cash & Current Assets	0.75%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 1371.4600

Inception - Dec 27, 1999	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life MNC Fund	15.70%	11.68%	12.45%	24.56%
Value of Std Investment of ₹ 10,000	379801	17383	14218	12456
Benchmark - Nifty MNC TRI	13.63%	17.39%	17.25%	28.47%
Value of Std Investment of ₹ 10,000	242123	22314	16120	12847
Additional Benchmark - Nifty 50 TRI	13.54%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	237314	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1371.4600	1519.6900
IDCW <sup>2</sup> :	236.8700	485.9600

<sup>2</sup>Income Distribution cum capital withdrawal



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2980000	600000	360000	120000
Market Value of amount Invested	38541684	876584	475568	129775
Scheme Returns (CAGR)	17.21%	15.17%	18.98%	15.55%
Nifty MNC TRI returns# (CAGR)	15.99%	19.68%	20.56%	10.78%
Nifty 50 TRI returns## (CAGR)	14.85%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 27, 1999, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





**Fund Details**

### Investment Objective

The investment objective of the scheme is long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vishal Gajwani & Mr. Dhaval Joshi

#### Date of Allotment

October 03, 2002

#### Benchmark

NIFTY Midcap 150 TRI

#### Managing Fund Since

November 01, 2024 & November 21, 2022

#### Experience in Managing the Fund

0.1 years & 2.0 Years

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Mid Cap Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	5888.67	Crores
AUM as on last day	₹	5930.01	Crores

#### Total Expense Ratio (TER)

Regular	1.87%
Direct	1.07%

Including additional expenses and goods and service tax on management fees.

#### Other Parameters

Standard Deviation	14.85%
Sharpe Ratio	0.80
Beta	0.90
Portfolio Turnover	0.31
Treynor Ratio	0.13
Average P/E	34.71
Average P/BV	4.54
Average Dividend Yield	0.67

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Auto Components	9.15%
Bharat Forge Limited	1.68%
Sona BLW Precision Forgings Limited	1.59%
Tube Investments of India Limited	1.57%
Schaeffler India Limited	1.01%
Sundram Fasteners Limited	1.00%
Exide Industries Limited	0.88%
Endurance Technologies Limited	0.80%
MRF Limited	0.44%
Craftsman Automation Ltd	0.18%
Finance	8.45%
Cholamandalam Financial Holdings Limited	2.65%
Shriram Finance Ltd	2.29%
LIC Housing Finance Limited	1.08%
Cholamandalam Investment and Finance Company Limited	0.92%
SBFC Finance Ltd	0.73%
GFL Limited	0.35%
Mahindra & Mahindra Financial Services Limited	0.33%
Aditya Birla Capital Limited	0.10%
Pharmaceuticals & Biotechnology	6.79%
Glenmark Pharmaceuticals Limited	2.58%
Lupin Limited	1.66%
Ajanta Pharmaceuticals Limited	1.10%
Sanofi India Limited	0.70%
IPCA Laboratories Limited	0.56%
Solara Active Pharma Sciences Limited	0.19%
Consumer Durables	6.65%
Volta Limited	1.71%
Crompton Greaves Consumer Electricals Limited	1.52%
Whirlpool of India Limited	1.17%
V-Guard Industries Limited	0.75%
Kansai Nerolac Paints Limited	0.52%

Issuer	% to Net Assets
Akzo Nobel India Limited	0.51%
Stylam Industries Ltd	0.47%
Industrial Products	6.27%
Cummins India Limited	2.20%
APL Apollo Tubes Limited	1.41%
AIA Engineering Limited	1.39%
RR Kabel Ltd	0.83%
Supreme Industries Limited	0.45%
Banks	5.76%
AU Small Finance Bank Limited	2.37%
The Federal Bank Limited	2.18%
Bank of India	0.63%
ICICI Bank Limited	0.59%
Healthcare Services	4.60%
Fortis Healthcare Limited	3.45%
Apollo Hospitals Enterprise Limited	1.15%
IT - Software	4.25%
Mphasis Limited	2.50%
LTIMindtree Limited	0.94%
Birlasoft Limited	0.52%
KPIT Technologies Limited	0.29%
Realty	3.60%
Phoenix Mills Limited	1.94%
Prestige Estates Projects Limited	1.66%
Beverages	3.32%
United Breweries Limited	2.15%
Radico Khaitan Limited	1.17%
Cement & Cement Products	3.10%
ACC Limited	1.57%
JK Cement Limited	1.53%
Fertilizers & Agrochemicals	3.09%
Coromandel International Limited	3.09%



Issuer	% to Net Assets
<b>Retailing</b>	<b>3.06%</b>
Info Edge (India) Limited	1.40%
Aditya Birla Fashion and Retail Limited	1.02%
Vedant Fashions Private Limited	0.65%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.97%</b>
Gujarat Fluorochemicals Limited	2.57%
Atul Limited	0.40%
Aarti Industries Limited	0.01%
<b>Electrical Equipment</b>	<b>2.88%</b>
Thermax Limited	1.99%
GE Vernova T&D India Ltd	0.89%
<b>Power</b>	<b>2.80%</b>
Torrent Power Limited	2.80%
<b>Textiles &amp; Apparels</b>	<b>2.48%</b>
K.P.R. Mill Limited	2.48%
<b>Leisure Services</b>	<b>2.46%</b>
The Indian Hotels Company Limited	1.54%
Jubilant Foodworks Limited	0.92%
<b>Insurance</b>	<b>2.34%</b>
Max Financial Services Limited	2.34%
<b>Capital Markets</b>	<b>1.90%</b>
Computer Age Management Services Limited	1.25%
HDFC Asset Management Company Limited	0.65%
<b>Construction</b>	<b>1.71%</b>
Kalpataru Projects International Ltd.	0.91%
KEC International Limited	0.53%
Interarch Building Products Ltd	0.27%
<b>Minerals &amp; Mining</b>	<b>1.51%</b>
NMDC Limited	1.51%
<b>Ferrous Metals</b>	<b>1.50%</b>
Jindal Steel & Power Limited	1.07%
Steel Authority of India Limited	0.43%

Issuer	% to Net Assets
<b>Gas</b>	<b>1.31%</b>
Gujarat Gas Limited	0.67%
Indraprastha Gas Limited	0.64%
<b>Entertainment</b>	<b>1.12%</b>
Sun TV Network Limited	0.74%
Zee Entertainment Enterprises Limited	0.38%
<b>Paper Forest &amp; Jute Products</b>	<b>1.00%</b>
Century Textiles & Industries Limited	1.00%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>0.98%</b>
Ashok Leyland Limited	0.98%
<b>Transport Services</b>	<b>0.92%</b>
Container Corporation of India Limited	0.92%
<b>Oil</b>	<b>0.83%</b>
Oil India Limited	0.83%
<b>Automobiles</b>	<b>0.82%</b>
TVS Motor Company Limited	0.82%
<b>Telecom - Services</b>	<b>0.05%</b>
Bharti Airtel Limited	0.05%
<b>EQUITY FUTURE</b>	<b>-0.11%</b>
KPIT Technologies Limited	0.14%
<b>Coromandel International Limited</b>	<b>-0.25%</b>
<b>Cash &amp; Current Assets</b>	<b>2.44%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 773.5800

Inception - Oct 03, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Midcap Fund	21.67%	23.05%	18.68%	31.48%
Value of Std Investment of ₹ 10,000	773580	28237	16714	13148
Benchmark - NIFTY Midcap 150 TRI	NA	28.00%	23.91%	31.68%
Value of Std Investment of ₹ 10,000	NA	34409	19023	13168
Additional Benchmark - Nifty 50 TRI	17.28%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	342571	21208	14723	12127

PPast performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Vishal Gajwani is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	<b>773.5800</b>	<b>857.2700</b>
<b>IDCW*</b>	<b>57.4600</b>	<b>97.5200</b>

\*Income Distribution cum capital withdrawal

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2640000	600000	360000	120000
Market Value of amount Invested	27550642	1150782	524558	132019
Scheme Returns (CAGR)	18.11%	26.41%	26.09%	19.21%
NIFTY Midcap 150 TRI returns## (CAGR)	NA	30.76%	30.35%	16.70%
Nifty 50 TRI returns## (CAGR)	14.48%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The Fund's inception date is October 03, 2002, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The objective of the scheme is to achieve long term growth of capital, at commensurate levels of risk through a diversified research based investment in Large, Mid & Small cap companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Category

MultiCap

### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



### Fund Manager

Mr. Abhinav Khandelwal, Mr. Harshil Suvarnkar & Mr. Dhaval Joshi

### Date of Allotment

May 07, 2021

### Benchmark

Nifty 500 Multicap 50:25:25 TRI

### Managing Fund Since

November 01, 2024, May 07, 2021 & November 21, 2022

### Experience in Managing the Fund

0.1 Years, 3.6 Years & 2.0 Years

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	6186.08	Crores
AUM as on last day	₹	6297.61	Crores

### Total Expense Ratio (TER)

Regular	1.83%
Direct	0.79%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	12.52%
Sharpe Ratio	0.81
Beta	0.85
Portfolio Turnover	0.43
Treynor Ratio	0.12
Average P/E	33.39
Average P/BV	4.94
Average Dividend Yield	0.73

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	13.31%
ICICI Bank Limited	4.40%
HDFC Bank Limited	3.06%
Kotak Mahindra Bank Limited	1.98%
State Bank of India	1.26%
Bank of Maharashtra	1.25%
AU Small Finance Bank Limited	0.92%
Utkarsh Small Finance Bank Ltd	0.43%
<b>Pharmaceuticals &amp; Biotechnology</b>	7.34%
Sun Pharmaceutical Industries Limited	1.67%
Torrent Pharmaceuticals Limited	1.58%
Abbott India Limited	1.38%
Ajanta Pharmaceuticals Limited	0.98%
IPCA Laboratories Limited	0.97%
Cipla Limited	0.62%
Granules India Limited	0.13%
<b>Electrical Equipment</b>	6.94%
TRIVENI TURBINE LTD	1.58%
Thermax Limited	1.56%
ABB India Limited	1.33%
Hitachi Energy India Limited	1.10%
TD Power Systems Limited	1.09%
Premier Energies Ltd	0.28%
<b>Consumer Durables</b>	6.53%
Dixon Technologies (India) Limited	2.03%
Whirlpool of India Limited	1.54%
V-Guard Industries Limited	1.53%
Volta Limited	1.43%
<b>Auto Components</b>	5.52%

Issuer	% to Net Assets
<b>SJS Enterprises Pvt Limited</b>	1.71%
CIE Automotive India Ltd	1.08%
Sona BLW Precision Forgings Limited	1.00%
Sansera Engineering Ltd	0.89%
Craftsman Automation Ltd	0.84%
<b>IT - Software</b>	5.49%
Infosys Limited	3.04%
Coforge Limited	2.27%
Birlasoft Limited	0.17%
<b>Finance</b>	5.14%
Cholamandalam Financial Holdings Limited	1.38%
Bajaj Finance Limited	1.17%
SBFC Finance Ltd	1.05%
LIC Housing Finance Limited	0.88%
Home First Finance Company India Limited	0.66%
<b>Insurance</b>	4.36%
Max Financial Services Limited	1.69%
Medi Assist Healthcare Services Ltd	1.38%
Star Health & Allied Insurance Limited	1.29%
<b>Beverages</b>	3.59%
United Spirits Limited	1.59%
Radico Khaitan Limited	1.38%
Varun Beverages Limited	0.61%
<b>Retailing</b>	3.38%
Zomato Limited	1.86%
Avenue Supermarts Limited	1.39%
Go Fashion India Limited	0.13%
<b>Healthcare Services</b>	3.36%
Fortis Healthcare Limited	2.55%



Issuer	% to Net Assets
Jupiter Life Line Hospitals Ltd	0.81%
Automobiles	3.19%
Mahindra & Mahindra Limited	2.07%
Bajaj Auto Limited	1.12%
Cement & Cement Products	2.83%
UltraTech Cement Limited	1.43%
JK Cement Limited	1.40%
Construction	2.79%
Larsen & Toubro Limited	1.83%
Ahluwalia Contracts (India) Limited	0.96%
Telecom - Services	2.60%
Bharti Airtel Limited	2.60%
Power	2.38%
NTPC Limited	2.38%
Industrial Products	2.32%
Cummins India Limited	1.00%
TIMKEN INDIA LTD	0.86%
Mold-Tek Packaging Limited	0.46%
Realty	2.32%
Brigade Enterprises Limited	2.32%
Transport Services	1.91%
Container Corporation of India Limited	1.10%
Gateway Distriparks Limited	0.81%
Leisure Services	1.77%

Issuer	% to Net Assets
The Indian Hotels Company Limited	1.19%
Westlife Development Ltd	0.59%
Chemicals & Petrochemicals	1.55%
Vinati Organics Limited	1.55%
Oil	1.42%
Oil & Natural Gas Corporation Limited	1.42%
Petroleum Products	1.21%
Reliance Industries Limited	1.21%
Industrial Manufacturing	1.12%
Praj Industries Limited	1.12%
Personal Products	1.10%
Godrej Consumer Products Limited	1.10%
Non - Ferrous Metals	1.06%
Hindalco Industries Limited	1.06%
Diversified FMCG	0.88%
Hindustan Unilever Limited	0.88%
IT - Services	0.77%
Cyient Limited	0.77%
Gas	0.41%
Gujarat Gas Limited	0.41%
Food Products	0.30%
Mrs Bectors Food Specialities Limited	0.30%
Cash & Current Assets	3.10%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 19.5300

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - May 07, 2021</b>				
Aditya Birla Sun Life Multi-Cap Fund	20.64%	NA	16.85%	29.94%
Value of Std Investment of ₹ 10,000	19530	NA	15956	12994
<b>Benchmark - NIFTY 500 Multicap 50:25:25 TRI</b>				
Benchmark	22.23%	NA	19.48%	29.27%
Value of Std Investment of ₹ 10,000	20466	NA	17058	12927
<b>Additional Benchmark - Nifty 50 TRI</b>				
Additional Benchmark	16.07%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	17017	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Abhinav Khandelwal is 2. Total Schemes managed by Mr. Harshil Savarnkar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no.177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	<b>19.5300</b>	<b>20.5900</b>
<b>IDCW<sup>1</sup></b>	<b>18.3800</b>	<b>19.3700</b>

<sup>1</sup>Income Distribution cum capital withdrawal

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
<b>Total Amount Invested (₹)</b>	410000	NA	360000	120000
<b>Market Value of amount Invested</b>	588498	NA	505930	132150
<b>Scheme Returns (CAGR)</b>	21.69%	NA	23.44%	19.43%
<b>NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)</b>	23.39%	NA	25.03%	15.15%
<b>Nifty 50 TRI returns## (CAGR)</b>	15.64%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is May 07, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of Small cap companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Abhinav Khandelwal & Mr. Dhaval Joshi

### Date of Allotment

May 31, 2007

### Benchmark

BSE 250 SmallCap TRI

### Managing Fund Since

November 01, 2024 & November 21, 2022

### Experience in Managing the Fund

0.1 years & 2.0 Years

### SIP

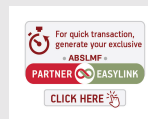
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Small Cap Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	5075.73	Crores
AUM as on last day	₹	5159.62	Crores

### Total Expense Ratio (TER)

Regular	1.89%
Direct	0.95%

Including additional expenses and goods and service tax on management fees.

### Other Parameters

Standard Deviation	15.53%
Sharpe Ratio	0.74
Beta	0.84
Portfolio Turnover	0.34
Treynor Ratio	0.14
Average P/E	36.90
Average P/BV	4.84
Average Dividend Yield	0.40

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Industrial Products	8.89%
Kirloskar Pneumatic Co Ltd	2.98%
RHI Magnesita India Limited	1.28%
Shivalik Bimetal Controls Ltd	1.12%
Prince Pipes & Fittings Limited	1.03%
Carborundum Universal Limited	0.88%
INOX India Ltd	0.71%
IFGL Refractories Limited	0.48%
Jindal Saw Limited	0.42%
Auto Components	7.75%
SJS Enterprises Pvt Limited	1.69%
CEAT Limited	1.35%
Minda Corporation Limited	0.94%
Craftsman Automation Ltd	0.85%
Endurance Technologies Limited	0.85%
Steel Strips Wheels Ltd	0.55%
Sundram Fasteners Limited	0.43%
Samvardhana Motherson International Limited	0.41%
Rolex Rings Limited	0.38%
Sona BLW Precision Forgings Limited	0.28%
Electrical Equipment	7.36%
Hitachi Energy India Limited	3.03%
TD Power Systems Limited	2.95%
Transformers & Rectifiers India Ltd	1.38%
Industrial Manufacturing	6.27%
Tega Industries Limited	2.09%
Praj Industries Limited	1.77%
Cyient DLM Ltd	0.95%
DEE Development Engineers Ltd	0.83%
Pitti Engineering Ltd	0.62%
Realty	5.72%
Brigade Enterprises Limited	2.11%
Sunteck Realty Limited	1.16%
Prestige Estates Projects Limited	1.05%

Issuer	% to Net Assets
Sobha Limited	0.90%
KEYSTONE REALTORS LIMITED	0.46%
Sobha Limited	0.05%
Consumer Durables	5.69%
Whirlpool of India Limited	1.60%
Stylam Industries Ltd	1.40%
Kajaria Ceramics Limited	0.96%
VIP Industries Limited	0.72%
Orient Electric Ltd.	0.53%
Butterfly Gandhimathi Appliances Ltd	0.30%
SHEELA FOAM LIMITED	0.18%
Chemicals & Petrochemicals	4.74%
Navin Fluorine International Limited	2.43%
Neogen Chemicals Ltd	1.31%
Clean Science & Technology Limited	0.99%
Pharmaceuticals & Biotechnology	4.71%
ALEMBIC PHARMACEUTICALS LIMITED	1.09%
SANOFI CONSUMER HEALTHCARE	1.08%
Eris Lifesciences Limited	0.96%
Sanofi India Limited	0.86%
Granules India Limited	0.47%
Akums Drugs & Pharmaceuticals Ltd	0.26%
Finance	3.90%
Cholamandalam Financial Holdings Limited	1.44%
Repco Home Finance Limited	1.00%
Home First Finance Company India Limited	0.87%
PNB Housing Finance Limited	0.43%
Fusion Finance Ltd	0.17%
IT - Software	3.66%
Birlasoft Limited	1.01%
Latent View Analytics Limited	0.87%
Sonata Software Limited	0.81%
Rategain Travel Technologies Limited	0.81%
Unicommerce eSolutions Ltd	0.16%





Issuer	% to Net Assets
Textiles & Apparels	3.58%
Gokaldas Exports Ltd	1.66%
Welspun Living Limited	0.89%
K.P.R. Mill Limited	0.68%
Arvind Limited	0.34%
Construction	3.31%
Power Mech Projects Limited	1.37%
Kalpataru Projects International Ltd.	0.92%
KEC International Limited	0.61%
PNC Infratech Limited	0.42%
Healthcare Services	2.75%
Fortis Healthcare Limited	1.42%
Krishna Institute of Medical Sciences Ltd	1.33%
Commercial Services & Supplies	2.47%
TeamLease Services Limited	1.69%
CMS Info Systems Limited	0.79%
Cement & Cement Products	2.46%
JK Cement Limited	1.52%
Orient Cement Limited	0.93%
Banks	2.44%
Karur Vysya Bank Ltd/The	1.06%
Indian Bank	0.85%
Bank of India	0.53%
Agricultural Food & other Products	1.95%
CCL Products (India) Limited	1.95%
Retailing	1.77%
Go Fashion India Limited	1.33%
BrainBees Solutions Ltd	0.44%
Insurance	1.66%
Star Health & Allied Insurance Limited	0.91%
Medi Assist Healthcare Services Ltd	0.75%
Agricultural Commercial & Construction Vehicles	1.62%
BEML Limited	1.62%
IT - Services	1.55%

Issuer	% to Net Assets
Cyient Limited	1.03%
eMUDHRA LTD	0.52%
Beverages	1.53%
Radico Khaitan Limited	1.53%
Food Products	1.51%
Bikaji Foods International Ltd	1.29%
Mrs Bectors Food Specialities Limited	0.21%
Non - Ferrous Metals	1.40%
National Aluminium Company Limited	1.40%
Paper Forest & Jute Products	1.35%
Century Textiles & Industries Limited	1.35%
Leisure Services	1.31%
Chalet Hotels Limited	0.88%
SAMHI Hotels Ltd	0.43%
Capital Markets	1.29%
Angel Broking Limited	0.63%
Central Depository Services (India) Limited	0.46%
Anand Rathi Wealth Limited	0.19%
Personal Products	0.84%
Emami Limited	0.84%
Entertainment	0.82%
PVR Limited	0.82%
Financial Technology (Fintech)	0.82%
PB Fintech Limited	0.82%
Automobiles	0.27%
Landmark Cars Ltd	0.27%
Transport Services	0.09%
Gateway Distriparks Limited	0.09%
Minerals & Mining	0.03%
Moil Limited	0.03%
Cash & Current Assets	4.49%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance	NAV as on November 29, 2024: ₹ 88.8573			
	Since Inception	5 Years	3 Years	1 Year
Inception - May 31, 2007				
Aditya Birla Sun Life Small Cap Fund	13.29%	23.77%	18.18%	27.31%
Value of Std Investment of ₹ 10,000	88857	29085	16506	12731
Benchmark - BSE 250 SmallCap TRI	11.61%	30.02%	24.31%	33.63%
Value of Std Investment of ₹ 10,000	68466	37207	19210	13363
Additional Benchmark - Nifty 50 TRI	11.68%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	69185	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Abhinav Khandelwal is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)	Regular Plan	Direct Plan
Growth	88.8573	100.3164
IDCW <sup>1</sup> :	39.1106	74.8860

<sup>1</sup>Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)	Since Inception	5 years	3 years	1 Year
Particulars				
Total Amount Invested (₹)	2090000	600000	360000	120000
Market Value of amount Invested	10505095	1162389	526770	132320
Scheme Returns (CAGR)	16.49%	26.83%	26.40%	19.70%
BSE 250 SmallCap TRI returns## (CAGR)	15.83%	33.19%	32.25%	20.59%
Nifty 50 TRI returns## (CAGR)	13.44%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is May 31, 2007, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Kunal Sangoi & Mr. Dhaval Joshi

### Date of Allotment

March 27, 2008

### Benchmark

Nifty 500 TRI

### Managing Fund Since

September 22, 2022 & November 21, 2022

### Experience in Managing the Fund

2.2 years & 2.0 Years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Value Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	6303.51	Crores
AUM as on last day	₹	6377.82	Crores

### Total Expense Ratio (TER)

Regular	1.87%
Direct	1.03%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	16.23%
Sharpe Ratio	0.97
Beta	1.11
Portfolio Turnover	0.55
Treynor Ratio	0.14
Average P/E	23.54
Average P/BV	3.53
Average Dividend Yield	1.14

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	10.84%
Infosys Limited	3.81%
Tech Mahindra Limited	3.10%
Sonata Software Limited	1.79%
LTIMindtree Limited	1.28%
Birlasoft Limited	0.86%
Banks	10.42%
ICICI Bank Limited	3.55%
Axis Bank Limited	2.29%
IndusInd Bank Limited	1.50%
Bank of Baroda	1.13%
The Federal Bank Limited	0.98%
State Bank of India	0.96%
Auto Components	9.16%
Ramkrishna Forgings Limited	3.44%
Minda Corporation Limited	2.95%
Pricol Limited	1.61%
Tube Investments of India Limited	0.74%
Craftsman Automation Ltd	0.43%
Pharmaceuticals & Biotechnology	7.45%
Sun Pharmaceutical Industries Limited	2.84%
Granules India Limited	2.33%
Strides Pharma Science Limited	1.59%
Akums Drugs & Pharmaceuticals Ltd	0.42%
Torrent Pharmaceuticals Limited	0.26%
Finance	5.21%
Shriram Finance Ltd	2.38%
LIC Housing Finance Limited	1.31%
Poonawalla Fincorp Limited	0.59%
PNB Housing Finance Limited	0.42%

Issuer	% to Net Assets
REC Limited	0.42%
Power Finance Corporation Limited	0.09%
Cement & Cement Products	5.14%
Ambuja Cements Limited	1.91%
Orient Cement Limited	1.75%
Grasim Industries Limited	1.48%
Automobiles	4.57%
Mahindra & Mahindra Limited	3.16%
Tata Motors Limited	0.97%
Hero MotoCorp Limited	0.45%
Industrial Products	4.49%
WELSPUN CORP LIMITED	2.74%
Carborundum Universal Limited	1.73%
Shivalik Bimetal Controls Ltd	0.02%
Petroleum Products	3.95%
Reliance Industries Limited	2.59%
Hindustan Petroleum Corporation Limited	1.36%
Construction	3.84%
Kalpataru Projects International Ltd.	1.50%
Larsen & Toubro Limited	1.33%
Power Mech Projects Limited	1.02%
Power	3.49%
NTPC Limited	3.49%
Capital Markets	3.29%
Multi Commodity Exchange of India Limited	1.81%
Angel Broking Limited	1.28%
360 ONE WAM Ltd	0.20%
Electrical Equipment	2.98%
Bharat Heavy Electricals Limited	1.54%
GE Vernova T&D India Ltd	1.17%





Issuer	% to Net Assets
Premier Energies Ltd	0.27%
Realty	2.95%
Sobha Limited	1.63%
Anant Raj Ltd	1.24%
Sobha Limited	0.08%
Industrial Manufacturing	2.84%
Praj Industries Limited	1.19%
Pitti Engineering Ltd	0.87%
Cyient DLM Ltd	0.79%
Insurance	2.49%
Max Financial Services Limited	1.82%
SBI Life Insurance Company Limited	0.67%
Gas	2.39%
GAIL (India) Limited	1.54%
Indraprastha Gas Limited	0.64%
Mahanagar Gas Limited	0.21%
Ferrous Metals	1.92%
Jindal Steel & Power Limited	1.92%
Textiles & Apparels	1.80%
Welspun Living Limited	1.05%
K.P.R. Mill Limited	0.74%
Diversified Metals	1.68%
Vedanta Limited	1.68%
Diversified FMCG	1.39%
ITC Limited	1.39%
Agricultural Food & other Products	1.31%
Balrampur Chini Mills Limited	1.06%

Issuer	% to Net Assets
Nath Bio-Genes (India) Limited	0.25%
IT - Services	1.16%
Cyient Limited	1.16%
Leisure Services	0.67%
Chalet Hotels Limited	0.67%
Oil	0.60%
Oil & Natural Gas Corporation Limited	0.60%
Consumable Fuels	0.48%
Coal India Limited	0.48%
Aerospace & Defense	0.47%
MTAR Technologies Limited	0.47%
Transport Services	0.42%
VRL Logistics Limited	0.42%
Retailing	0.42%
Aditya Birla Fashion and Retail Limited	0.42%
Chemicals & Petrochemicals	0.38%
IG Petrochemicals limited	0.38%
Non - Ferrous Metals	0.32%
National Aluminium Company Limited	0.32%
Transport Infrastructure	0.30%
JSW Infrastructure Ltd	0.30%
Paper Forest & Jute Products	0.19%
Tamil Nadu Newsprint & Papers Limited	0.19%
Cash & Current Assets	0.99%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 127.8104

	Since Inception	5 Years	3 Years	1 Year
Inception - Mar 27, 2008				
Aditya Birla Sun Life Pure Value Fund	16.50%	22.10%	22.54%	27.64%
Value of Std Investment of ₹ 10,000	127810	27173	18401	12764
Benchmark - Nifty 500 TRI	12.47%	19.44%	16.89%	27.29%
Value of Std Investment of ₹ 10,000	71076	24337	15969	12729
Additional Benchmark - Nifty 50 TRI	11.45%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	61025	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kunal Sangoi is 3. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	127.8104	143.1424
IDCW <sup>1</sup> :	44.8554	81.4369

<sup>1</sup>Income Distribution cum capital withdrawal

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1990000	600000	360000	120000
Market Value of amount Invested	9831328	1157056	539285	129053
Scheme Returns (CAGR)	17.21%	26.63%	28.14%	14.38%
Nifty 500 TRI returns# (CAGR)	15.20%	21.99%	21.40%	13.04%
Nifty 50 TRI returns## (CAGR)	13.84%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 27, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harish Krishnan

#### Date of Allotment

January 31, 2015

#### Benchmark

BSE India Manufacturing TRI

#### Managing Fund Since

November 03, 2023

#### Experience in Managing the Fund

1.1 years

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	1183.12	Crores
AUM as on last day	₹	1197.46	Crores

#### Total Expense Ratio (TER)

Regular	2.24%
Direct	1.26%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	14.00%
Sharpe Ratio	0.89
Beta	0.88
Portfolio Turnover	0.32
Treynor Ratio	0.14
Average P/E	39.19
Average P/BV	5.08
Average Dividend Yield	0.73

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Industrial Products	11.97%
Cummins India Limited	3.14%
Shyam Metals & Energy Limited	2.09%
AIA Engineering Limited	1.54%
Happy Forgings Ltd	1.30%
WELSPUN CORP LIMITED	1.22%
Shivalik Bimetal Controls Ltd	1.22%
RHI Magnesita India Limited	0.58%
Finolex Industries Limited	0.47%
TIMKEN INDIA LTD	0.41%
Construction	10.71%
Larsen & Toubro Limited	5.90%
Interarch Building Products Ltd	1.96%
H.G. Infra Engineering Limited	1.04%
KEC International Limited	0.94%
Techno Electric & Engineering Company Limited	0.85%
Auto Components	9.92%
Tube Investments of India Limited	1.80%
Endurance Technologies Limited	1.45%
Bharat Forge Limited	1.43%
Sansera Engineering Ltd	1.33%
Sundram Fasteners Limited	1.23%
CIE Automotive India Ltd	0.74%
Samvardhana Motherson International Limited	0.71%
Craftsman Automation Ltd	0.65%
Sona BLW Precision Forgings Limited	0.56%
Automobiles	9.65%
Mahindra & Mahindra Limited	3.72%
Maruti Suzuki India Limited	3.24%
Bajaj Auto Limited	1.50%
Eicher Motors Limited	1.19%
Consumer Durables	8.34%
Voltas Limited	2.77%
Titan Company Limited	2.17%
Asian Paints Limited	1.34%
Cello World Ltd	1.06%
V-Guard Industries Limited	0.92%
Eureka Forbes Ltd	0.09%
Pharmaceuticals & Biotechnology	7.03%
Sun Pharmaceutical Industries Limited	1.98%
Glenmark Pharmaceuticals Limited	1.71%
Strides Pharma Science Limited	1.62%
Ajanta Pharmaceuticals Limited	1.26%
Solara Active Pharma Sciences Limited	0.46%
Beverages	6.62%
United Breweries Limited	3.18%

Issuer	% to Net Assets
Radico Khaitan Limited	2.40%
United Spirits Limited	1.04%
Electrical Equipment	5.96%
TD Power Systems Limited	1.64%
GE Vernova T&D India Ltd	1.10%
TRIVENI TURBINE LTD	1.09%
Premier Energies Ltd	0.81%
Hitachi Energy India Limited	0.70%
ABB India Limited	0.62%
Petroleum Products	4.52%
Reliance Industries Limited	4.52%
Industrial Manufacturing	4.34%
Praj Industries Limited	1.69%
Pitti Engineering Ltd	0.80%
Cyient DLM Ltd	0.74%
DEE Development Engineers Ltd	0.67%
LAKSHMI MACHINE WORKS LTD	0.44%
Ferrous Metals	3.43%
Tata Steel Limited	2.48%
Jindal Steel & Power Limited	0.95%
Non - Ferrous Metals	2.74%
Hindalco Industries Limited	2.74%
Textiles & Apparels	2.22%
Gokaldas Exports Ltd	1.40%
Kewal Kiran Clothing Limited	0.82%
Paper Forest & Jute Products	1.97%
Century Textiles & Industries Limited	1.97%
Aerospace & Defense	1.93%
Bharat Electronics Limited	1.93%
Diversified FMCG	1.63%
ITC Limited	1.63%
Minerals & Mining	1.34%
NMDC Limited	1.34%
Agricultural Food & other Products	1.26%
Tata Consumer Products Limited	1.26%
Chemicals & Petrochemicals	1.21%
NOCIL Limited	0.99%
Aarti Industries Limited	0.22%
Diversified Metals	1.06%
Vedanta Limited	1.06%
Cement & Cement Products	0.75%
ACC Limited	0.75%
Cash & Current Assets	1.39%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 32.5900

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Manufacturing Equity Fund	12.76%	20.10%	19.27%	38.33%
Value of Std Investment of ₹ 10,000	32590	25012	16965	13833
Benchmark - BSE India Manufacturing TRI	12.87%	19.97%	20.77%	22.17%
Value of Std Investment of ₹ 10,000	32906	24875	17613	12217
Additional Benchmark - Nifty 50 TRI	12.16%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	30924	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Harish Krishnan is 5. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or From any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.5900	35.6300
IDCW <sup>2</sup> :	20.6700	22.4600

<sup>2</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1170000	600000	360000	120000
Market Value of amount Invested	2631825	1061266	529309	133452
Scheme Returns (CAGR)	15.91%	23.03%	26.75%	21.57%
BSE India Manufacturing TRI returns# (CAGR)	16.88%	22.88%	22.14%	2.91%
Nifty 50 TRI returns## (CAGR)	15.23%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 2015, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





### Fund Details

#### Investment Objective

The primary investment objective of the Scheme is to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

#### Date of Allotment

December 14, 2013

#### Benchmark

Nifty Financial Services TRI

#### Managing Fund Since

August 26, 2015 & November 21, 2022

#### Experience in Managing the Fund

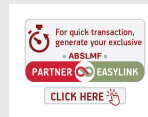
9.3 years & 2.0 Years

#### Fund Category

Sectoral/Thematic

#### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil

#### AUM

Monthly Average AUM	₹	3227.81	Crores
AUM as on last day	₹	3269.72	Crores

#### Total Expense Ratio (TER)

Regular	1.99%
Direct	1.08%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	15.43%
Sharpe Ratio	0.49
Beta	0.99
Portfolio Turnover	0.20
Treynor Ratio	0.08
Average P/E	17.16
Average P/BV	2.60
Average Dividend Yield	0.81

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>63.84%</b>
ICICI Bank Limited	19.85%
HDFC Bank Limited	18.33%
Axis Bank Limited	6.70%
State Bank of India	6.03%
AU Small Finance Bank Limited	2.58%
Kotak Mahindra Bank Limited	2.54%
Bank of Baroda	1.75%
The Federal Bank Limited	1.62%
Bank of India	1.61%
IndusInd Bank Limited	1.21%
RBL Bank Limited	1.01%
Utkarsh Small Finance Bank Ltd	0.59%
The Jammu & Kashmir Bank Limited	0.03%
<b>Finance</b>	<b>21.54%</b>
Bajaj Finance Limited	4.70%
Cholamandalam Financial Holdings Limited	3.33%
Shriram Finance Ltd	3.12%
Repco Home Finance Limited	3.08%
LIC Housing Finance Limited	1.56%
SBFC Finance Ltd	1.20%
Poonawalla Fincorp Limited	1.00%

Issuer	% to Net Assets
PNB Housing Finance Limited	0.97%
Bajaj Housing Finance Limited	0.92%
Cholamandalam Investment and Finance Company Limited	0.59%
Mas Financial Services Limited	0.58%
Fusion Finance Ltd	0.41%
Home First Finance Company India Limited	0.07%
<b>Capital Markets</b>	<b>6.80%</b>
Computer Age Management Services Limited	3.81%
Central Depository Services (India) Limited	2.25%
PRUDENT CORPORATE ADVISORY SERVICES LTD	0.40%
360 ONE WAM Ltd	0.34%
<b>Insurance</b>	<b>4.55%</b>
ICICI Lombard General Insurance Company Limited	1.74%
SBI Life Insurance Company Limited	1.41%
Max Financial Services Limited	0.87%
Star Health & Allied Insurance Limited	0.53%
<b>MUTUAL FUNDS</b>	<b>0.42%</b>
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	0.42%
<b>Cash &amp; Current Assets</b>	<b>2.85%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 56.3200

Inception - Dec 14, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Banking and Financial Services Fund	17.07%	12.50%	14.31%	17.75%
Value of Std Investment of ₹ 10,000	56320	18028	14935	11775
Benchmark - Nifty Financial Services TRI	16.93%	11.85%	12.10%	20.92%
Value of Std Investment of ₹ 10,000	55579	17519	14086	12092
Additional Benchmark - Nifty 50 TRI	14.62%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	44676	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Scheme managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	56.3200	62.8000
IDCW <sup>1</sup> :	23.6600	31.8100

<sup>1</sup>Income Distribution cum capital withdrawal



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1300000	600000	360000	120000
Market Value of amount Invested	2955204	945797	465330	126549
Scheme Returns (CAGR)	14.40%	18.27%	17.43%	10.34%
Nifty Financial Services TRI returns# (CAGR)	15.01%	16.08%	15.64%	16.47%
Nifty 50 TRI returns## (CAGR)	14.76%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 14, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The objective of the scheme is to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

### Date of Allotment

February 26, 2003

### Benchmark Tier I

Nifty 500 TRI

### Tier II Benchmark

Nifty Dividend Opportunities 50 Index TRI

### Managing Fund Since

April 01, 2022 & November 21, 2022

### Experience in Managing the Fund

2.7 Years & 2.0 Years

### SIP

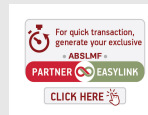
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Dividend Yield Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	1522.04	Crores
AUM as on last day	₹	1536.50	Crores

### Total Expense Ratio (TER)

Regular	2.21%
Direct	1.42%

Including additional expenses and goods and service tax on management fees.

### Other Parameters

Standard Deviation	14.62%
Sharpe Ratio	1.12
Beta	1.00
Portfolio Turnover	0.33
Treynor Ratio	0.16
Average P/E	19.81
Average P/BV	3.73
Average Dividend Yield	2.10

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	17.69%
Infosys Limited	5.79%
Tata Consultancy Services Limited	3.43%
Tech Mahindra Limited	3.14%
HCL Technologies Limited	1.87%
Coforge Limited	1.82%
LTIMindtree Limited	1.09%
Wipro Limited	0.56%
Power	9.12%
NTPC Limited	4.57%
Power Grid Corporation of India Limited	2.10%
NLC India Limited	1.53%
CESC Limited	0.91%
Capital Markets	8.36%
Multi Commodity Exchange of India Limited	2.75%
Computer Age Management Services Limited	2.61%
Central Depository Services (India) Limited	1.37%
Angel Broking Limited	1.27%
360 ONE WAM Ltd	0.36%
Banks	7.24%
HDFC Bank Limited	1.46%
State Bank of India	1.10%
Axis Bank Limited	0.93%
Bank of Baroda	0.91%
Bank of India	0.82%
AU Small Finance Bank Limited	0.69%
Punjab National Bank	0.68%
IndusInd Bank Limited	0.65%
Diversified FMCG	6.83%
ITC Limited	3.89%
Hindustan Unilever Limited	2.95%
Automobiles	4.65%
Hero MotoCorp Limited	2.11%
Bajaj Auto Limited	2.03%

Issuer	% to Net Assets
Hyundai Motor India Ltd	0.51%
Finance	4.11%
Shriram Finance Ltd	1.37%
LIC Housing Finance Limited	1.03%
Power Finance Corporation Limited	0.86%
SBFC Finance Ltd	0.85%
Aerospace & Defense	3.20%
Bharat Electronics Limited	2.04%
Hindustan Aeronautics Limited	1.15%
Petroleum Products	2.79%
Bharat Petroleum Corporation Limited	1.90%
Castrol India Limited	0.89%
United States of America	2.77%
Starbucks ORD	1.58%
Accenture PLC	1.20%
Consumable Fuels	2.71%
Coal India Limited	2.71%
Minerals & Mining	2.56%
NMDC Limited	2.56%
Commercial Services & Supplies	2.44%
CMS Info Systems Limited	2.44%
Fertilizers & Agrochemicals	2.34%
Dhanuka Agritech Limited	1.80%
Bayer Cropsience Limited	0.54%
FRANCE	2.34%
L'OREAL	1.18%
LVMH MOET HENNESSY LOUIS VUITTON SE	1.15%
Pharmaceuticals & Biotechnology	2.14%
Sanofi India Limited	0.81%
SANOFI CONSUMER HEALTHCARE	0.61%
Cipla Limited	0.42%
Torrent Pharmaceuticals Limited	0.30%
Oil	1.93%
Oil & Natural Gas Corporation Limited	1.93%



Issuer	% to Net Assets
Textiles & Apparels	1.79%
Kewal Kiran Clothing Limited	1.79%
Food Products	1.61%
Britannia Industries Limited	1.08%
Avanti Feeds Limited	0.54%
Realty	1.48%
Anant Raj Ltd	1.48%
Gas	1.45%
GAIL (India) Limited	0.78%
Mahanagar Gas Limited	0.37%
Indraprastha Gas Limited	0.30%
Consumer Durables	1.31%
Blue Star Limited	0.93%
Akzo Nobel India Limited	0.38%
Industrial Products	1.16%
RHI Magnesita India Limited	1.16%
Diversified Metals	1.00%

Issuer	% to Net Assets
Vedanta Limited	1.00%
Personal Products	0.91%
Emami Limited	0.91%
Agricultural Food & other Products	0.81%
Balrampur Chini Mills Limited	0.81%
Telecom - Services	0.68%
Indus Towers Limited	0.68%
Transport Services	0.41%
InterGlobe Aviation Limited	0.41%
Paper Forest & Jute Products	0.37%
Tamil Nadu Newsprint & Papers Limited	0.37%
Cash & Current Assets	3.79%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance		NAV as on November 29, 2024: ₹ 459.5100			
	Since Inception	5 Years	3 Years	1 Year	
Inception - Feb 26, 2003					
Aditya Birla Sun Life Dividend Yield Fund	19.22%	23.50%	23.16%	30.39%	
Value of Std Investment of ₹ 10,000	459510	28761	18680	13039	
Benchmark - Nifty 500 TRI	18.52%	19.44%	16.89%	27.29%	
Value of Std Investment of ₹ 10,000	404037	24337	15969	12729	
Benchmark - Nifty Dividend Opportunities 50 Index TRI	NA	23.43%	24.46%	34.46%	
Value of Std Investment of ₹ 10,000	NA	28683	19279	13446	
Additional Benchmark - Nifty 50 TRI	17.06%	16.21%	13.76%	21.27%	
Value of Std Investment of ₹ 10,000	308375	21208	14723	12127	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
Growth	459.5100	502.1200
IDCW <sup>1</sup> :	28.7900	51.9600

<sup>1</sup>Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2600000	600000	360000	120000
Market Value of amount Invested	18507191	1169098	541720	129286
Scheme Returns (CAGR)	15.63%	27.07%	28.48%	14.75%
Nifty 500 TRI returns# (CAGR)	15.23%	21.99%	21.40%	13.04%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	NA	18.08%	16.47%	9.57%
Nifty 50 TRI returns## (CAGR)	NA	27.74%	29.38%	15.63%

Past Performance may or may not be sustained in future. The fund's inception date is February 26, 2003, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The scheme seeks to provide medium to long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Mahesh Patil, Mr. Jonas Bhutta & Mr. Dhaval Joshi

### Date of Allotment

March 17, 2006

### Benchmark

Nifty Infrastructure TRI

### Managing Fund Since

September 22, 2022, September 22, 2022 & November 21, 2022

### Experience in Managing the Fund

2.2 years, 2.2 years & 2.0 Years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹	1173.17	Crores
AUM as on last day	₹	1187.63	Crores

### Total Expense Ratio (TER)

Regular	2.25%
Direct	1.34%
Including additional expenses and goods and service tax on management fees.	

### Other Parameters

Standard Deviation	14.83%
Sharpe Ratio	1.32
Beta	0.85
Portfolio Turnover	0.49
Treynor Ratio	0.23
Average P/E	33.21
Average P/BV	4.47
Average Dividend Yield	0.70

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Construction	17.74%
Larsen & Toubro Limited	5.81%
Power Mech Projects Limited	2.06%
H.G. Infra Engineering Limited	1.95%
KEC International Limited	1.65%
Ahluwalia Contracts (India) Limited	1.53%
NCC Limited	1.44%
IRB Infrastructure Developers Limited	1.29%
PNC Infratech Limited	1.02%
Afcons Infrastructure Ltd	0.98%
Electrical Equipment	11.04%
ABB India Limited	1.85%
TD Power Systems Limited	1.80%
Premier Energies Ltd	1.70%
GE Vernova T&D India Ltd	1.45%
WAAREE Energies Ltd	1.28%
Bharat Heavy Electricals Limited	1.17%
Siemens Limited	0.92%
Thermax Limited	0.87%
Industrial Products	7.91%
Kirloskar Pneumatic Co Ltd	2.30%
Carborundum Universal Limited	1.75%
RHI Magnesita India Limited	1.33%
Shivalik Bimetal Controls Ltd	1.23%
AIA Engineering Limited	0.98%
Grindwell Norton Limited	0.32%
Industrial Manufacturing	7.57%
Tega Industries Limited	2.23%
Pitti Engineering Ltd	2.12%
Honeywell Automation India Limited	1.24%
Praj Industries Limited	1.04%
DEE Development Engineers Ltd	0.94%

Issuer	% to Net Assets
Banks	6.44%
State Bank of India	1.99%
Axis Bank Limited	1.77%
HDFC Bank Limited	1.36%
ICICI Bank Limited	0.73%
Bank of Baroda	0.59%
Telecom - Services	5.71%
Bharti Airtel Limited	5.37%
Bharti Airtel Limited	0.33%
Power	5.70%
NTPC Limited	3.77%
NTPC Green Energy Ltd	1.94%
Transport Services	5.23%
VRL Logistics Limited	1.49%
InterGlobe Aviation Limited	1.47%
Delhivery Ltd	0.87%
Container Corporation of India Limited	0.74%
Western Carriers India Ltd	0.66%
Cement & Cement Products	5.19%
UltraTech Cement Limited	3.19%
JK Cement Limited	2.00%
Aerospace & Defense	3.95%
Bharat Electronics Limited	1.92%
MTAR Technologies Limited	1.07%
Hindustan Aeronautics Limited	0.96%
Auto Components	3.48%
ZF Commercial Vehicle Control Systems India Limited	1.47%
Sundram Fasteners Limited	1.47%
Schaeffler India Limited	0.54%
Oil	2.69%
Oil & Natural Gas Corporation Limited	2.69%
Realty	2.38%



Issuer	% to Net Assets
Sobha Limited	1.99%
Marathon Nextgen Realty Ltd.	0.32%
Sobha Limited	0.07%
Transport Infrastructure	2.07%
JSW Infrastructure Ltd	1.26%
Adani Ports and Special Economic Zone Limited	0.81%
Leisure Services	1.49%
SAMHI Hotels Ltd	1.49%
Ferrous Metals	1.47%
Jindal Steel & Power Limited	1.47%
Petroleum Products	1.42%
Reliance Industries Limited	1.42%
Gas	1.31%

Issuer	% to Net Assets
Indraprastha Gas Limited	0.75%
Gujarat Gas Limited	0.56%
Healthcare Services	1.10%
Apollo Hospitals Enterprise Limited	1.10%
Diversified Metals	1.04%
Vedanta Limited	1.04%
Agricultural Commercial & Construction Vehicles	1.02%
Escorts Kubota Limited	1.02%
Cash & Current Assets	4.05%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 95.6300

Inception - Mar 17, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Infrastructure Fund	12.82%	26.21%	26.28%	35.19%
Value of Std Investment of ₹ 10,000	95630	32069	20137	13519
Benchmark - Nifty Infrastructure TRI	8.20%	22.85%	21.98%	33.67%
Value of Std Investment of ₹ 10,000	43701	28010	18150	13367
Additional Benchmark - BSE Sensex TRI	12.76%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	94708	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 2. Total Schemes managed by Mr. Jonas Bhutta is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	95.6300	104.8800
IDCW <sup>1</sup> :	27.9300	46.7400

<sup>1</sup>Income Distribution cum capital withdrawal



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2230000	600000	360000	120000
Market Value of amount Invested	10377948	1293704	564657	129108
Scheme Returns (CAGR)	14.70%	31.35%	31.59%	14.46%
Nifty Infrastructure TRI returns## (CAGR)	10.88%	26.78%	27.07%	7.11%
BSE Sensex TRI returns## (CAGR)	13.27%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is March 17, 2006, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





Fund Details

### Investment Objective

The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of IDCW. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Kunal Sangoi & Mr. Dhaval Joshi

### Date of Allotment

January 15, 2000

### Benchmark

BSE Teck TRI

### Managing Fund Since

January 16, 2014 & November 21, 2022

### Experience in Managing the Fund

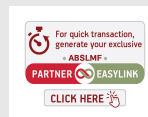
10.9 years & 2.0 Years

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment : 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹	5198.62	Crores
AUM as on last day	₹	5332.68	Crores

### Total Expense Ratio (TER)

Regular	1.87%
Direct	0.82%

Including additional expenses and goods and service tax on management fees.

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Standard Deviation	18.72%
Sharpe Ratio	0.20
Beta	0.98
Portfolio Turnover	0.31
Treynor Ratio	0.04
Average P/E	36.97
Average P/BV	6.77
Average Dividend Yield	1.45

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	61.91%
Infosys Limited	21.61%
Tata Consultancy Services Limited	9.59%
Tech Mahindra Limited	7.03%
LTIMindtree Limited	6.90%
HCL Technologies Limited	4.52%
Coforge Limited	3.65%
Sonata Software Limited	2.48%
Rategain Travel Technologies Limited	1.83%
Latent View Analytics Limited	1.45%
Birlasoft Limited	1.10%
Persistent Systems Ltd	0.98%
KPIT Technologies Limited	0.63%
CE Info Systems Limited	0.14%
Telecom - Services	9.63%
Bharti Airtel Limited	8.47%
Bharti Hexacom Limited	0.65%
Bharti Airtel Limited	0.51%
Retailing	7.60%
Zomato Limited	4.58%
Info Edge (India) Limited	1.36%
Swiggy Ltd	0.91%
Indiamart Intermesh Limited	0.74%
IT - Services	5.99%
Cyient Limited	4.00%
L&T Technology Services Limited	1.53%

Issuer	% to Net Assets
Affle (India) Limited	0.47%
Commercial Services & Supplies	4.61%
Firstsource Solutions Limited	2.62%
CMS Info Systems Limited	1.99%
United States of America	4.34%
Cognizant Technology Solutions Cl A Com Stk	1.79%
Adobe Inc	1.14%
MICROSOFT CORPORATION	0.84%
Apple Inc.	0.57%
Industrial Manufacturing	1.21%
Cyient DLM Ltd	1.21%
Entertainment	1.08%
Zee Entertainment Enterprises Limited	1.08%
Capital Markets	0.60%
Angel Broking Limited	0.60%
Transport Services	0.52%
Delhivery Ltd	0.52%
Exchange Traded Fund	0.42%
ADITYA BIRLA SUN LIFE NIFTY IT ETF	0.42%
Miscellaneous	0.00%
Jainpur Straw Brd	0.00%
Magnasound (I) Limited	0.00%
Oriqua Limited	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	2.09%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 186.8000

Inception - Jan 15, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Digital India Fund	12.48%	28.28%	10.43%	26.51%
Value of Std Investment of ₹ 10,000	186800	34786	13465	12651
Benchmark - BSE Teck TRI	NA	23.34%	10.35%	33.66%
Value of Std Investment of ₹ 10,000	NA	28582	13436	13366
Additional Benchmark - Nifty 50 TRI	12.98%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	208427	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kunal Sangoi is 3. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	186.8000	208.8100
IDCW <sup>1</sup> :	49.4000	66.7400

<sup>1</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2970000	600000	360000	120000
Market Value of amount Invested	38378731	1109957	496194	136560
Scheme Returns (CAGR)	17.27%	24.90%	22.03%	26.73%
BSE Teck TRI returns# (CAGR)	NA	21.14%	20.86%	30.35%
Nifty 50 TRI returns## (CAGR)	14.87%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 15, 2000, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The objective of the scheme is to target growth of capital by investing in equity/ equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

### Date of Allotment

August 05, 2005

### Benchmark

NIFTY India Consumption TRI

### Managing Fund Since

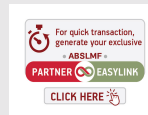
August 26, 2015 & November 21, 2022

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	5791.33	Crores
AUM as on last day	₹	5891.52	Crores

### Total Expense Ratio (TER)

Regular	1.85%
Direct	0.82%

Including additional expenses and goods and service tax on management fees.

### Experience in Managing the Fund

9.3 years & 2.0 Years

### Other Parameters

Standard Deviation	13.52%
Sharpe Ratio	0.67
Beta	0.87
Portfolio Turnover	0.18
Treynor Ratio	0.10
Average P/E	41.51
Average P/BV	6.59
Average Dividend Yield	0.72

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
Retailing	14.85%
Trent Limited	3.88%
Zomato Limited	3.84%
Avenue Supermarts Limited	2.33%
Info Edge (India) Limited	1.52%
FSN E-Commerce Ventures Limited	0.75%
Go Fashion India Limited	0.71%
Aditya Birla Fashion and Retail Limited	0.65%
Swiggy Ltd	0.62%
BrainBees Solutions Ltd	0.54%
Automobiles	11.97%
Mahindra & Mahindra Limited	3.05%
Maruti Suzuki India Limited	2.89%
TVS Motor Company Limited	2.05%
Tata Motors Limited	1.84%
Hero MotoCorp Limited	1.17%
Hyundai Motor India Ltd	0.97%
Banks	11.78%
ICICI Bank Limited	4.41%
HDFC Bank Limited	2.87%
Axis Bank Limited	1.96%
Kotak Mahindra Bank Limited	1.23%
AU Small Finance Bank Limited	0.70%
IndusInd Bank Limited	0.60%
Consumer Durables	11.47%
Whirlpool of India Limited	1.67%
Voltas Limited	1.35%
Titan Company Limited	1.33%
Metro Brands Limited	1.01%
Eureka Forbes Ltd	0.95%
Cello World Ltd	0.93%

Issuer	% to Net Assets
V-Guard Industries Limited	0.85%
Crompton Greaves Consumer Electricals Limited	0.69%
Havells India Limited	0.63%
Bata India Limited	0.58%
Campus Activewear Limited	0.51%
VIP Industries Limited	0.40%
Asian Paints Limited	0.37%
Butterfly Gandhimathi Appliances Ltd	0.19%
Diversified FMCG	7.31%
ITC Limited	4.79%
Hindustan Unilever Limited	2.52%
Beverages	6.86%
United Spirits Limited	2.31%
Radico Khaitan Limited	1.82%
United Breweries Limited	1.76%
Varun Beverages Limited	0.98%
Personal Products	5.24%
Godrej Consumer Products Limited	1.67%
Procter & Gamble Hygiene and Health Care Limited	1.04%
Dabur India Limited	1.02%
Gillette India Limited	0.66%
Emami Limited	0.59%
Honasa Consumer Ltd	0.26%
Pharmaceuticals & Biotechnology	4.87%
Sun Pharmaceutical Industries Limited	1.72%
Torrent Pharmaceuticals Limited	1.26%
Sanofi India Limited	0.81%
SANOFI CONSUMER HEALTHCARE	0.62%
Cipla Limited	0.46%
Telecom - Services	4.81%
Bharti Airtel Limited	4.81%



Issuer	% to Net Assets
<b>Food Products</b>	<b>3.33%</b>
Nestle India Limited	1.20%
Britannia Industries Limited	0.86%
Bikaji Foods International Ltd	0.66%
Mrs Bectors Food Specialities Limited	0.61%
<b>Insurance</b>	<b>3.16%</b>
SBI Life Insurance Company Limited	1.18%
Max Financial Services Limited	1.01%
ICICI Lombard General Insurance Company Limited	0.97%
<b>Finance</b>	<b>2.59%</b>
Bajaj Finserv Limited	1.04%
Cholamandalam Financial Holdings Limited	0.97%
Bajaj Finance Limited	0.52%
Aditya Birla Capital Limited	0.06%
<b>Leisure Services</b>	<b>2.31%</b>
Jubilant Foodworks Limited	0.87%
Devyani International Limited	0.86%
The Indian Hotels Company Limited	0.58%
<b>Healthcare Services</b>	<b>1.68%</b>
Fortis Healthcare Limited	1.10%
Apollo Hospitals Enterprise Limited	0.58%
Agricultural Food & other Products	1.64%

Issuer	% to Net Assets
<b>Tata Consumer Products Limited</b>	<b>1.64%</b>
<b>Cement &amp; Cement Products</b>	<b>1.62%</b>
UltraTech Cement Limited	1.08%
ACC Limited	0.54%
<b>Industrial Products</b>	<b>0.96%</b>
Astral Limited	0.53%
RR Kabel Ltd	0.33%
Prince Pipes & Fittings Limited	0.09%
<b>Transport Services</b>	<b>0.74%</b>
InterGlobe Aviation Limited	0.74%
<b>Auto Components</b>	<b>0.72%</b>
MRF Limited	0.72%
<b>Realty</b>	<b>0.57%</b>
Phoenix Mills Limited	0.57%
<b>Textiles &amp; Apparels</b>	<b>0.52%</b>
Page Industries Limited	0.52%
<b>Entertainment</b>	<b>0.38%</b>
Zee Entertainment Enterprises Limited	0.38%
<b>Miscellaneous</b>	<b>0.00%</b>
Magnasound (I) Limited	0.00%
<b>Cash &amp; Current Assets</b>	<b>0.62%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance		NAV as on November 29, 2024: ₹ 212.2500			
Inception - Aug 05, 2005	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life India GenNext Fund	17.12%	18.42%	15.85%	24.39%	
Value of Std Investment of ₹ 10,000	212250	23306	15548	12439	
Benchmark - NIFTY India Consumption TRI	NA	19.33%	19.03%	28.60%	
Value of Std Investment of ₹ 10,000	NA	24216	16865	12860	
Additional Benchmark - BSE Sensex TRI	14.34%	15.74%	13.28%	20.59%	
Value of Std Investment of ₹ 10,000	133265	20783	14535	12059	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
<b>Growth</b>	212.2500	241.1200
<b>IDCW*</b>	42.1100	53.0500

\*Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2300000	600000	360000	120000
Market Value of amount Invested	14821805	1013661	488419	130126
Scheme Returns (CAGR)	16.99%	21.13%	20.89%	16.12%
NIFTY India Consumption TRI returns# (CAGR)	NA	22.00%	23.14%	16.06%
BSE Sensex TRI returns## (CAGR)	13.29%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is August 05, 2005, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



An open ended equity scheme following international theme by investing predominantly in Global Equities.

\*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under systematic transactions are limited to Rs. 1 crore per investor per day at PAN level w.e.f February 14, 2024

### Fund Details

#### Investment Objective

Aditya Birla Sun Life International Equity Fund seeks to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Joshi

#### Date of Allotment

October 31, 2007

#### Benchmark

S&P Global 1200 TRI

#### Managing Fund Since

November 21, 2022

#### Experience in Managing the Fund

2.0 Years

#### Fund Category

Sectoral/Thematic

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	185.22	Crores
AUM as on last day	₹	187.65	Crores

#### Total Expense Ratio (TER)

Regular	2.54%
Direct	2.07%

Including additional expenses and goods and service tax on management fees.



#### Other Parameters

Portfolio Turnover	0.81
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#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 1,000/-

## PORTFOLIO

Issuer	% to Net Assets
United States of America	45.89%
TransUnion	2.19%
Corteva Inc	2.05%
EMERSON ELECTRIC CO	1.97%
Allegion PLC	1.97%
Huntington Ingalls Industries	1.96%
Masco Corp	1.96%
Taiwan Semiconductor Manufacturing Co Ltd	1.91%
The Walt Disney Company	1.91%
VEEVA SYSTEMS INC	1.85%
International Flavors & Fragrances Inc	1.77%
The Bank of New York Mellon Corporation	1.22%
US Bancorp	1.20%
Adobe Inc	1.16%
Tyler Technologies Inc	1.13%
SCHWAB (CHARLES) CORP	1.12%
Berkshire Hathaway Inc	1.09%
Altria Group Inc	1.07%
Rockwell Automation Inc	1.06%
Equifax Inc	1.06%
Autodesk Inc	1.05%
Honeywell International Inc	1.05%
Comcast Corp	1.03%
INTERCONTINENTAL EXCHANGE INC	1.02%
Workday Inc	1.01%
Agilent Technologies Inc	0.99%
Alphabet Inc A	0.99%
Campbell Soup Co	0.98%
Starbucks ORD	0.97%
GILEAD SCIENCES INC	0.96%
Alibaba Group Holding Ltd	0.94%

Issuer	% to Net Assets
NXP Semiconductors NV	0.93%
Blackrock Inc	0.92%
Northrop Grumman Corp	0.88%
CONSTELLATION BRANDS INC-A	0.87%
Teradyne Inc	0.84%
Microchip Technology Inc	0.80%
United Kingdom	9.83%
British American Tobacco PLC	2.20%
Imperial Brands	2.14%
Melrose Industries PLC	1.87%
GSK PLC	1.60%
LONDON STOCK EXCHANGE GROUP	1.10%
EXPERIAN PLC	0.92%
FRANCE	8.75%
Rheinmetall AG	2.07%
Adyen NV	1.31%
ASMLHOLDING NV	0.94%
Siemens Healthineers AG	0.90%
Universal Music Group NV	0.90%
Dassault Aviation SA	0.90%
DSM-Firmenich AG	0.89%
Koninklijke Philips NV	0.83%
Japan	6.74%
Kao Corporation	1.94%
Sony Group Corp	1.07%
Fanuc Corporation	1.03%
Murata Manufacturing Co Ltd	0.92%
Daifuku Co Ltd	0.90%
Kubota Corp	0.88%
Australia	6.16%
Brambles Limited	2.16%







Issuer	% to Net Assets
ASX Ltd	1.86%
Westpac Banking Corp	1.22%
Endeavour Group Ltd/Australia	0.92%
France	4.71%
Sanofi	1.84%
Airbus SE	1.82%
SAFRAN SA	1.05%
Switzerland	3.53%
Cie Financiere Richemont SA	1.69%
Julius Baer Group Limited	0.92%
Roche Holdings Ag Genus Bearer Shs	0.91%
Poland	2.57%
Allegro.eu SA	2.57%
Singapore	2.18%
Singapore Exchange Ltd	2.18%

Issuer	% to Net Assets
Sweden	1.80%
Assa Abloy AB	0.98%
Elekta AB	0.82%
HongKong	1.80%
Tencent Holdings	1.80%
Belgium	1.62%
Anheuser-Busch InBev SA/NV	1.62%
Germany	1.04%
GEA GROUP AG	1.04%
Canada	0.97%
THE TORONTO-DOMINION BANK	0.97%
Cash & Current Assets	2.42%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 35.5549

Inception - Oct 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life International Equity Fund	7.70%	8.70%	5.93%	16.88%
Value of Std Investment of ₹ 10,000	35555	15184	11887	11688
Benchmark - S&P Global 1200 TRI	12.32%	16.41%	13.68%	29.40%
Value of Std Investment of ₹ 10,000	72867	21391	14690	12940
Additional Benchmark - Nifty 50 TRI	9.88%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	50087	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	35.5549	38.2195
IDCW <sup>1</sup> :	17.3052	38.2422

<sup>1</sup>Income Distribution cum capital withdrawal



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2040000	600000	360000	120000
Market Value of amount Invested	4925707	752306	419439	129106
Scheme Returns (CAGR)	9.59%	8.99%	10.20%	14.46%
S&P Global 1200 TRI returns# (CAGR)	15.30%	17.99%	21.37%	26.52%
Nifty 50 TRI returns## (CAGR)	13.62%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is October 31, 2007, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The scheme provides long term capital appreciation by investing in equity/equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Shah & Mr. Dhaval Joshi

### Date of Allotment

July 11, 2019

### Benchmark

BSE Healthcare TRI

### Managing Fund Since

July 11, 2019 & November 21, 2022

### Experience in Managing the Fund

5.4 Years & 2.0 Years

### SIP

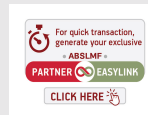
Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Thematic (Equity)

### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹	855.68	Crores
AUM as on last day	₹	854.32	Crores

### Total Expense Ratio (TER)

Regular	2.29%
Direct	0.93%

Including additional expenses and goods and service tax on management fees.

### Other Parameters

Standard Deviation	16.04%
Sharpe Ratio	0.67
Beta	0.97
Portfolio Turnover	0.21
Treynor Ratio	0.11
Average P/E	39.27
Average P/BV	5.62
Average Dividend Yield	0.68

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	77.13%
Sun Pharmaceutical Industries Limited	14.31%
Cipla Limited	9.01%
Torrent Pharmaceuticals Limited	8.35%
Aurobindo Pharma Limited	5.04%
Lupin Limited	4.71%
Ajanta Pharmaceuticals Limited	4.58%
IPCA Laboratories Limited	3.98%
Alkem Laboratories Limited	3.29%
ALEMBIC PHARMACEUTICALS LIMITED	3.07%
Abbott India Limited	2.59%
Strides Pharma Science Limited	2.57%
J.B. Chemicals & Pharmaceuticals Limited	2.50%
Dr. Reddys Laboratories Limited	2.24%
Gland Pharma Limited	1.99%
Emcure Pharmaceuticals Ltd	1.95%
Mankind Pharma Ltd	1.94%

Issuer	% to Net Assets
Zydus Lifesciences Limited	1.81%
Akums Drugs & Pharmaceuticals Ltd	1.22%
Procter & Gamble Health Limited	1.15%
Sanofi India Limited	0.83%
Healthcare Services	18.02%
Apollo Hospitals Enterprise Limited	5.91%
Fortis Healthcare Limited	5.61%
Vijaya Diagnostic Centre Limited	3.02%
Jupiter Life Line Hospitals Ltd	2.33%
Suraksha Diagnostic Ltd	1.15%
Insurance	1.82%
Medi Assist Healthcare Services Ltd	1.82%
Chemicals & Petrochemicals	0.85%
Vinati Organics Limited	0.85%
Cash & Current Assets	2.18%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on November 29, 2024: ₹ 30.8500

Inception - July 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Pharma & Healthcare Fund	23.22%	23.60%	17.43%	35.96%
Value of Std Investment of ₹ 10,000	30850	28886	16194	13596
Benchmark - BSE Healthcare TRI	26.54%	27.06%	20.42%	44.55%
Value of Std Investment of ₹ 10,000	35602	33156	17463	14455
Additional Benchmark - Nifty 50 TRI	16.10%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	22375	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Dhaval Shah is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	30.8500	33.5900
IDCW <sup>2</sup> :	21.6600	23.2200

<sup>2</sup>Income Distribution cum capital withdrawal

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	630000	600000	360000	120000
Market Value of amount Invested	1154408	1064029	549261	136306
Scheme Returns (CAGR)	23.22%	23.14%	29.51%	26.30%
BSE Healthcare TRI# (CAGR)	26.98%	26.88%	34.23%	38.65%
Nifty 50 TRI## (CAGR)	17.96%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The Fund's inception date is July 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



### Fund Details

#### Investment Objective

The investment objective of the Scheme is to seek generation of capital appreciation by creating a portfolio that is predominantly investing in equity & equity related securities and debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harshil Suvarnkar, Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

#### Date of Allotment

February 11, 2019

#### Benchmark

Nifty 500 TRI

#### Managing Fund Since

March 22, 2021, November 01, 2024 & November 21, 2022

#### Experience in Managing the Fund

3.7 years, 0.1 years & 2.0 Years

#### SIP

Monthly: Minimum ₹ 500/-

#### Fund Category

Children's Fund (Solution Oriented Fund)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Compulsory Lock-in Option (5 years or till the child attains age of majority (whichever is earlier)).

#### AUM

Monthly Average AUM	₹	1076.41	Crores
AUM as on last day	₹	1087.24	Crores

#### Total Expense Ratio (TER)

Regular	2.15%
Direct	0.78%

Including additional expenses and goods and service tax on management fees.



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#### Other Parameters

Standard Deviation	12.79%
Sharpe Ratio	0.44
Beta	0.92
Portfolio Turnover	0.58
Treynor Ratio	0.06

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Banks	20.71%
ICICI Bank Limited	6.46%
HDFC Bank Limited	4.97%
Axis Bank Limited	2.99%
State Bank of India	1.79%
AU Small Finance Bank Limited	1.38%
Bank of Baroda	1.18%
IndusInd Bank Limited	0.97%
Kotak Mahindra Bank Limited	0.97%
IT - Software	6.57%
Infosys Limited	5.15%
LTMindtree Limited	1.42%
Construction	6.05%
Larsen & Toubro Limited	3.49%
NBCC (India) Limited	1.03%
IRB Infrastructure Developers Limited	0.80%
Engineers India Limited	0.74%
Petroleum Products	5.39%
Reliance Industries Limited	3.93%
Hindustan Petroleum Corporation Limited	1.45%
Automobiles	5.15%
Mahindra & Mahindra Limited	2.08%
Maruti Suzuki India Limited	2.02%
Tata Motors Limited	1.05%
Finance	4.56%
REC Limited	1.35%
Shriram Finance Ltd	1.33%
Mas Financial Services Limited	1.04%
Bajaj Finance Limited	0.84%
Retailing	3.85%
Zomato Limited	1.74%
Go Fashion India Limited	1.06%
FSN E-Commerce Ventures Limited	1.05%

Issuer	% to Net Assets
Industrial Products	3.30%
WELSPUN CORP LIMITED	2.05%
TIMKEN INDIA LTD	0.98%
INOX India Ltd	0.28%
Textiles & Apparels	3.22%
Welspun Living Limited	1.97%
Gokaldas Exports Ltd	1.25%
Electrical Equipment	3.20%
WAAREE Energies Ltd	1.80%
TD Power Systems Limited	1.40%
Consumer Durables	2.88%
V-Guard Industries Limited	1.73%
Cello World Ltd	1.15%
Leisure Services	2.74%
Chalet Hotels Limited	1.41%
SAMHI Hotels Ltd	1.33%
Telecom - Services	2.50%
Bharti Airtel Limited	2.50%
Chemicals & Petrochemicals	2.28%
Laxmi Organic Industries Ltd	1.50%
Navin Fluorine International Limited	0.78%
Pharmaceuticals & Biotechnology	2.25%
Emcure Pharmaceuticals Ltd	1.25%
Akums Drugs & Pharmaceuticals Ltd	1.00%
Power	2.21%
CESC Limited	1.38%
NTPC Limited	0.84%
Insurance	2.11%
Max Financial Services Limited	1.30%
Star Health & Allied Insurance Limited	0.81%
Non - Ferrous Metals	1.75%
Hindalco Industries Limited	1.75%
Fertilizers & Agrochemicals	1.68%





Issuer	% to Net Assets
Sumitomo Chemical India Limited	1.68%
Oil	1.68%
Oil & Natural Gas Corporation Limited	1.68%
Healthcare Services	1.52%
Fortis Healthcare Limited	1.52%
Diversified FMCG	1.49%
ITC Limited	1.49%
Beverages	1.41%
United Breweries Limited	1.41%
Gas	1.38%
GAIL (India) Limited	1.38%
Auto Components	1.34%
Samvardhana Motherson International Limited	1.16%
Minda Corporation Limited	0.18%
Transport Services	1.25%
InterGlobe Aviation Limited	1.25%

Issuer	% to Net Assets
Cement & Cement Products	1.10%
Ambuja Cements Limited	1.10%
Food Products	1.10%
Bikaji Foods International Ltd	1.10%
IT - Services	0.94%
Cyient Limited	0.94%
Agricultural Food & other Products	0.84%
Balrampur Chini Mills Limited	0.84%
Entertainment	0.67%
Zee Entertainment Enterprises Limited	0.67%
Realty	0.65%
Marathon Nextgen Realty Ltd.	0.65%
Industrial Manufacturing	0.51%
Cyient DLM Ltd	0.51%
Cash & Current Assets	1.72%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on November 29, 2024: ₹ 19.4500

Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Bal Bhavishya Yojna	12.15%	12.53%	12.39%	20.81%
Value of Std Investment of ₹ 10,000	19450	18059	14197	12081
Benchmark - Nifty 500 TRI	18.62%	19.44%	16.89%	27.29%
Value of Std Investment of ₹ 10,000	26934	24337	15969	12729
Additional Benchmark - Nifty 50 TRI	16.08%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	23760	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	19.4500	21.5000
IDCW <sup>1</sup> :	18.1200	20.0200

<sup>1</sup>Income Distribution cum capital withdrawal

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	1033128	881821	466964	126871
Scheme Returns (CAGR)	14.68%	15.41%	17.68%	10.86%
Nifty 500 TRI# (CAGR)	21.15%	21.99%	21.40%	13.04%
Nifty 50 TRI## (CAGR)	17.54%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is February 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Jonas Bhutta & Mr. Dhaval Joshi

#### Date of Allotment

March 11, 2019

#### Benchmark

NIFTY 500 TRI

#### Managing Fund Since

November 01, 2024 & November 21, 2022

#### Experience in Managing the Fund

0.1 years & 2.0 Years

### Fund Category

Retirement Fund (Solution Oriented Fund)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

#### AUM

Monthly Average AUM	₹	396.92	Crores
AUM as on last day	₹	401.29	Crores

#### Total Expense Ratio (TER)

Regular	2.41%
Direct	1.16%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly/Weekly: Minimum ₹ 500/-



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#### Other Parameters

Standard Deviation	12.49%
Sharpe Ratio	0.53
Beta	0.88
Portfolio Turnover	0.47
Treynor Ratio	0.07

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	21.40%	
ICICI Bank Limited	6.98%	
HDFC Bank Limited	6.47%	
State Bank of India	2.15%	
Kotak Mahindra Bank Limited	2.05%	
Bank of Maharashtra	1.48%	
Bank of Baroda	1.34%	
Axis Bank Limited	0.93%	
<b>IT - Software</b>	7.87%	
Infosys Limited	5.01%	
Coforge Limited	2.12%	
Birlasoft Limited	0.74%	
<b>Pharmaceuticals &amp; Biotechnology</b>	6.23%	
Sun Pharmaceutical Industries Limited	2.45%	
Torrent Pharmaceuticals Limited	1.28%	
Akums Drugs & Pharmaceuticals Ltd	1.06%	
Emcure Pharmaceuticals Ltd	1.01%	
Cipla Limited	0.42%	
<b>Consumer Durables</b>	6.22%	
Dixon Technologies (India) Limited	2.04%	
Whirlpool of India Limited	1.84%	
Volta Limited	1.63%	
Titan Company Limited	0.71%	
<b>Construction</b>	5.50%	
Larsen & Toubro Limited	4.23%	
H.G. Infra Engineering Limited	1.27%	
<b>Auto Components</b>	5.34%	
SJS Enterprises Pvt Limited	2.65%	

Issuer	% to Net Assets	Rating
Sona BLW Precision Forgings Limited	1.51%	
CIE Automotive India Ltd	1.19%	
<b>Petroleum Products</b>	4.26%	
Reliance Industries Limited	4.26%	
<b>Electrical Equipment</b>	3.76%	
TD Power Systems Limited	2.06%	
Thermax Limited	1.70%	
<b>Insurance</b>	3.72%	
Max Financial Services Limited	1.70%	
Star Health & Allied Insurance Limited	1.06%	
Medi Assist Healthcare Services Ltd	0.97%	
<b>Cement &amp; Cement Products</b>	3.41%	
UltraTech Cement Limited	3.41%	
<b>Realty</b>	2.99%	
Brigade Enterprises Limited	2.99%	
<b>Telecom - Services</b>	2.86%	
Bharti Hexacom Limited	2.86%	
<b>Retailing</b>	2.68%	
Zomato Limited	1.39%	
Avenue Supermarts Limited	1.28%	
<b>Healthcare Services</b>	2.55%	
Fortis Healthcare Limited	2.55%	
<b>Power</b>	2.49%	
NTPC Limited	2.49%	
<b>Finance</b>	2.24%	
SBFC Finance Ltd	1.26%	
Bajaj Finance Limited	0.97%	
<b>Household Products</b>	1.64%	



# Aditya Birla Sun Life Retirement Fund - The 30s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



Wealth Solutions

Issuer	% to Net Assets	Rating
Flair Writing Industries Ltd	1.64%	
Food Products	1.60%	
Mrs Bectors Food Specialities Limited	1.60%	
Chemicals & Petrochemicals	1.57%	
Vinati Organics Limited	1.57%	
Oil	1.57%	
Oil & Natural Gas Corporation Limited	1.57%	
Personal Products	1.47%	
Godrej Consumer Products Limited	1.47%	
Non - Ferrous Metals	1.47%	
Hindalco Industries Limited	1.47%	
Industrial Products	1.16%	
TIMKEN INDIA LTD	1.16%	

Issuer	% to Net Assets	Rating
Automobiles	1.09%	
Bajaj Auto Limited	1.09%	
Leisure Services	0.90%	
Westlife Development Ltd	0.90%	
Transport Services	0.87%	
Container Corporation of India Limited	0.87%	
Government Bond	0.25%	
7.17% GOVERNMENT OF INDIA 17APR30	0.25%	SOV
Cash Management Bills	0.07%	
Government of India	0.07%	SOV
Cash & Current Assets	2.80%	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

NAV as on November 29, 2024: ₹ 19.3180

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	12.19%	13.23%	13.36%	27.40%
Value of Std Investment of ₹ 10,000	19318	18623	14566	12740
Benchmark - NIFTY 500 TRI	18.02%	19.44%	16.89%	27.29%
Value of Std Investment of ₹ 10,000	25823	24337	15969	12729
Additional Benchmark - Nifty 50 TRI	15.79%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	23147	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Jonas Bhutta is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	19.3180	21.1420
IDCW <sup>1</sup> :	16.7240	18.3020

<sup>1</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	670000	600000	360000	120000
Market Value of amount Invested	1044309	906787	479505	130660
Scheme Returns (CAGR)	15.83%	16.55%	19.57%	16.99%
Nifty 500 TRI## (CAGR)	21.29%	21.99%	21.40%	13.04%
Nifty 50 TRI## (CAGR)	17.63%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Harshil Suvarnkar, Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

### Date of Allotment

March 11, 2019

### Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

### Managing Fund Since

March 22, 2021, November 01, 2024 & November 21, 2022

### Experience in Managing the Fund

3.7 years, 0.1 years & 2.0 Years

### Fund Category

Retirement Fund (Solution Oriented Fund)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

### AUM

Monthly Average AUM	₹	111.93	Crores
AUM as on last day	₹	112.97	Crores

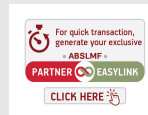
### Total Expense Ratio (TER)

Regular	2.38%
Direct	1.01%

Including additional expenses and goods and service tax on management fees.

### SIP

Monthly/Weekly: Minimum ₹ 500/-



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### Other Parameters

Modified Duration	4.41 years
Average Maturity	8.78 years
Yield to Maturity	6.89%
Macaulay Duration	4.57 years
Standard Deviation	10.11%
Sharpe Ratio	0.46
Beta	1.05
Portfolio Turnover	0.29
Treynor Ratio	0.04

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Add. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	18.07%	
ICICI Bank Limited	7.06%	
HDFC Bank Limited	5.19%	
State Bank of India	2.13%	
Kotak Mahindra Bank Limited	1.91%	
Bank of Maharashtra	1.14%	
Bank of Baroda	0.65%	
<b>Government Bond</b>	13.64%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	7.70%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	3.22%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.80%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.91%	SOV
<b>IT - Software</b>	8.13%	
Infosys Limited	5.65%	
Coforge Limited	1.91%	
Birlasoft Limited	0.57%	
<b>Consumer Durables</b>	4.88%	
Dixon Technologies (India) Limited	1.57%	
Whirlpool of India Limited	1.31%	
Voltas Limited	1.17%	
Titan Company Limited	0.83%	
<b>Construction</b>	4.54%	
Larsen & Toubro Limited	3.63%	
H.G. Infra Engineering Limited	0.90%	
<b>Pharmaceuticals &amp; Biotechnology</b>	4.14%	
Sun Pharmaceutical Industries Limited	2.63%	
Torrent Pharmaceuticals Limited	1.18%	
Cipla Limited	0.33%	

Issuer	% to Net Assets	Rating
<b>Cement &amp; Cement Products</b>	3.36%	
UltraTech Cement Limited	3.36%	
<b>Auto Components</b>	3.15%	
SJS Enterprises Pvt Limited	1.22%	
CIE Automotive India Ltd	1.10%	
Sona BLW Precision Forgings Limited	0.83%	
<b>Electrical Equipment</b>	3.07%	
TD Power Systems Limited	1.96%	
Thermax Limited	1.11%	
<b>Petroleum Products</b>	3.01%	
Reliance Industries Limited	3.01%	
<b>Telecom - Services</b>	2.74%	
Bharti Hexacom Limited	2.74%	
<b>Realty</b>	2.64%	
Brigade Enterprises Limited	2.64%	
<b>Healthcare Services</b>	2.08%	
Fortis Healthcare Limited	2.08%	
<b>Insurance</b>	1.80%	
Max Financial Services Limited	0.90%	
Star Health & Allied Insurance Limited	0.54%	
Medi Assist Healthcare Services Ltd	0.35%	
<b>State Government bond</b>	1.78%	
TAMIL NADU 08.21% 24JUN25 SDL	1.78%	SOV
<b>Finance</b>	1.78%	
SBFC Finance Ltd	0.97%	
Bajaj Finance Limited	0.63%	
Cholamandalam Investment and Finance Company Limited	0.19%	
<b>Power</b>	1.64%	





# Aditya Birla Sun Life Retirement Fund - The 40s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



Wealth Solutions

Issuer	% to Net Assets	Rating
<b>NTPC Limited</b>	<b>1.64%</b>	
<b>Automobiles</b>	<b>1.54%</b>	
<b>Bajaj Auto Limited</b>	<b>1.54%</b>	
<b>Retailing</b>	<b>1.31%</b>	
<b>Avenue Supermarts Limited</b>	<b>1.31%</b>	
<b>Oil</b>	<b>1.27%</b>	
<b>Oil &amp; Natural Gas Corporation Limited</b>	<b>1.27%</b>	
<b>Food Products</b>	<b>1.14%</b>	
<b>Mrs Bectors Food Specialities Limited</b>	<b>1.14%</b>	
<b>Household Products</b>	<b>0.94%</b>	
<b>Flair Writing Industries Ltd</b>	<b>0.94%</b>	
<b>Fixed rates bonds - Corporate</b>	<b>0.92%</b>	
<b>HDFC Bank Limited</b>	<b>0.92%</b>	<b>CRISIL AAA</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>0.76%</b>	
<b>Vinati Organics Limited</b>	<b>0.76%</b>	

Issuer	% to Net Assets	Rating
<b>Personal Products</b>	<b>0.72%</b>	
<b>Godrej Consumer Products Limited</b>	<b>0.72%</b>	
<b>Industrial Products</b>	<b>0.66%</b>	
<b>TIMKEN INDIA LTD</b>	<b>0.66%</b>	
<b>Leisure Services</b>	<b>0.63%</b>	
<b>Westlife Development Ltd</b>	<b>0.63%</b>	
<b>Transport Services</b>	<b>0.36%</b>	
<b>Container Corporation of India Limited</b>	<b>0.36%</b>	
<b>Cash Management Bills</b>	<b>0.25%</b>	
<b>Government of India</b>	<b>0.25%</b>	<b>SOV</b>
<b>Cash &amp; Current Assets</b>	<b>9.06%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

NAV as on November 29, 2024: ₹ 18.0750

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b>	10.89%	11.72%	11.42%	21.86%
<b>Value of Std Investment of ₹ 10,000</b>	18075	17412	13833	12186
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	14.52%	14.91%	12.68%	20.40%
<b>Value of Std Investment of ₹ 10,000</b>	21733	20051	14308	12040
<b>Additional Benchmark - Nifty 50 TRI</b>	15.79%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	23147	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarakar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	18.0750	19.7120
<b>IDCW<sup>2</sup>:</b>	15.6490	17.0650

<sup>2</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
<b>Total Amount Invested (₹)</b>	670000	600000	360000	120000
<b>Market Value of amount Invested</b>	981062	853687	459923	129282
<b>Scheme Returns (CAGR)</b>	13.58%	14.09%	16.60%	14.75%
<b>CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)</b>	15.62%	15.85%	15.77%	11.37%
<b>Nifty 50 TRI## (CAGR)</b>	17.63%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP instalment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



### Fund Details

#### Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harshil Suvarnkar & Mr. Mohit Sharma

#### Date of Allotment

March 11, 2019

#### Benchmark

CRISIL Short Term Debt Hybrid 75+25 Index

#### Managing Fund Since

March 22, 2021 & November 01, 2024

#### Experience in Managing the Fund

3.7 years & 0.1 Years

#### Fund Category

Retirement Fund (Solution Oriented Fund)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

#### AUM

Monthly Average AUM	₹	25.99	Crores
AUM as on last day	₹	25.95	Crores

#### Total Expense Ratio (TER)

Regular	1.91%
Direct	0.59%

Including additional expenses and goods and service tax on management fees.



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#### Other Parameters

Modified Duration	2.77 years
Average Maturity	3.69 years
Yield to Maturity	6.88%
Macaulay Duration	2.88 years
Portfolio Turnover	0.11

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Monthly/Weekly: Minimum ₹ 500/-

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>54.77%</b>	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	19.72%	SOV
7.27% GOI 08APR26	19.41%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	8.91%	SOV
6.57% GOI (MD 05/12/2033)	3.79%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.94%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>7.97%</b>	
HDFC Bank Limited	7.97%	CRISIL AAA
State Government bond	5.83%	
TAMIL NADU 08.21% 24JUN25 SDL	5.83%	SOV
<b>Banks</b>	<b>5.33%</b>	
ICICI Bank Limited	2.44%	
HDFC Bank Limited	0.96%	
State Bank of India	0.92%	
Bank of Maharashtra	0.37%	
Bank of Baroda	0.37%	
Kotak Mahindra Bank Limited	0.27%	
Consumer Durables	2.02%	
Dixon Technologies (India) Limited	0.56%	
Volta Limited	0.49%	
Whirlpool of India Limited	0.48%	
V-Guard Industries Limited	0.48%	
IT - Software	1.91%	
Infosys Limited	1.65%	
Birlasoft Limited	0.26%	
<b>Construction</b>	<b>1.57%</b>	
Larsen & Toubro Limited	1.24%	
H.G. Infra Engineering Limited	0.33%	
Pharmaceuticals & Biotechnology	1.45%	
Sun Pharmaceutical Industries Limited	0.80%	
Torrent Pharmaceuticals Limited	0.47%	
Cipla Limited	0.19%	
Electrical Equipment	1.32%	
TD Power Systems Limited	0.78%	
Thermax Limited	0.54%	
Cash Management Bills	1.08%	
Government of India	1.08%	SOV
Insurance	1.01%	
Max Financial Services Limited	0.65%	
Medi Assist Healthcare Services Ltd	0.37%	

Issuer	% to Net Assets	Rating
<b>Telecom - Services</b>	<b>0.94%</b>	
Bharti Airtel Limited	0.94%	
<b>Auto Components</b>	<b>0.89%</b>	
SJS Enterprises Pvt Limited	0.48%	
Sona BLW Precision Forgings Limited	0.41%	
<b>Healthcare Services</b>	<b>0.83%</b>	
Fortis Healthcare Limited	0.83%	
<b>Cement &amp; Cement Products</b>	<b>0.81%</b>	
UltraTech Cement Limited	0.81%	
<b>Non - Ferrous Metals</b>	<b>0.76%</b>	
Hindalco Industries Limited	0.76%	
<b>Finance</b>	<b>0.63%</b>	
SBFC Finance Ltd	0.32%	
Bajaj Finance Limited	0.24%	
Cholamandalam Investment and Finance Company Limited	0.08%	
<b>Retailing</b>	<b>0.61%</b>	
Avenue Supermarts Limited	0.34%	
Zomato Limited	0.27%	
<b>Automobiles</b>	<b>0.59%</b>	
Bajaj Auto Limited	0.59%	
<b>Realty</b>	<b>0.58%</b>	
Brigade Enterprises Limited	0.58%	
<b>Personal Products</b>	<b>0.53%</b>	
Godrej Consumer Products Limited	0.53%	
<b>Chemicals &amp; Petrochemicals</b>	<b>0.43%</b>	
Vinati Organics Limited	0.43%	
<b>Industrial Manufacturing</b>	<b>0.42%</b>	
Praj Industries Limited	0.42%	
<b>Food Products</b>	<b>0.37%</b>	
Mrs Bectors Food Specialities Limited	0.37%	
<b>Household Products</b>	<b>0.35%</b>	
Flair Writing Industries Ltd	0.35%	
<b>Power</b>	<b>0.22%</b>	
NTPC Limited	0.22%	
<b>Transport Services</b>	<b>0.16%</b>	
Container Corporation of India Limited	0.16%	
<b>Cash &amp; Current Assets</b>	<b>6.59%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



# Aditya Birla Sun Life Retirement Fund - The 50s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



Wealth Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 14.0359

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	6.10%	5.97%	6.74%	11.55%
Value of Std Investment of ₹ 10,000	14036	13366	12161	11155
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	10.04%	9.95%	8.73%	12.61%
Value of Std Investment of ₹ 10,000	17299	16077	12856	11261
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	14375	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	670000	600000	360000	120000
Market Value of amount Invested	813467	717889	414245	125995
Scheme Returns (CAGR)	6.88%	7.12%	9.35%	9.46%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	10.08%	10.09%	10.48%	9.32%
CRISIL 10 Year Gilt Index## (CAGR)	6.03%	6.10%	8.09%	9.77%

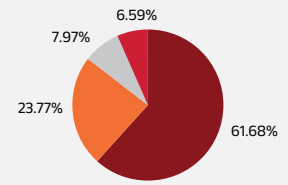
Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Rating Profile of Portfolio



■ Sovereign ■ Unrated ■ AAA ■ Cash & Current Assets



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.0359	15.1882
IDCW <sup>1</sup> :	12.1449	13.1425

<sup>1</sup>Income Distribution cum capital withdrawal





## Fund Details

### Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing in equity and equity related Instruments of Public Sector Undertakings (PSUs). The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

### Date of Allotment

December 30, 2019

### Benchmark

BSE PSU TRI

### Managing Fund Since

September 22, 2022 & November 21, 2022

### Experience in Managing the Fund

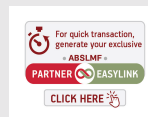
2.2 years & 2.0 Years

### Fund Category

Thematic (Equity)

### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment: 1.00% of applicable NAV. For redemption/switchout of units after 30 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹	5439.42	Crores
AUM as on last day	₹	5531.87	Crores

### Total Expense Ratio (TER)

Regular	1.79%
Direct	0.53%
Including additional expenses and goods and service tax on management fees.	

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Standard Deviation	20.08%
Sharpe Ratio	1.43
Beta	0.96
Portfolio Turnover	0.29
Treynor Ratio	0.30
Average P/E	11.99
Average P/BV	1.98
Average Dividend Yield	2.74

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>20.82%</b>
State Bank of India	11.75%
Bank of Baroda	4.01%
Bank of India	3.32%
The Jammu & Kashmir Bank Limited	0.64%
Canara Bank	0.55%
Bank of Maharashtra	0.54%
Punjab National Bank	0.01%
<b>Power</b>	<b>18.42%</b>
NTPC Limited	8.44%
Power Grid Corporation of India Limited	7.91%
NLC India Limited	1.29%
NTPC Green Energy Ltd	0.77%
<b>Finance</b>	<b>8.83%</b>
PNB Housing Finance Limited	4.68%
LIC Housing Finance Limited	2.04%
Power Finance Corporation Limited	1.60%
REC Limited	0.51%
<b>Oil</b>	<b>7.95%</b>
Oil & Natural Gas Corporation Limited	6.16%
Oil India Limited	1.79%
<b>Gas</b>	<b>7.62%</b>
GAIL (India) Limited	5.20%
Indraprastha Gas Limited	0.93%
Mahanagar Gas Limited	0.87%
Gujarat Gas Limited	0.62%
<b>Aerospace &amp; Defense</b>	<b>5.87%</b>
Bharat Electronics Limited	3.98%
Hindustan Aeronautics Limited	1.89%

Issuer	% to Net Assets
<b>Petroleum Products</b>	<b>5.72%</b>
Bharat Petroleum Corporation Limited	3.53%
Indian Oil Corporation Limited	1.67%
Hindustan Petroleum Corporation Limited	0.52%
<b>Insurance</b>	<b>4.11%</b>
Life Insurance Corp of India	4.11%
<b>Minerals &amp; Mining</b>	<b>3.96%</b>
NMDC Limited	3.96%
<b>Consumable Fuels</b>	<b>3.61%</b>
Coal India Limited	3.61%
<b>Electrical Equipment</b>	<b>3.08%</b>
Bharat Heavy Electricals Limited	3.08%
<b>Non - Ferrous Metals</b>	<b>1.09%</b>
National Aluminium Company Limited	1.09%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.93%</b>
Gujarat State Fertilizers & Chemicals Limited	0.93%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>0.87%</b>
BEML Limited	0.87%
<b>Construction</b>	<b>0.80%</b>
Engineers India Limited	0.71%
<b>ITES Limited</b>	<b>0.09%</b>
Leisure Services	0.79%
Indian Railway Catering & Tourism Corporation Limited	0.79%
<b>Transport Services</b>	<b>0.70%</b>
Container Corporation of India Limited	0.70%
<b>Cash &amp; Current Assets</b>	<b>4.83%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 33.2800

Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life PSU Equity Fund	27.68%	NA	35.46%	40.36%
Value of Std Investment of ₹ 10,000	33280	NA	24854	14036
Benchmark - BSE PSU TRI	29.15%	NA	39.75%	51.43%
Value of Std Investment of ₹ 10,000	35211	NA	27295	15143
Additional Benchmark - Nifty 50 TRI	16.12%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	20860	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	580000	NA	360000	120000
Market Value of amount Invested	1359287	NA	614402	122276
Scheme Returns (CAGR)	36.30%	NA	38.06%	3.56%
BSE PSU TRI## (CAGR)	41.85%	NA	44.32%	11.03%
Nifty 50 TRI## (CAGR)	18.24%	NA	16.47%	9.57%

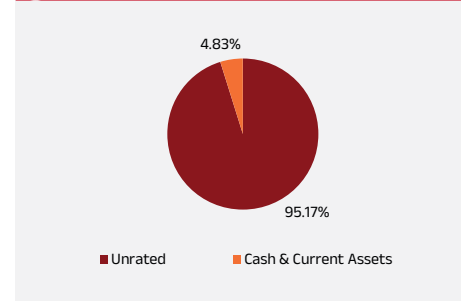
Past Performance may or may not be sustained in future. The fund's inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	33.2800	36.0700
IDCW <sup>1</sup> :	27.4600	31.5200

<sup>1</sup>Income Distribution cum capital withdrawal



## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy change and/or regulatory changes, companies going through temporary but unique challenges and other similar instances. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

#### Date of Allotment

October 23, 2020

#### Benchmark

BSE 500 TRI

#### Managing Fund Since

November 01, 2024 & November 21, 2022

#### Experience in Managing the Fund

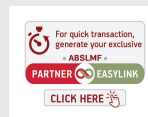
0.1 years & 2.0 Years

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



INVEST NOW

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	766.26	Crores
AUM as on last day	₹	778.57	Crores

#### Total Expense Ratio (TER)

Regular	2.38%
Direct	1.25%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	14.43%
Sharpe Ratio	0.59
Beta	1.03
Portfolio Turnover	0.26
Treynor Ratio	0.08
Average P/E	30.51
Average P/BV	4.08
Average Dividend Yield	0.91

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	14.32%
Infosys Limited	6.10%
Coforge Limited	2.66%
Tech Mahindra Limited	2.20%
Mphasis Limited	1.81%
Sonata Software Limited	0.80%
Wipro Limited	0.74%
Banks	12.34%
ICICI Bank Limited	5.01%
HDFC Bank Limited	2.46%
Axis Bank Limited	1.75%
IndusInd Bank Limited	1.28%
State Bank of India	1.08%
RBL Bank Limited	0.76%
Telecom - Services	6.48%
Bharti Airtel Limited	6.48%
Cement & Cement Products	6.04%
Grasim Industries Limited	2.24%
The Ramco Cements Limited	1.59%
Ambuja Cements Limited	1.54%
Nuvoco Vistas Corp Limited	0.64%
Grasim Industries Limited	0.03%
Pharmaceuticals & Biotechnology	4.83%
Sun Pharmaceutical Industries Limited	2.52%
Strides Pharma Science Limited	1.43%
Glenmark Pharmaceuticals Limited	0.88%
Finance	4.83%
Shriram Finance Ltd	2.20%
Bajaj Finserv Limited	1.80%
Aptus Value Housing Finance India Ltd	0.52%
Power Finance Corporation Limited	0.32%
Automobiles	4.81%
Mahindra & Mahindra Limited	2.29%
Tata Motors Limited	1.91%
Hero MotoCorp Limited	0.61%
Auto Components	3.64%

Issuer	% to Net Assets
CEAT Limited	1.78%
Bharat Forge Limited	1.11%
Sundram Fasteners Limited	0.74%
Retailing	3.45%
Zomato Limited	1.90%
Aditya Birla Fashion and Retail Limited	1.55%
Insurance	3.23%
Max Financial Services Limited	1.82%
ICICI Lombard General Insurance Company Limited	1.41%
Chemicals & Petrochemicals	2.96%
Navin Fluorine International Limited	1.18%
Atul Limited	0.94%
Aarti Industries Limited	0.85%
Consumer Durables	2.84%
Safari Industries India Ltd	1.27%
Crompton Greaves Consumer Electricals Limited	0.98%
Orient Electric Ltd.	0.59%
Construction	2.55%
Kalpataru Projects International Ltd.	1.43%
Power Mech Projects Limited	0.74%
PNC Infratech Limited	0.38%
Realty	2.43%
Sobha Limited	2.31%
Sobha Limited	0.12%
Beverages	2.38%
United Breweries Limited	1.40%
United Spirits Limited	0.98%
Healthcare Services	2.36%
Fortis Healthcare Limited	2.36%
Industrial Products	2.25%
Carborundum Universal Limited	0.95%
AIA Engineering Limited	0.89%
WELSPUN CORP LIMITED	0.41%
Agricultural Food & other Products	1.80%
Tata Consumer Products Limited	1.80%
Capital Markets	1.78%



Issuer	% to Net Assets
UTI ASSET MANAGEMENT COMPANY Limited	1.78%
Petroleum Products	1.78%
Reliance Industries Limited	1.78%
Diversified Metals	1.61%
Vedanta Limited	1.61%
Non - Ferrous Metals	1.48%
Hindalco Industries Limited	1.48%
Leisure Services	1.27%
SAMHI Hotels Ltd	1.27%
Transport Services	1.17%
VRL Logistics Limited	1.17%

Issuer	% to Net Assets
Textiles & Apparels	1.01%
K.P.R. Mill Limited	1.01%
Ferrous Metals	0.93%
Jindal Steel & Power Limited	0.93%
Industrial Manufacturing	0.47%
Pitli Engineering Ltd	0.47%
Entertainment	0.37%
Zee Entertainment Enterprises Limited	0.37%
Electrical Equipment	0.28%
Premier Energies Ltd	0.28%
Cash & Current Assets	4.33%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on November 29, 2024: ₹ 23.8200

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - October 23, 2020</b>				
Aditya Birla Sun Life Special Opportunities Fund	23.55%	NA	15.28%	30.52%
Value of Std Investment of ₹ 10,000	23820	NA	15318	13052
Benchmark - BSE 500 TRI	24.03%	NA	16.85%	27.01%
Value of Std Investment of ₹ 10,000	24199	NA	15954	12701
Additional Benchmark - Nifty 50 TRI	20.13%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	21226	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	23.8200	25.3300
<b>IDCW<sup>2</sup>:</b>	19.7100	20.9700

<sup>2</sup>Income Distribution cum capital withdrawal

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
<b>Total Amount Invested (₹)</b>	480000	NA	360000	120000
<b>Market Value of amount Invested</b>	719164	NA	503175	131819
<b>Scheme Returns (CAGR)</b>	20.56%	NA	23.04%	18.88%
<b>BSE 500 TRI# (CAGR)</b>	19.78%	NA	21.16%	12.67%
<b>Nifty 50 TRI## (CAGR)</b>	15.78%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The Fund's inception date is October 23, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The Scheme seeks to generate long-term capital appreciation by investing in a diversified basket of companies in ESG theme by following Integration Strategy. The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Joshi & Mr. Chanchal Khandelwal

### Date of Allotment

December 24, 2020

### Benchmark

Nifty 100 ESG TRI

### Managing Fund Since

November 21, 2022 & November 01, 2024

### Experience in Managing the Fund

2.0 Years & 0.1 years

### Fund Category

Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	677.92	Crores
AUM as on last day	₹	686.84	Crores

### Total Expense Ratio (TER)

Regular	2.41%
Direct	1.40%

Including additional expenses and goods and service tax on management fees.

### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Standard Deviation	14.85%
Sharpe Ratio	0.23
Beta	0.98
Treynor Ratio	0.03
Average P/E	31.43
Average P/BV	5.29
Average Dividend Yield	0.88

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>24.17%</b>
ICICI Bank Limited	8.65%
HDFC Bank Limited	4.41%
Kotak Mahindra Bank Limited	3.64%
Axis Bank Limited	2.72%
State Bank of India	2.09%
AU Small Finance Bank Limited	1.70%
RBL Bank Limited	0.60%
IndusInd Bank Limited	0.36%
<b>IT - Software</b>	<b>23.80%</b>
Infosys Limited	8.97%
LTIMindtree Limited	4.16%
Coforge Limited	3.55%
Tata Consultancy Services Limited	3.48%
HCL Technologies Limited	2.20%
Wipro Limited	0.84%
Tech Mahindra Limited	0.60%
<b>Consumer Durables</b>	<b>9.85%</b>
Titan Company Limited	2.70%
Voltas Limited	2.54%
Blue Star Limited	2.08%
Kajaria Ceramics Limited	1.89%
Whirlpool of India Limited	0.64%
<b>Retailing</b>	<b>5.78%</b>
V-Mart Retail Limited	2.66%
Aditya Birla Fashion and Retail Limited	1.96%
Avenue Supermarts Limited	1.16%
Automobiles	5.52%
Mahindra & Mahindra Limited	2.24%
TVS Motor Company Limited	1.78%
Hero MotoCorp Limited	1.50%
Auto Components	4.32%
Sona BLW Precision Forgings Limited	2.17%
Samvardhana Motherson International Limited	1.29%
Schaeffler India Limited	0.76%
Endurance Technologies Limited	0.11%

Issuer	% to Net Assets
<b>Electrical Equipment</b>	<b>4.14%</b>
ABB India Limited	2.39%
Premier Energies Ltd	1.75%
<b>Telecom - Services</b>	<b>3.21%</b>
Bharti Airtel Limited	3.21%
<b>Finance</b>	<b>3.05%</b>
Shriram Finance Ltd	1.07%
Bajaj Finance Limited	0.93%
Mas Financial Services Limited	0.55%
PNB Housing Finance Limited	0.50%
<b>Realty</b>	<b>2.86%</b>
Anant Raj Ltd	1.66%
Oberoi Realty Limited	1.21%
<b>Power</b>	<b>2.21%</b>
NTPC Green Energy Ltd	2.21%
Diversified FMCG	1.95%
Hindustan Unilever Limited	1.95%
<b>Cement &amp; Cement Products</b>	<b>1.82%</b>
JK Cement Limited	1.82%
<b>Textiles &amp; Apparels</b>	<b>1.51%</b>
Page Industries Limited	1.51%
<b>Agricultural Food &amp; other Products</b>	<b>1.00%</b>
Tata Consumer Products Limited	1.00%
<b>Insurance</b>	<b>1.00%</b>
SBI Life Insurance Company Limited	1.00%
<b>Industrial Manufacturing</b>	<b>0.70%</b>
Pitti Engineering Ltd	0.70%
<b>Commercial Services &amp; Supplies</b>	<b>0.68%</b>
TeamLease Services Limited	0.68%
<b>Transport Services</b>	<b>0.59%</b>
InterGlobe Aviation Limited	0.59%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.28%</b>
Cipla Limited	0.28%
<b>Cash &amp; Current Assets</b>	<b>1.55%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



# Aditya Birla Sun Life ESG Integration Strategy Fund

An open ended equity scheme investing in Environment, Social & Governance (ESG) theme by following Integration Strategy.



Wealth Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 17.8300

Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ESG Integration Strategy Fund	15.83%	NA	10.18%	29.58%
Value of Std Investment of ₹ 10,000	17830	NA	13376	12958
Benchmark - Nifty 100 ESG TRI	16.95%	NA	12.40%	24.29%
Value of Std Investment of ₹ 10,000	18512	NA	14201	12429
Additional Benchmark - Nifty 50 TRI	16.76%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	18396	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	17.8300	18.9300
IDCW <sup>2</sup> :	17.8300	18.9300

<sup>2</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	460000	NA	360000	120000
Market Value of amount Invested	637361	NA	481623	135063
Scheme Returns (CAGR)	17.23%	NA	19.88%	24.23%
Nifty 100 ESG TRI# (CAGR)	16.14%	NA	17.68%	11.11%
Nifty 50 TRI## (CAGR)	15.64%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 24, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Harish Krishnan, Mr. Dhaval Joshi & Mr. Dhaval Gala

### Date of Allotment

December 03, 2021

### Benchmark

BSE 500 TRI

### Managing Fund Since

November 03, 2023, November 21, 2022, February 17, 2023

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



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### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption / switchout of units after 30 days from the date of allotment: Nil.

### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

### AUM

Monthly Average AUM	₹	1808.10	Crores
AUM as on last day	₹	1823.23	Crores

### Total Expense Ratio (TER)

Regular	2.10%
Direct	0.96%

Including additional expenses and goods and service tax on management fees.

### Experience in Managing the Fund

1.1 Years, 2.0 Years & 1.8 years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Average P/E	27.17
Average P/BV	4.22
Average Dividend Yield	0.97

## PORTFOLIO

Issuer	% to Net Assets
Banks	18.31%
ICICI Bank Limited	7.13%
Kotak Mahindra Bank Limited	4.16%
State Bank of India	2.19%
HDFC Bank Limited	1.85%
Axis Bank Limited	1.77%
AU Small Finance Bank Limited	1.21%
IT - Software	9.24%
Infosys Limited	4.84%
HCL Technologies Limited	2.18%
Tech Mahindra Limited	1.43%
Persistent Systems Ltd	0.79%
Industrial Products	6.44%
WELSPUN CORP LIMITED	1.59%
Shivalik Bimetal Controls Ltd	1.35%
Happy Forgings Ltd	1.17%
AIA Engineering Limited	1.14%
RHI Magnesita India Limited	0.57%
Finolex Industries Limited	0.51%
APL Apollo Tubes Limited	0.11%
Finance	5.59%
SBFC Finance Ltd	1.26%
Cholamandalam Investment and Finance Company Limited	1.18%
REC Limited	1.18%
Shriram Finance Ltd	1.08%
LIC Housing Finance Limited	0.88%
Petroleum Products	5.45%
Reliance Industries Limited	4.61%
Hindustan Petroleum Corporation Limited	0.84%
Consumer Durables	5.24%
Whirlpool of India Limited	1.44%
Blue Star Limited	1.19%
V-Guard Industries Limited	1.13%
Cello World Ltd	0.99%
Kajaria Ceramics Limited	0.49%
Pharmaceuticals & Biotechnology	5.23%
Sun Pharmaceutical Industries Limited	3.11%
Ajanta Pharmaceuticals Limited	1.24%
Cipla Limited	0.87%
Auto Components	4.64%
Bharat Forge Limited	1.13%
Sundram Fasteners Limited	1.13%
Schaeffler India Limited	1.08%
CIE Automotive India Ltd	0.87%
Craftsman Automation Ltd	0.43%
Construction	4.52%
Larsen & Toubro Limited	3.78%
KEC International Limited	0.74%
Automobiles	3.80%
Mahindra & Mahindra Limited	2.28%
Maruti Suzuki India Limited	1.52%
Cement & Cement Products	3.75%
JK Cement Limited	1.41%
Ambuja Cements Limited	1.24%
UltraTech Cement Limited	1.07%

Issuer	% to Net Assets
Grasim Industries Limited	0.03%
Electrical Equipment	3.32%
CG Power and Industrial Solutions Limited	1.91%
WAAREE Energies Ltd	1.08%
Hitachi Energy India Limited	0.33%
Telecom - Services	2.32%
Bharti Airtel Limited	2.32%
Beverages	1.63%
Radico Khaitan Limited	1.63%
United States of America	1.56%
Cognizant Technology Solutions CI A Com Stk	1.56%
Insurance	1.33%
ICICI Lombard General Insurance Company Limited	1.33%
Industrial Manufacturing	1.32%
Praj Industries Limited	0.68%
LAKSHMI MACHINE WORKS LTD	0.65%
Chemicals & Petrochemicals	1.30%
NOCIL Limited	1.30%
Retailing	1.23%
Zomato Limited	1.23%
Capital Markets	1.22%
Angel Broking Limited	1.22%
Textiles & Apparels	1.19%
Gokaldas Exports Ltd	1.19%
Oil	1.14%
Oil India Limited	1.14%
Ferrous Metals	1.12%
Jindal Steel & Power Limited	1.12%
Personal Products	1.09%
Godrej Consumer Products Limited	1.09%
Commercial Services & Supplies	1.09%
CMS Info Systems Limited	1.09%
Diversified Metals	0.99%
Vedanta Limited	0.99%
Healthcare Services	0.94%
Apollo Hospitals Enterprise Limited	0.94%
Realty	0.92%
Sobha Limited	0.92%
Power	0.90%
NTPC Limited	0.90%
Transport Services	0.82%
Ecos India Mobility & Hospitality Ltd	0.82%
Gas	0.79%
Gujarat Gas Limited	0.79%
Agricultural Commercial & Construction Vehicles	0.39%
V.S.T Tillers Tractors Limited	0.39%
MUTUAL FUNDS	0.27%
XTRACKERS HARVEST CSI 500 CH	0.27%
IT - Services	0.05%
Cyient Limited	0.05%
Cash & Current Assets	0.87%
<b>Total Net Assets</b>	<b>100.00%</b>





### Investment Performance

NAV as on November 29, 2024: ₹ 14.9400

Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Business Cycle Fund	14.36%	NA	NA	27.04%
Value of Std Investment of ₹ 10,000	14940	NA	NA	12704
Benchmark - BSE 500 TRI	16.37%	NA	NA	27.01%
Value of Std Investment of ₹ 10,000	15739	NA	NA	12701
Additional Benchmark - Nifty 50 TRI	13.33%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	14541	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Harish Krishnan is 5. Total Scheme managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	340000	NA	360000	120000
Market Value of amount Invested	448226	NA	477724	129807
Scheme Returns (CAGR)	20.01%	NA	19.31%	15.60%
BSE 500 TRI returns# (CAGR)	21.84%	NA	21.16%	12.67%
Nifty 50 TRI returns## (CAGR)	16.93%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The Fund's inception date is December 03, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.9400	15.5900
IDCW <sup>1</sup> :	13.9200	14.5200

<sup>1</sup>Income Distribution cum capital withdrawal





## Fund Details

### Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related securities of companies following transportation and logistics theme. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Gala & Mr. Dhaval Joshi

#### Date of Allotment

November 17, 2023

#### Benchmark

Nifty Transportation and Logistics TRI

#### Managing Fund Since

November 17, 2023

### Fund Category

Thematic Fund

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	1561.02	Crores
AUM as on last day	₹	1567.74	Crores

#### Experience in Managing the Fund

1.0 Years



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#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Total Expense Ratio (TER)

Regular	2.07%
Direct	0.66%

Including additional expenses and goods and service tax on management fees.

## PORTFOLIO

Issuer	% to Net Assets
<b>Automobiles</b>	<b>42.40%</b>
Mahindra & Mahindra Limited	10.19%
Tata Motors Limited	7.87%
Maruti Suzuki India Limited	7.17%
Hero MotoCorp Limited	5.46%
Bajaj Auto Limited	5.12%
TVS Motor Company Limited	3.42%
Hyundai Motor India Ltd	3.16%
<b>Auto Components</b>	<b>24.00%</b>
Samvardhana Motherson International Limited	5.70%
Minda Corporation Limited	2.97%
Tube Investments of India Limited	2.88%
CEAT Limited	2.22%
Sona BLW Precision Forgings Limited	2.03%
Craftsman Automation Ltd	2.03%
Sansera Engineering Ltd	1.65%
Exide Industries Limited	1.61%
Ramkrishna Forgings Limited	1.23%
ZF Commercial Vehicle Control Systems India Limited	1.12%
Schaeffler India Limited	0.51%
Rolex Rings Limited	0.04%
<b>Retailing</b>	<b>11.20%</b>
Zomato Limited	9.08%
Swiggy Ltd	2.12%

Issuer	% to Net Assets
<b>Transport Services</b>	<b>8.87%</b>
InterGlobe Aviation Limited	5.30%
Delhivery Ltd	1.45%
VRL Logistics Limited	1.07%
Container Corporation of India Limited	0.54%
Western Carriers India Ltd	0.50%
<b>Industrial Manufacturing</b>	<b>4.20%</b>
Pitti Engineering Ltd	2.91%
Cyient DLM Ltd	1.29%
Industrial Products	1.64%
Happy Forgings Ltd	1.64%
Transport Infrastructure	1.38%
Adani Ports and Special Economic Zone Limited	1.38%
<b>Commercial Services &amp; Supplies</b>	<b>1.27%</b>
CMS Info Systems Limited	1.27%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>1.07%</b>
Ashok Leyland Limited	1.07%
Leisure Services	0.92%
Indian Railway Catering & Tourism Corporation Limited	0.92%
<b>Cash &amp; Current Assets</b>	<b>3.06%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	13.9100	14.1400
IDCW <sup>§</sup>	13.9100	14.1400

<sup>§</sup>Income Distribution cum capital withdrawal



### Investment Performance

NAV as on November 29, 2024: ₹ 13.9100

	Since Inception	5 Years	3 Years	6 Months
<b>Inception - November 17, 2023</b>				
<b>Aditya Birla Sun Life Transportation and Logistics Fund</b>	37.53%	NA	NA	34.27%
<b>Value of Std Investment of ₹ 10,000</b>	13910	NA	NA	13427
<b>Benchmark - Nifty Transportation and Logistics TRI</b>	40.56%	NA	NA	38.09%
<b>Value of Std Investment of ₹ 10,000</b>	14227	NA	NA	13809
<b>Additional Benchmark - Nifty 50 TRI</b>	22.84%	NA	NA	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	12374	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

For funds with inception date of less than 1 year, the returns are simple annualised



## Fund Details

### Investment Objective

The investment objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related securities based on quant model theme. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harish Krishnan & Mr. Dhaval Joshi

#### Date of Allotment

June 28, 2024

#### Benchmark

Nifty 200 TRI

#### Managing Fund Since

June 28, 2024

#### Experience in Managing the Fund

0.4 Years

### Fund Category

Thematic Fund

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	2570.29	Crores
AUM as on last day	₹	2593.88	Crores

#### Total Expense Ratio (TER)

Regular	1.95%
Direct	0.50%

Including additional expenses and goods and service tax on management fees.



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#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 500/-

## PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	11.52%
Sun Pharmaceutical Industries Limited	3.35%
Lupin Limited	3.30%
Alkem Laboratories Limited	2.47%
Glenmark Pharmaceuticals Limited	2.40%
Consumer Durables	7.73%
Havells India Limited	3.07%
Voltas Limited	2.51%
Blue Star Limited	2.16%
Gas	6.27%
Petronet LNG Limited	2.61%
GAIL (India) Limited	2.00%
Indraprastha Gas Limited	1.67%
Power	5.70%
Power Grid Corporation of India Limited	2.78%
Torrent Power Limited	2.13%
NLC India Limited	0.79%
Realty	5.41%
Oberoi Realty Limited	2.25%
Phoenix Mills Limited	2.04%
Godrej Properties Limited	1.11%
Finance	4.97%
Muthoot Finance Limited	2.36%
Shriram Finance Ltd	2.19%
Sundaram Finance Limited	0.42%
Auto Components	4.86%
Exide Industries Limited	2.18%
Bharat Forge Limited	2.02%
Samvardhana Motherson International Limited	0.65%
Petroleum Products	4.15%
Bharat Petroleum Corporation Limited	2.23%
Hindustan Petroleum Corporation Limited	1.93%
Banks	3.90%
The Federal Bank Limited	3.90%
Cement & Cement Products	3.77%
Grasim Industries Limited	3.77%
Food Products	3.54%
Britannia Industries Limited	3.54%
Fertilizers & Agrochemicals	3.48%
Coromandel International Limited	3.48%

Issuer	% to Net Assets
Beverages	3.48%
United Spirits Limited	3.48%
Retailing	3.30%
Avenue Supermarts Limited	2.67%
Zomato Limited	0.64%
Telecom - Services	3.29%
Bharti Airtel Limited	3.29%
Insurance	3.04%
ICICI Prudential Life Insurance Company Limited	3.04%
Personal Products	2.61%
Colgate Palmolive (India) Limited	2.61%
Agricultural Commercial & Construction Vehicles	2.45%
Ashok Leyland Limited	2.45%
Automobiles	2.45%
Bajaj Auto Limited	2.45%
Transport Services	2.35%
InterGlobe Aviation Limited	2.35%
Oil	2.15%
Oil & Natural Gas Corporation Limited	2.15%
Capital Markets	2.12%
HDFC Asset Management Company Limited	2.12%
Non - Ferrous Metals	2.07%
Hindalco Industries Limited	2.07%
Industrial Products	1.86%
Supreme Industries Limited	1.86%
Electrical Equipment	1.76%
Siemens Limited	1.76%
IT - Software	1.08%
Wipro Limited	0.55%
Oracle Financial Services Software Limited	0.53%
Cash & Current Assets	0.68%
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.4900	9.5500
IDCW <sup>1</sup> :	9.4900	9.5500

<sup>1</sup>Income Distribution cum capital withdrawal

Data as on November 29, 2024 unless otherwise specified





### Fund Details

#### Investment Objective

An open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target Investment Objective allocation of 80% equity, 20% debt and money market securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Shah & Mr. Dhaval Joshi

#### Date of Allotment

March 29, 1996

#### Benchmark

NIFTY 500 TRI

#### Managing Fund Since

November 01, 2024 & November 21, 2022

#### Experience in Managing the Fund

0.1 years & 2.0 Years

#### SIP

Monthly: Minimum ₹ 500/-

#### Fund Category

ELSS

#### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	15640.91	Crores
AUM as on last day	₹	15745.79	Crores

#### Total Expense Ratio (TER)

Regular	1.68%
Direct	0.98%

Including additional expenses and goods and service tax on management fees.

#### Other Parameters

Standard Deviation	12.82%
Sharpe Ratio	0.40
Beta	0.93
Portfolio Turnover	0.28
Treynor Ratio	0.05
Average P/E	26.90
Average P/BV	4.36
Average Dividend Yield	1.13

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 500)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

## PORTFOLIO

Issuer	% to Net Assets
Banks	18.91%
ICICI Bank Limited	7.54%
HDFC Bank Limited	4.47%
State Bank of India	2.57%
Axis Bank Limited	2.45%
AU Small Finance Bank Limited	0.95%
IndusInd Bank Limited	0.94%
IT - Software	7.35%
Infosys Limited	5.23%
Tata Consultancy Services Limited	1.07%
Coforge Limited	1.06%
Finance	6.47%
TVS HOLDINGS LIMITED	2.27%
Bajaj Finance Limited	1.07%
Cholamandalam Investment and Finance Company Limited	1.06%
Shriram Finance Ltd	1.01%
REC Limited	0.96%
Aditya Birla Capital Limited	0.10%
Pharmaceuticals & Biotechnology	6.15%
Sun Pharmaceutical Industries Limited	2.23%
GlaxoSmithKline Pharmaceuticals Limited	1.44%
Cipla Limited	1.21%
Torrent Pharmaceuticals Limited	0.90%
Emcure Pharmaceuticals Ltd	0.36%
Petroleum Products	5.71%
Reliance Industries Limited	4.61%
Hindustan Petroleum Corporation Limited	1.09%
Retailing	5.13%
Avenue Supermarts Limited	1.99%
Zomato Limited	1.52%
FSN E-Commerce Ventures Limited	0.87%
Shoppers Stop Limited	0.74%
Construction	4.96%

Issuer	% to Net Assets
Larsen & Toubro Limited	4.96%
Healthcare Services	3.66%
Fortis Healthcare Limited	3.50%
Suraksha Diagnostic Ltd	0.16%
Automobiles	3.60%
Mahindra & Mahindra Limited	2.23%
Hyundai Motor India Ltd	1.37%
Telecom - Services	3.25%
Bharti Airtel Limited	3.25%
Consumer Durables	3.19%
Johnson Controls - Hitachi Air Conditioning India Limited	1.14%
Titan Company Limited	0.97%
Whirlpool of India Limited	0.85%
Volta Limited	0.23%
Auto Components	2.80%
ZF Commercial Vehicle Control Systems India Limited	1.27%
Bosch Limited	0.73%
Samvardhana Motherhood International Limited	0.40%
Tube Investments of India Limited	0.40%
Leisure Services	2.45%
Thomas Cook (India) Limited	1.40%
Chalet Hotels Limited	0.55%
Devyani International Limited	0.51%
Personal Products	2.38%
Gillette India Limited	1.91%
Godrej Consumer Products Limited	0.47%
Transport Services	2.11%
InterGlobe Aviation Limited	1.24%
Container Corporation of India Limited	0.87%
Industrial Manufacturing	1.85%
Honeywell Automation India Limited	1.85%
Cement & Cement Products	1.73%
Ambuja Cements Limited	1.13%





# Aditya Birla Sun Life ELSS Tax Saver Fund#

An open ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit

#Formerly known as Aditya Birla Sun Life ELSS Tax Relief '96



## Tax Planning Solutions

Issuer	% to Net Assets
Shree Cement Limited	0.60%
Oil	1.57%
Oil & Natural Gas Corporation Limited	1.57%
Realty	1.57%
Phoenix Mills Limited	0.83%
Prestige Estates Projects Limited	0.59%
Marathon Nextgen Realty Ltd.	0.15%
Power	1.31%
NTPC Limited	1.31%
Diversified FMCG	1.29%
ITC Limited	1.29%
Fertilizers & Agrochemicals	1.28%
Bayer Cropscience Limited	1.28%
Paper Forest & Jute Products	1.25%
Century Textiles & Industries Limited	1.25%
Chemicals & Petrochemicals	1.21%
Navin Fluorine International Limited	0.75%
SRF Limited	0.47%
Ferrous Metals	1.06%
Jindal Steel & Power Limited	1.06%

Issuer	% to Net Assets
Diversified Metals	0.94%
Vedanta Limited	0.94%
Transport Infrastructure	0.83%
Adani Ports and Special Economic Zone Limited	0.83%
Non - Ferrous Metals	0.78%
Hindalco Industries Limited	0.78%
Insurance	0.68%
Max Financial Services Limited	0.68%
Capital Markets	0.66%
ICRA Limited	0.66%
Beverages	0.64%
United Spirits Limited	0.64%
United Breweries (Holdings) Limited	0.00%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	3.23%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 58.0400

Inception - Mar 29, 1996	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life ELSS Tax Saver Fund	21.68%	12.44%	11.84%	25.79%
Value of Std Investment of ₹ 10,000	2786305	17983	13989	12579
Benchmark - NIFTY 500 TRI	14.39%	19.44%	16.89%	27.29%
Value of Std Investment of ₹ 10,000	473683	24337	15969	12729
Additional Benchmark - Nifty 50 TRI	13.35%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	363923	21208	14723	12127

Past performance may or may not be sustained in future. At the inception of Aditya Birla Sun Life ELSS Tax Saver Fund, only IDCW plan was available (March 26, 1996), and the Regular Growth plan is available from March 06, 2008. In order to calculate returns since inception, the IDCW is assumed to be reinvested, and Bonus (if any) is adjusted. Load is not taken into consideration. Performances of these funds may not be strictly comparable due to different plans/options. Less than 1 year performance numbers is absolute and more than 1 year is CAGR. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Scheme managed by Mr. Dhaval Shah is 2. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Manager. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan (w.e.f. 06/03/08):	Direct Plan
Growth	58.0400	64.4800
IDCW <sup>1</sup> :	203.9300	444.6800

<sup>1</sup>Income Distribution cum capital withdrawal



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3430000	600000	360000	120000
Market Value of amount Invested	104593163	879063	468451	128324
Scheme Returns (CAGR)	19.24%	15.28%	17.90%	13.20%
NIFTY 500 TRI returns# (CAGR)	NA	21.99%	21.40%	13.04%
Nifty 50 TRI returns## (CAGR)	NA	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 06, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

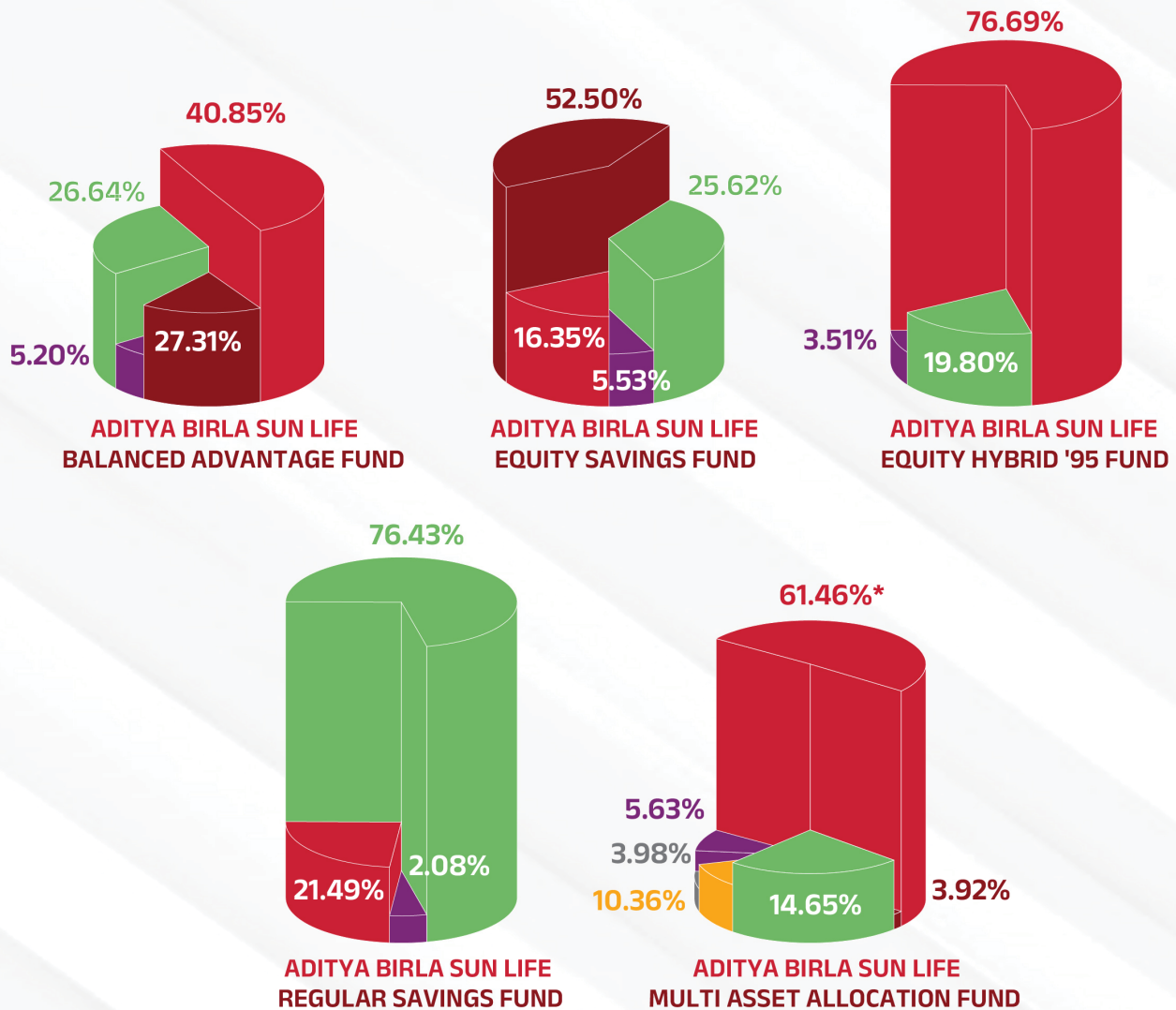
# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



# Crafting the Ideal Balance

## A Deep Dive into Asset Allocation Across Our Hybrid Funds



Data as on November 29, 2024. For Product labelling of the schemes mentioned here refer to page no. 196-205. For detailed asset allocation please refer to the SID/KIM of the scheme.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



# Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



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## Fund Details

### Investment Objective

The objective of the scheme is to generate long term growth of capital and current income, through a portfolio investing in equity, debt and money market securities. The secondary objective is income generation and distribution of IDCW. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Harshil Suvarnkar, Mr. Dhaval Joshi & Mr. Chanchal Khandelwal

### Date of Allotment

February 10, 1995

### Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

### Managing Fund Since

November 23, 2016, November 21, 2022 & February 17, 2023

### Experience in Managing the Fund

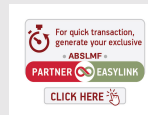
8.0 years, 2.0 Years & 1.8 years

### Fund Category

Aggressive Hybrid Fund

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switchout of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	7624.98	Crores
AUM as on last day	₹	7684.17	Crores

### Total Expense Ratio (TER)

Regular	1.85%
Direct	1.10%

Including additional expenses and goods and service tax on management fees.

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Modified Duration	3.63 years
Average Maturity	5.45 years
Yield to Maturity	7.43%
Macaulay Duration	3.82 years
Portfolio Turnover	0.69
Standard Deviation	9.72%
Sharpe Ratio	0.54
Beta	1.01
Treynor Ratio	0.05
Average P/E	31.17
Average P/BV	4.68
Average Dividend Yield	0.79

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Equity &amp; Equity Related</b>	
<b>Banks</b>	16.01%
ICICI Bank Limited	6.26%
HDFC Bank Limited	5.19%
Axis Bank Limited	1.91%
State Bank of India	1.56%
Kotak Mahindra Bank Limited	1.07%
<b>IT - Software</b>	8.57%
Infosys Limited	3.99%
Coforge Limited	1.57%
LTIMindtree Limited	1.03%
Tech Mahindra Limited	0.69%
Persistent Systems Ltd	0.52%
Rategain Travel Technologies Limited	0.42%
HCL Technologies Limited	0.35%
<b>Pharmaceuticals &amp; Biotechnology</b>	4.84%
Sun Pharmaceutical Industries Limited	2.44%
Eris Lifesciences Limited	0.94%
Gland Pharma Limited	0.63%
Sanofi India Limited	0.44%
<b>SANOFI CONSUMER HEALTHCARE</b>	0.40%
<b>Automobiles</b>	4.45%
Mahindra & Mahindra Limited	2.19%
Maruti Suzuki India Limited	1.12%
Tata Motors Limited	0.88%
Bajaj Auto Limited	0.26%
<b>Construction</b>	3.61%
Larsen & Toubro Limited	2.30%
Kalpataru Projects International Ltd.	0.88%
Bharat Highways Invit	0.44%
<b>Petroleum Products</b>	3.58%
Reliance Industries Limited	3.58%
<b>Consumer Durables</b>	3.48%
Titan Company Limited	1.05%
Volta Limited	0.74%
Crompton Greaves Consumer Electricals Limited	0.72%
Cello World Ltd	0.52%
Whirlpool of India Limited	0.45%
<b>Finance</b>	3.40%
Bajaj Finance Limited	1.18%
Cholamandalam Investment and Finance Company Limited	0.88%
PNB Housing Finance Limited	0.67%
Shriram Finance Ltd	0.40%
Aditya Birla Capital Limited	0.28%

<b>Telecom - Services</b>	3.07%
Bharti Airtel Limited	2.95%
Bharti Airtel Limited	0.12%
<b>Auto Components</b>	2.75%
Sundram Fasteners Limited	0.76%
Minda Industries Ltd	0.72%
Sona BLW Precision Forgings Limited	0.49%
Rolex Rings Limited	0.38%
Tube Investments of India Limited	0.23%
Balkrishna Industries Limited	0.16%
<b>Retailing</b>	2.39%
Zomato Limited	1.22%
Avenue Supermarts Limited	0.67%
Go Fashion India Limited	0.39%
Swiggy Ltd	0.11%
<b>Electrical Equipment</b>	2.31%
Siemens Limited	1.53%
ABB India Limited	0.78%
<b>Cement &amp; Cement Products</b>	2.06%
UltraTech Cement Limited	1.04%
Ambuja Cements Limited	0.65%
JK Cement Limited	0.37%
<b>Diversified FMCG</b>	1.58%
ITC Limited	1.11%
Hindustan Unilever Limited	0.47%
<b>Chemicals &amp; Petrochemicals</b>	1.56%
SRF Limited	0.53%
<b>Clean Science &amp; Technology Limited</b>	0.52%
Atul Limited	0.39%
<b>Aarti Industries Limited</b>	0.12%
<b>Transport Infrastructure</b>	1.51%
IRB InvIT Fund	1.51%
<b>Industrial Manufacturing</b>	1.43%
Honeywell Automation India Limited	0.77%
Cyient DLM Ltd	0.65%
<b>Healthcare Services</b>	1.36%
Fortis Healthcare Limited	0.74%
Apollo Hospitals Enterprise Limited	0.63%
<b>Aerospace &amp; Defense</b>	1.35%
Bharat Electronics Limited	1.35%
<b>Beverages</b>	1.21%
United Spirits Limited	1.21%
<b>Non - Ferrous Metals</b>	1.03%
Hindalco Industries Limited	1.03%
<b>Power</b>	0.98%
NTPC Limited	0.70%





# Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



Wealth Solutions

India Grid Trust	0.28%	
Insurance	0.97%	
Max Financial Services Limited	0.76%	
ICICI Lombard General Insurance Company Limited	0.21%	
Personal Products	0.85%	
Godrej Consumer Products Limited	0.85%	
Agricultural Food & other Products	0.81%	
Tata Consumer Products Limited	0.81%	
IT - Services	0.74%	
Cyient Limited	0.74%	
Realty	0.64%	
Sobha Limited	0.62%	
Sobha Limited	0.03%	
REITS	0.61%	
Nexus Select Trust	0.61%	
Transport Services	0.54%	
InterGlobe Aviation Limited	0.54%	
Fertilizers & Agrochemicals	0.47%	
Sumitomo Chemical India Limited	0.47%	
Industrial Products	0.45%	
TIMKEN INDIA LTD	0.25%	
Carborundum Universal Limited	0.19%	
Leisure Services	0.38%	
Jubilant Foodworks Limited	0.38%	
Ferrous Metals	0.28%	
Tata Steel Limited	0.28%	
Textiles & Apparels	0.25%	
Gokaldas Exports Ltd	0.25%	
Miscellaneous	0.00%	
Globsyn Technologies Limited	0.00%	
Magnasound (I) Limited	0.00%	
Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate	10.29%	
Shriram Finance Ltd	0.98%	CRISIL AA+
LIC Housing Finance Limited	0.66%	CRISIL AAA
ONGC Petro Additions Limited	0.65%	ICRA AA
Bajaj Finance Limited	0.59%	CRISIL AAA
Bajaj Finance Limited	0.46%	CRISIL AAA
Shriram Finance Ltd	0.45%	CRISIL AA+
Nexus Select Trust	0.39%	ICRA AAA
Bajaj Housing Finance Limited	0.33%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.33%	ICRA AAA
Tata Capital Limited	0.33%	ICRA AAA
HDFC Bank Limited	0.33%	ICRA AAA
Union Bank of India - Tier II - Basel III	0.32%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.32%	ICRA AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
Bajaj Finance Limited	0.26%	CRISIL AAA
LIC Housing Finance Limited	0.25%	CRISIL AAA
LIC Housing Finance Limited	0.22%	CRISIL AAA
Union Bank of India - Tier I - Basel III	0.21%	IND AA+
Tata Capital Housing Finance Limited	0.20%	CRISIL AAA
Bajaj Finance Limited	0.20%	CRISIL AAA
REC Limited	0.20%	ICRA AAA
REC Limited	0.20%	ICRA AAA
State Bank of India - Tier II - Basel III	0.19%	ICRA AAA
Bajaj Finance Limited	0.16%	CRISIL AAA
Bharti Telecom Limited	0.16%	CRISIL AA+
Mindspace Business Parks REIT	0.16%	CRISIL AAA
REC Limited	0.14%	CRISIL AAA
HDFC Bank Limited	0.13%	ICRA AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	CRISIL AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
Small Industries Development Bank of India	0.13%	ICRA AAA
LIC Housing Finance Limited	0.13%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.12%	ICRA AA+
Bajaj Finance Limited	0.08%	CRISIL AAA
U.P. Power Corporation Limited	0.07%	BWR AA-(CE)
SMFG India Credit Co. Ltd.	0.07%	ICRA AAA
Bajaj Finance Limited	0.07%	CRISIL AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
Tata Capital Housing Finance Limited	0.06%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	CRISIL AAA
State Government bond	4.19%	
7.39% TAMIL NADU 12JUN2032 SDL	0.26%	SOV
7.33% HARYANA 26JUN2036 SDL	0.26%	SOV

7.24% HARYANA 21AUG2036 SDL	0.26%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.26%	SOV
7.10% KARNATAKA 23OCT2035 SDL	0.26%	SOV
7.40 % MAHARASHTRA 06MAR2035 SDL	0.20%	SOV
7.34% RAJASTHAN 26JUN2034 SDL	0.20%	SOV
7.19% UTTAR PRADESH 27NOV2036 SDL	0.20%	SOV
7.12% HARYANA 03OCT2036 SDL	0.19%	SOV
7.43% TAMIL NADU 27MAR2034 SDL	0.13%	SOV
7.44% KARNATAKA 27MAR2033 SDL	0.13%	SOV
7.32% HARYANA 18JUL2036 SDL	0.13%	SOV
7.27% MAHARASHTRA 31JUL2034 SDL	0.13%	SOV
7.25% HARYANA 04SEP2036 SDL	0.13%	SOV
7.24% HARYANA 28AUG2036 SDL	0.13%	SOV
7.23% ANDHRA PRADESH 04SEP2034 SDL	0.13%	SOV
7.06% TAMIL NADU 04SEP2029 SDL	0.13%	SOV
7.06% TAMIL NADU 28AUG2029 SDL	0.13%	SOV
7.00% KARNATAKA 03OCT2030 SDL	0.13%	SOV
7.34% TAMIL NADU 29MAY2029 SDL	0.13%	SOV
7.10% TAMIL NADU 19SEP2034 SDL	0.09%	SOV
7.78% UTTAR PRADESH 23MAR36 SDL	0.07%	SOV
7.48% HARYANA 18APR2034 SDL	0.07%	SOV
8.15% MAHARASHTRA 26NOV2025 SDL	0.07%	SOV
TAMIL NADU 08.21% 24JUN25 SDL	0.07%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.07%	SOV
7.18% TAMIL NADU SDL 26JUL2027	0.07%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.07%	SOV
7.20% UTTAR PRADESH 25JAN2027 SDL	0.06%	SOV
7.35% TAMIL NADU 14JUN2033 SDL	0.03%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	0.01%	SOV
7.38% TAMIL NADU 29MAY2034 SDL	0.01%	SOV
7.39% TAMIL NADU 10MAY2033 SDL	0.00%	SOV
8.26% Maharashtra SDL(MD 23/12/2025)	0.00%	SOV
Cash Management Bills	2.06%	
Government of India	0.64%	SOV
Government of India	0.24%	SOV
Government of India	0.21%	SOV
Government of India	0.19%	SOV
Government of India	0.17%	SOV
Government of India	0.13%	SOV
Government of India	0.12%	SOV
Government of India	0.10%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Government of India	0.01%	SOV
Government Bond	1.67%	
7.34% INDIA GOVERNMENT BOND 22APR2064	0.37%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.33%	SOV
7.25% GOI 12JUN63	0.32%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	0.16%	SOV
7.30% GOI 19JUN53	0.15%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.13%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.07%	SOV
8.15% GOI (MD 24/11/2026)	0.04%	SOV
7.10% GOVT 08-Apr-2034	0.03%	SOV
7.26% GOI 22AUG2032	0.02%	SOV
7.27% GOI 08APR26	0.01%	SOV
8.17% GOI (MD 01/12/2044)	0.01%	SOV
7.18% GOI 24-Jul-2037	0.01%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.00%	SOV
SECURITISED DEBT	0.98%	
India Universal Trust AI2	0.35%	IND AAA(SO)
India Universal Trust AI2	0.33%	IND AAA(SO)
India Universal Trust AI2	0.30%	IND AAA(SO)
Securitized Debt Amort	0.21%	
First Business Receivables Trust	0.21%	CRISIL AAA(SO)
Cash & Current Assets	1.08%	
<b>Total Net Assets</b>	<b>100.00%</b>	



# Aditya Birla Sun Life Equity Hybrid '95 Fund

An open ended hybrid scheme investing predominantly in equity and equity related Instruments.



Wealth Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 1480.3400

Inception - Feb 10, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Hybrid '95 Fund	18.42%	14.13%	11.97%	22.82%
Value of Std Investment of ₹ 10,000	1547594	19378	14039	12282
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	NA	14.91%	12.68%	20.40%
Value of Std Investment of ₹ 10,000	NA	20051	14308	12040
Additional Benchmark - Nifty 50 TRI	12.62%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	345935	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 6. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	3560000	600000	360000	120000
Market Value of amount Invested	91943665	905805	460981	128927
Scheme Returns (CAGR)	17.66%	16.51%	16.76%	14.17%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	NA	15.85%	15.77%	11.37%
Nifty 50 TRI returns## (CAGR)	NA	18.08%	16.47%	9.57%

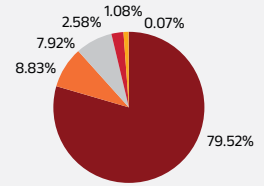
Past Performance may or may not be sustained in future. The fund's inception date is February 10, 1995, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Rating Profile of Portfolio



■ Unrated ■ AAA  
■ Sovereign ■ AA  
■ Cash & Current Assets ■ Below AA



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	1480.3400	1649.9400
IDCW <sup>1</sup> :	183.6300	312.2200

<sup>1</sup>Income Distribution cum capital withdrawal

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.24%
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.51%	7.88%

\*\* Represents thinly traded/ non traded securities and illiquid securities.





## Fund Details

### Investment Objective

To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Atul Penkar, Mr. Harshil Suvarnkar & Mr. Lovelish Solanki

### Date of Allotment

November 28, 2014

### Benchmark

NIFTY Equity Savings TRI

### Managing Fund Since

November 01, 2024, March 22, 2021 & September 27, 2024

### Experience in Managing the Fund

0.1 years, 3.7 years & 0.2 Years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Equity Savings

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Value	Blend	Growth



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	In respect of each purchase/switch-in of Units: For redemption/switch out of units on or before 7 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 7 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹	634.48	Crores
AUM as on last day	₹	624.33	Crores

### Total Expense Ratio (TER)

Regular	1.12%
Direct	0.62%

Including additional expenses and goods and service tax on management fees.

### Other Parameters

Modified Duration	2.78 years
Average Maturity	3.53 years
Yield to Maturity	6.92%
Macaulay Duration	2.89 years
Portfolio Turnover	6.92
Net Equity Exposure	52.50%
Average P/E	18.11
Average P/BV	3.08
Average Dividend Yield	1.38

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Equity &amp; Equity Related</b>	
Banks	17.83%
HDFC Bank Limited	6.16%
State Bank of India	3.75%
IndusInd Bank Limited	3.09%
Canara Bank	1.98%
Kotak Mahindra Bank Limited	0.96%
ICICI Bank Limited	0.90%
Axis Bank Limited	0.38%
Bandhan Bank Limited	0.33%
Bank of Baroda	0.17%
City Union Bank Limited	0.09%
Punjab National Bank	0.03%
Transport Infrastructure	7.09%
GMR Infrastructure Limited	3.93%
Adani Ports and Special Economic Zone Limited	3.17%
Petroleum Products	6.37%
Reliance Industries Limited	4.97%
Hindustan Petroleum Corporation Limited	1.07%
Bharat Petroleum Corporation Limited	0.28%
Indian Oil Corporation Limited	0.05%
<b>MUTUAL FUNDS</b>	
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	6.00%
Finance	4.81%
Manappuram Finance Limited	2.06%
Power Finance Corporation Limited	1.42%
LIC Housing Finance Limited	0.39%
REC Limited	0.32%
Bajaj Finance Limited	0.26%
Shriram Finance Ltd	0.11%
Bajaj Finserv Limited	0.09%
Cholamandalam Investment and Finance Company Limited	0.05%
Bajaj Housing Finance Limited	0.03%
Muthoot Finance Limited	0.02%
Northern Arc Capital Ltd	0.02%
SBI Cards & Payment Services Limited	0.02%
Piramal Enterprises Limited	0.01%
Diversified FMCG	4.48%
ITC Limited	3.85%
Hindustan Unilever Limited	0.63%
Automobiles	4.32%
Mahindra & Mahindra Limited	1.88%
Tata Motors Limited	1.41%
Maruti Suzuki India Limited	0.75%

Issuer	% to Net Assets
Bajaj Auto Limited	0.10%
Eicher Motors Limited	0.07%
Hero MotoCorp Limited	0.06%
TVS Motor Company Limited	0.06%
REITS	3.07%
Nexus Select Trust	3.07%
Realty	3.05%
DLF Limited	2.52%
Brigade Enterprises Limited	0.53%
Telecom - Services	2.78%
Bharti Airtel Limited	2.46%
Vodafone Idea Limited	0.31%
Gas	2.55%
GAIL (India) Limited	2.07%
Petronet LNG Limited	0.48%
Cement & Cement Products	2.30%
ACC Limited	1.88%
Ambuja Cements Limited	0.16%
UltraTech Cement Limited	0.13%
Grasim Industries Limited	0.10%
Shree Cement Limited	0.04%
Grasim Industries Limited	0.00%
Power	2.28%
India Grid Trust	0.86%
NTPC Limited	0.79%
Tata Power Company Limited	0.45%
Power Grid Corporation of India Limited	0.15%
Adani Energy Solutions Limited	0.03%
IT - Software	2.15%
Infosys Limited	1.02%
Tata Consultancy Services Limited	0.43%
Birlasoft Limited	0.26%
HCL Technologies Limited	0.19%
Tech Mahindra Limited	0.11%
Wipro Limited	0.08%
LTIMindtree Limited	0.06%
Pharmaceuticals & Biotechnology	1.75%
Glenmark Pharmaceuticals Limited	0.46%
Alkem Laboratories Limited	0.41%
Abbott India Limited	0.40%
Sun Pharmaceutical Industries Limited	0.19%
Divi's Laboratories Limited	0.08%
Cipla Limited	0.08%
Dr. Reddys Laboratories Limited	0.07%
Torrent Pharmaceuticals Limited	0.03%



Issuer	% to Net Assets
Zydu Lifesciences Limited	0.02%
Construction	1.55%
Larsen & Toubro Limited	0.80%
Bharat Highways Invt	0.75%
Consumer Durables	1.53%
Berger Paints (I) Limited	1.25%
Titan Company Limited	0.13%
Asian Paints Limited	0.11%
Havells India Limited	0.04%
Aerospace & Defense	1.03%
Hindustan Aeronautics Limited	0.62%
Bharat Electronics Limited	0.41%
Retailing	0.93%
Trent Limited	0.58%
Zomato Limited	0.15%
Info Edge (India) Limited	0.14%
Avenue Supermarts Limited	0.05%
Insurance	0.71%
HDFC Life Insurance Company Limited	0.52%
SBI Life Insurance Company Limited	0.06%
ICICI Lombard General Insurance Company Limited	0.05%
Max Financial Services Limited	0.03%
ICICI Prudential Life Insurance Company Limited	0.03%
Life Insurance Corp of India	0.02%
Transport Services	0.52%
InterGlobe Aviation Limited	0.52%
Electrical Equipment	0.47%
Bharat Heavy Electricals Limited	0.23%
Siemens Limited	0.19%
ABB India Limited	0.04%
Capital Markets	0.43%
HDFC Asset Management Company Limited	0.42%
Indian Energy Exchange Limited	0.01%
Ferrous Metals	0.24%
Tata Steel Limited	0.12%
JSW Steel Limited	0.09%
Jindal Steel & Power Limited	0.03%
Non - Ferrous Metals	0.18%
Hindalco Industries Limited	0.18%
Food Products	0.14%
Nestle India Limited	0.08%
Britannia Industries Limited	0.06%
Personal Products	0.13%
Godrej Consumer Products Limited	0.05%
Colgate Palmolive (India) Limited	0.04%
Dabur India Limited	0.03%
Procter & Gamble Hygiene and Health Care Limited	0.01%
Beverages	0.12%
Varun Beverages Limited	0.08%
United Spirits Limited	0.04%
Oil	0.10%
Oil & Natural Gas Corporation Limited	0.10%
Consumable Fuels	0.10%
Coal India Limited	0.10%
Agricultural Food & other Products	0.09%
Tata Consumer Products Limited	0.06%
Marico Limited	0.03%
Chemicals & Petrochemicals	0.08%
Pidlite Industries Limited	0.05%
SRF Limited	0.03%
Healthcare Services	0.07%
Apollo Hospitals Enterprise Limited	0.07%
Auto Components	0.07%
Samvardhana Mutherson International Limited	0.04%
Bosch Limited	0.03%
Diversified Metals	0.06%
Vedanta Limited	0.06%
Fertilizers & Agrochemicals	0.06%
PI Industries Limited	0.03%
UPL Limited	0.03%
Agricultural Commercial & Construction Vehicles	0.06%
Ashok Leyland Limited	0.06%
Leisure Services	0.02%
Indian Railway Catering & Tourism Corporation Limited	0.02%
RIGHTS	0.00%
UPL Limited	0.00%
EQUITY FUTURE	-52.50%
Indian Energy Exchange Limited	-0.01%

Issuer	% to Net Assets
Piramal Enterprises Limited	-0.01%
Shriram Finance Ltd	-0.03%
Max Financial Services Limited	-0.03%
Axis Bank Limited	-0.03%
Bajaj Finance Limited	-0.08%
Info Edge (India) Limited	-0.08%
City Union Bank Limited	-0.09%
Hindalco Industries Limited	-0.09%
Ambuja Cements Limited	-0.12%
Bank of Baroda	-0.13%
Siemens Limited	-0.13%
Bharat Heavy Electricals Limited	-0.23%
Birlasoft Limited	-0.27%
Vodafone Idea Limited	-0.31%
REC Limited	-0.33%
Bandhan Bank Limited	-0.34%
Infosys Limited	-0.36%
Larsen & Toubro Limited	-0.36%
Tata Power Company Limited	-0.39%
LIC Housing Finance Limited	-0.39%
Abbott India Limited	-0.40%
Alkem Laboratories Limited	-0.41%
Hindustan Unilever Limited	-0.41%
HDFC ASSET MANAGEMENT COMPANY Limited	-0.43%
Trent Limited	-0.44%
HDFC Life Insurance Company Limited	-0.45%
Glennmark Pharmaceuticals Limited	-0.46%
Petronet LNG Limited	-0.48%
Hindustan Aeronautics Limited	-0.54%
Maruti Suzuki India Limited	-0.61%
NTPC Limited	-0.61%
Kotak Mahindra Bank Limited	-0.70%
Hindustan Petroleum Corporation Limited	-1.08%
ITC Limited	-1.08%
Berger Paints (I) Limited	-1.24%
Tata Motors Limited	-1.28%
Power Finance Corporation Limited	-1.43%
Mahindra & Mahindra Limited	-1.62%
ACC Limited	-1.89%
Canara Bank	-1.95%
GAIL (India) Limited	-2.03%
Manappuram Finance Limited	-2.07%
Bharti Airtel Limited	-2.07%
DLF Limited	-2.48%
Indusind Bank Limited	-3.04%
Adani Ports and Special Economic Zone Limited	-3.10%
State Bank of India	-3.44%
GMR Infrastructure Limited	-3.94%
Reliance Industries Limited	-4.14%
HDFC Bank Limited	-4.85%

### Debt & Debt Related

Issuer	% to Net Assets	Rating
Government Bond	14.29%	
7.32% GOI BOND 13NOV2030	3.29%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	3.28%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	2.65%	SOV
7.10% GOVT 08-Apr-2034	1.64%	SOV
7.38% GOI 20JUN2027	1.63%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.81%	SOV
7.06% GOI 10APR28	0.81%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.18%	SOV
Fixed rates bonds - Corporate	3.27%	
Cholamandalam Investment and Finance Company Limited	0.85%	ICRA AA+
Bajaj Finance Limited	0.81%	CRISIL AAA
Bajaj Finance Limited	0.80%	CRISIL AAA
Nexus Select Trust	0.80%	ICRA AAA
Cash Management Bills	1.49%	
Government of India	0.76%	SOV
Government of India	0.67%	SOV
Government of India	0.06%	SOV
Cash & Current Assets	53.92%	
<b>Total Net Assets</b>	<b>100.00%</b>	



# Aditya Birla Sun Life Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt.



Wealth Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 20.9100

Inception - Nov 28, 2014	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Equity Savings Fund	7.65%	8.27%	6.15%	10.11%
Value of Std Investment of ₹ 10,000	20910	14883	11962	11011
Benchmark - NIFTY Equity Savings TRI	8.83%	9.94%	9.09%	12.73%
Value of Std Investment of ₹ 10,000	23333	16072	12981	11273
Additional Benchmark - CRISIL 10 Year Gilt Index	6.79%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	19309	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Lovelish Solanki is 3. Total Schemes managed by Mr. Atul Penkar is 1. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1190000	600000	360000	120000
Market Value of amount Invested	1783140	748180	411319	125048
Scheme Returns (CAGR)	7.92%	8.77%	8.86%	7.94%
NIFTY Equity Savings TRI returns# (CAGR)	9.67%	10.48%	10.59%	8.65%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.25%	6.10%	8.09%	9.77%

Past Performance may or may not be sustained in future. The fund's inception date is November 28, 2014, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	20.9100	23.0900
IDCW <sup>3</sup> :	13.3100	15.6100

<sup>3</sup>Income Distribution cum capital withdrawal



# Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

## Fund Details

### Investment Objective

The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unit holders, with the secondary objective being growth of capital. There can be no assurance that the Scheme objectives will be realised. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Mohit Sharma & Mr. Harshil Suvarnkar

### Date of Allotment

May 22, 2004

### Benchmark

CRISIL Hybrid 85+15 - Conservative Index

### Managing Fund Since

November 01, 2024 & March 22, 2021

### Experience in Managing the Fund

0.1 years & 3.7 years

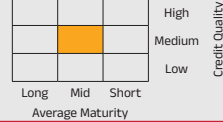
### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Conservative Hybrid Fund

### Investment Style



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption /switch-out of units on or before 90 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	1422.71	Crores
AUM as on last day	₹	1425.97	Crores

### Total Expense Ratio (TER)

Regular	1.91%
Direct	1.01%

Including additional expenses and goods and service tax on management fees.



INVEST NOW

### Other Parameters

Modified Duration	4.46 years
Average Maturity	7.62 years
Yield to Maturity (for Debt Component)	7.38%
Macaulay Duration	4.67 years
Portfolio Turnover (for Equity Component)	1.40

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

### Issuer % to Net Assets

Equity & Equity Related	% to Net Assets
Banks	3.89%
ICICI Bank Limited	2.12%
HDFC Bank Limited	1.10%
State Bank of India	0.67%
IT - Software	2.18%
Infosys Limited	1.54%
Coforge Limited	0.64%
Consumer Durables	1.89%
Voltas Limited	0.51%
Dixon Technologies (India) Limited	0.48%
V-Guard Industries Limited	0.46%
Whirlpool of India Limited	0.44%
REITS	1.32%
Nexus Select Trust	1.32%
Petroleum Products	1.30%
Reliance Industries Limited	1.30%
Healthcare Services	1.25%
Fortis Healthcare Limited	0.70%
Vijaya Diagnostic Centre Limited	0.55%
Pharmaceuticals & Biotechnology	1.07%
Sun Pharmaceutical Industries Limited	0.83%
Cipla Limited	0.24%
Automobiles	1.05%
Mahindra & Mahindra Limited	0.57%
Bajaj Auto Limited	0.48%
Electrical Equipment	0.95%
TD Power Systems Limited	0.62%
Thermax Limited	0.32%
Telecom - Services	0.92%
Bharti Airtel Limited	0.92%
Construction	0.87%
Larsen & Toubro Limited	0.87%
Cement & Cement Products	0.79%
UltraTech Cement Limited	0.79%
Auto Components	0.72%
SJS Enterprises Pvt Limited	0.44%
CIE Automotive India Ltd	0.28%
Retailing	0.66%
Avenue Supermarts Limited	0.36%
Zomato Limited	0.29%
Transport Infrastructure	0.63%
IRB InvIT Fund	0.36%
Adani Ports and Special Economic Zone Limited	0.27%
Realty	0.61%
Brigade Enterprises Limited	0.61%
Non - Ferrous Metals	0.57%

Hindalco Industries Limited	0.57%
Industrial Products	0.56%
Cummins India Limited	0.30%
TIMKEN INDIA LTD	0.26%
Power	0.50%
India Grid Trust	0.40%
NTPC Limited	0.10%
Personal Products	0.37%
Godrej Consumer Products Limited	0.37%
Alternative Investment Funds (AIF)	0.31%
Corporate Debt Market Development Fund	0.31%
Insurance	0.30%
Max Financial Services Limited	0.18%
Medi Assist Healthcare Services Ltd	0.12%
Oil	0.27%
Oil & Natural Gas Corporation Limited	0.27%
Finance	0.27%
SBFC Finance Ltd	0.27%
Chemicals & Petrochemicals	0.26%
Vinati Organics Limited	0.26%
Food Products	0.26%
Mrs Bectors Food Specialities Limited	0.26%
Leisure Services	0.11%
Westlife Development Ltd	0.11%
Miscellaneous	0.00%
Magnasound (I) Limited	0.00%

Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
Fixed rates bonds - Corporate	33.82%	
Bajaj Housing Finance Limited	2.13%	CRISIL AAA
REC Limited	1.82%	CRISIL AAA
Tata Capital Housing Finance Limited	1.77%	ICRA AAA
Bharti Telecom Limited	1.77%	CARE AAA
Small Industries Development Bank of India	1.76%	CRISIL AAA
Shriram Finance Ltd	1.76%	CRISIL AA+
Small Industries Development Bank of India	1.75%	ICRA AAA
Union Bank of India - Tier II - Basel III	1.75%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.72%	ICRA AAA
Nexus Select Trust	1.05%	ICRA AAA
Shriram Finance Ltd	1.05%	CRISIL AA+
Bajaj Finance Limited	0.88%	CRISIL AAA
Bharti Telecom Limited	0.88%	CRISIL AA+
Mindspace Business Parks REIT	0.88%	CRISIL AAA
LIC Housing Finance Limited	0.71%	CRISIL AAA
LIC Housing Finance Limited	0.71%	CRISIL AAA
Tata Capital Housing Finance Limited	0.71%	CRISIL AAA
Bajaj Finance Limited	0.70%	CRISIL AAA



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https://mutualfund.adityabirlacapital.com



# Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



## Regular Income Solutions

Bajaj Finance Limited	0.70%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.70%	ICRA AAA
REC Limited	0.70%	ICRA AAA
Bajaj Finance Limited	0.70%	CRISIL AAA
HDFC Bank Limited	0.70%	ICRA AAA
REC Limited	0.70%	ICRA AAA
Kotak Mahindra Investments Limited	0.70%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.69%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.69%	ICRA AAA
Tata Capital Housing Finance Limited	0.42%	ICRA AAA
REC Limited	0.37%	CRISIL AAA
Bajaj Housing Finance Limited	0.36%	CRISIL AAA
Embassy Office Parks REIT	0.35%	CRISIL AAA
Bajaj Finance Limited	0.35%	CRISIL AAA
SMFG India Credit Co. Ltd.	0.35%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.35%	CRISIL AAA
Tata Capital Housing Finance Limited	0.35%	ICRA AAA
Tata Capital Housing Finance Limited	0.35%	ICRA AAA
LIC Housing Finance Limited	0.34%	CRISIL AAA
LIC Housing Finance Limited	0.07%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.06%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
Government Bond	18.45%	
7.17% GOVERNMENT OF INDIA 17APR30	5.00%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	2.55%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	2.30%	SOV
7.30% GOI 19JUN53	2.27%	SOV
7.17% GOI (MD 08/01/2028)	1.77%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	1.48%	SOV
7.25% GOI 12JUN63	1.08%	SOV
7.18% GOI 24-Jul-2037	0.78%	SOV
5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC	0.69%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.36%	SOV
8.17% GOI (MD 01/12/2044)	0.08%	SOV
7.10% GOVT 08-Apr-2034	0.06%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.00%	SOV
7.27% GOI 08APR26	0.00%	SOV
State Government bond	10.46%	
7.49% TAMIL NADU 24APR2034 SDL	2.15%	SOV
7.13% RAJASTHAN 30OCT2034 SDL	1.40%	SOV

7.13% TAMIL NADU 30OCT2034 SDL	1.40%	SOV
7.15% KARNATAKA 30OCT2036 SDL	1.05%	SOV
7.37% RAJASTHAN 29MAY2034 SDL	0.71%	SOV
7.10% TAMIL NADU 19SEP2034 SDL	0.70%	SOV
7.00% KARNATAKA 03OCT2030 SDL	0.70%	SOV
7.19% TAMIL NADU 21AUG2034 SDL	0.45%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	0.35%	SOV
7.06% GUJARAT 14AUG2029 SDL	0.35%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.35%	SOV
7.10% KARNATAKA 23OCT2035 SDL	0.35%	SOV
8.29% ANDHRA PRADESH - 13JAN26 SDL	0.29%	SOV
HARYANA 08.21% 31MAR2026 SDL	0.17%	SOV
8.83% UTTAR PRADESH 24FEB2026 SDL	0.02%	SOV
8.46% GUJARAT 10FEB2026 SDL	0.00%	SOV
8.08% Telangana UDAY BOND (MD 22/03/2031)	0.00%	SOV
8.04% Telangana UDAY BOND (MD 22/03/2030)	0.00%	SOV
8.27% Telangana UDAY BOND (MD 22/03/2028)	0.00%	SOV
8.07% Telangana UDAY BOND (MD 22/03/2029)	0.00%	SOV
7.95% Telangana UDAY BOND (MD 22/03/2032)	0.00%	SOV
Cash Management Bills	8.43%	
Government of India	1.25%	SOV
Government of India	1.14%	SOV
Government of India	0.92%	SOV
Government of India	0.74%	SOV
Government of India	0.66%	SOV
Government of India	0.64%	SOV
Government of India	0.63%	SOV
Government of India	0.62%	SOV
Government of India	0.52%	SOV
Government of India	0.34%	SOV
Government of India	0.33%	SOV
Government of India	0.32%	SOV
Government of India	0.26%	SOV
Government of India	0.07%	SOV
SECURITISED DEBT	2.46%	
India Universal Trust AI2	0.91%	IND AAA(SO)
India Universal Trust AI2	0.77%	IND AAA(SO)
India Universal Trust AI2	0.77%	IND AAA(SO)
Cash & Current Assets	2.50%	
Total Net Assets	100.00%	



### Investment Performance

NAV as on November 29, 2024: ₹ 63.8222

Inception - May 22, 2004	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Regular Savings Fund	9.45%	9.53%	8.52%	12.64%
Value of Std Investment of ₹ 10,000	63822	15773	12779	11264
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	8.55%	8.75%	7.54%	11.97%
Value of Std Investment of ₹ 10,000	53916	15215	12435	11197
Additional Benchmark - CRISIL 10 Year Gilt Index	5.74%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	31434	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Harshil Suvarnikar is 18. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800- 270-7000 or from any of our Investor Service Centers.



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2450000	600000	360000	120000
Market Value of amount Invested	7098579	779373	418891	127172
Scheme Returns (CAGR)	9.45%	10.41%	10.11%	11.35%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	8.83%	8.74%	9.59%	9.49%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.47%	6.10%	8.09%	9.77%

Past Performance may or may not be sustained in future. The fund's inception date is May 22, 2004, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

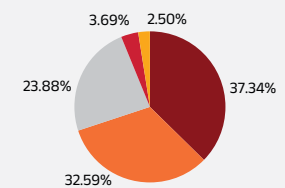
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (Investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%
Union Bank of India - Tier II - Basel III **	INE692A08094	7.51%	7.88%
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.24%

\*\* Represents thinly traded/ non traded securities and illiquid securities.



### Rating Profile of Portfolio



Legend: Sovereign, AAA, Unrated, AA, Cash & Current Assets



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	63.8222	70.9148
Monthly IDCW <sup>2</sup> :	16.5421	26.8576

<sup>2</sup>Income Distribution cum capital withdrawal





## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities, & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Gala, Mr. Bhupesh Bameta, Mr. Sachin Wankhede & Mr. Dhaval Joshi

### Date of Allotment

January 31, 2023

### Benchmark

65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver

### Managing Fund Since

November 01, 2024 & January 31, 2023

### Experience in Managing the Fund

0.1 Years & 1.8 years

### Fund Category

Hybrid - Multi Asset Allocation

### Investment Style

Large Cap	High	Low	Low
Mid Cap	High	Low	Low
Small Cap	High	Low	Low
	Growth	Value	Blend



### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	3645.83	Crores
AUM as on last day	₹	3695.40	Crores

### Total Expense Ratio (TER)

Regular	1.85%
Direct	0.59%
Including additional expenses and goods and service tax on management fees.	

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Other Parameters

Modified Duration	1.39 years
Average Maturity	1.56 years
Yield to Maturity	7.35%
Macaulay Duration	1.48 years
Average P/E	30.89
Average P/BV	4.55
Average Dividend Yield	0.78

### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer % to Net Assets

### Equity & Equity Related

Exchange Traded Fund	14.34%
Aditya Birla Sun Life Gold ETF	10.36%
ADITYA BIRLA SUN LIFE SILVER ETF	3.98%
Banks	11.87%
HDFC Bank Limited	3.57%
ICICI Bank Limited	2.80%
Kotak Mahindra Bank Limited	2.02%
State Bank of India	1.40%
Axis Bank Limited	1.05%
Bank of Maharashtra	1.03%
IT - Software	5.03%
Infosys Limited	3.10%
Coforge Limited	1.85%
Birlasoft Limited	0.07%
Pharmaceuticals & Biotechnology	3.98%
Torrent Pharmaceuticals Limited	1.55%
IPCA Laboratories Limited	1.10%
Sun Pharmaceutical Industries Limited	1.07%
Cipla Limited	0.26%
Consumer Durables	3.76%
Dixon Technologies (India) Limited	1.53%
Whirlpool of India Limited	1.13%
Volta Limited	1.11%
Construction	3.58%
Larsen & Toubro Limited	2.16%
H.G. Infra Engineering Limited	0.99%
Bharat Highways Invit	0.43%
Petroleum Products	3.50%
Reliance Industries Limited	3.50%
Auto Components	3.47%
SJS Enterprises Pvt Limited	1.17%
CIE Automotive India Ltd	1.04%
Sansera Engineering Ltd	0.82%
Sona BLW Precision Forgings Limited	0.45%
Automobiles	3.02%
Mahindra & Mahindra Limited	1.81%
Bajaj Auto Limited	1.20%
REITS	2.59%
Nexus Select Trust	1.84%
Embassy Office Parks REIT	0.75%

Electrical Equipment 2.55%

TD Power Systems Limited	1.61%
Thermax Limited	0.94%
Power	2.52%
NTPC Limited	1.55%
India Grid Trust	0.97%
Insurance	2.42%
Max Financial Services Limited	1.04%
Star Health & Allied Insurance Limited	0.71%
Medi Assist Healthcare Services Ltd	0.67%
Finance	2.07%
Bajaj Finance Limited	1.37%
SBFC Finance Ltd	0.70%
Retailing	1.96%
Avenue Supermarts Limited	1.00%
Zomato Limited	0.95%
Telecom - Services	1.93%
Bharti Airtel Limited	1.93%
Cement & Cement Products	1.59%
UltraTech Cement Limited	0.92%
JK Cement Limited	0.67%
Realty	1.46%
Brigade Enterprises Limited	1.46%
Beverages	1.43%
United Spirits Limited	1.43%
Leisure Services	1.35%
The Indian Hotels Company Limited	0.73%
Westlife Development Ltd	0.61%
Diversified FMCG	1.27%
Hindustan Unilever Limited	1.27%
Personal Products	1.13%
Godrej Consumer Products Limited	1.13%
Chemicals & Petrochemicals	1.05%
Vinati Organics Limited	1.05%
Non - Ferrous Metals	1.03%
Hindalco Industries Limited	1.03%
Industrial Products	1.00%
TIMKEN INDIA LTD	1.00%
United States of America	0.94%
MICROSOFT CORPORATION	0.94%
Oil	0.89%
Oil & Natural Gas Corporation Limited	0.89%



# Aditya Birla Sun Life Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt and Commodities.



Wealth Solutions

Healthcare Services	0.88%
Apollo Hospitals Enterprise Limited	0.88%
Transport Services	0.73%
Container Corporation of India Limited	0.73%
Transport Infrastructure	0.26%
JSW Infrastructure Ltd	0.26%
Industrial Manufacturing	0.10%
Pitti Engineering Ltd	0.10%
EQUITY FUTURE	-3.92%
Bharti Airtel Limited	-0.09%
Hindalco Industries Limited	-0.10%
Mahindra & Mahindra Limited	-0.10%
Oil & Natural Gas Corporation Limited	-0.11%
Infosys Limited	-0.41%
Kotak Mahindra Bank Limited	-0.41%
Bajaj Finance Limited	-0.43%
HDFC Bank Limited	-0.60%
Axis Bank Limited	-0.69%
Reliance Industries Limited	-0.96%

Issuer	% to Net Assets	Rating
<b>Debt &amp; Debt Related</b>		
<b>Fixed rates bonds - Corporate</b>	<b>12.19%</b>	
Cholamandalam Investment and Finance Company Limited	1.64%	ICRA AA+
Small Industries Development Bank of India	1.36%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.36%	ICRA AAA
LIC Housing Finance Limited	0.95%	CRISIL AAA
Sikka Ports and Terminals Limited	0.68%	CRISIL AAA
Small Industries Development Bank of India	0.68%	CRISIL AAA
Tata Capital Housing Finance Limited	0.68%	ICRA AAA
REC Limited	0.68%	ICRA AAA
Small Industries Development Bank of India	0.67%	ICRA AAA
Power Finance Corporation Limited	0.67%	ICRA AAA
Small Industries Development Bank of India	0.67%	ICRA AAA
Power Finance Corporation Limited	0.41%	ICRA AAA
National Bank For Agriculture and Rural Development	0.41%	ICRA AAA
HDFC Bank Limited	0.40%	ICRA AAA
National Bank For Agriculture and Rural Development	0.40%	ICRA AAA
State Bank of India - Tier II - Basel III	0.40%	ICRA AAA
LIC Housing Finance Limited	0.14%	CRISIL AAA
<b>Government Bond</b>	<b>1.10%</b>	
5.74% GOI 15NOV2026	0.80%	SOV
7.38% GOI 20JUN2027	0.30%	SOV
<b>SECURITISED DEBT</b>	<b>0.68%</b>	
India Universal Trust AI2	0.24%	IND AAA(SO)
India Universal Trust AI2	0.22%	IND AAA(SO)
India Universal Trust AI2	0.22%	IND AAA(SO)
<b>Cash &amp; Current Assets</b>	<b>6.25%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
<b>Growth</b>	13.8830	14.2822
<b>IDCW<sup>1</sup></b>	13.3325	14.2819

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%

\*\* Represents thinly traded/ non traded securities and illiquid securities.

<sup>1</sup>Income Distribution cum capital withdrawal

## Investment Performance NAV as on November 29, 2024: ₹ 13.8830

Inception - January 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi Asset Allocation Fund	19.63%	NA	NA	21.62%
Value of Std Investment of ₹ 10,000	13883	NA	NA	12162
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver	20.04%	NA	NA	21.39%
Value of Std Investment of ₹ 10,000	13970	NA	NA	12139
Additional Benchmark - Nifty 50 TRI	20.03%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	13968	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sachin Wankhede is 3. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800- 270-7000 or from any of our Investor Service Centers.

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	210000	NA	NA	120000
Market Value of amount Invested	246936	NA	NA	129293
Scheme Returns (CAGR)	18.94%	NA	NA	14.77%
65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	17.63%	NA	NA	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 2023, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Data as on November 29, 2024 unless otherwise specified



## Fund Details

### Investment Objective

The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Mohit Sharma, Mr. Lovelish Solanki & Mr. Harish Krishnan

### Date of Allotment

April 25, 2000

### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

### Managing Fund Since

April 01, 2017, October 09, 2019 & November 01, 2024

### Experience in Managing the Fund

7.7 years, 5.1 years & 0.1 years

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

### Fund Category

Dynamic Asset Allocation or Balanced Advantage



### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



INVEST NOW

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	In respect of each purchase/switch-in of Units: For redemption/switch out of units on or before 7 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 7 days from the date of allotment: Nil

### AUM

Monthly Average AUM	₹	7384.41	Crores
AUM as on last day	₹	7400.23	Crores

### Total Expense Ratio (TER)

Regular	1.80%
Direct	0.72%

Including additional expenses and goods and service tax on management fees.

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

### Other Parameters

Modified Duration	2.87 years
Average Maturity	3.73 years
Yield to Maturity	7.41%
Macaulay Duration	3.01 years
Portfolio Turnover	2.78
Standard Deviation	6.91%
Sharpe Ratio	0.71
Beta	0.93
Net Equity Exposure	40.85%
Treynor Ratio	0.05
Average P/E	25.44
Average P/BV	4.02
Average Dividend Yield	1.15

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

### Issuer % to Net Assets

#### Equity & Equity Related

<b>Banks</b>	14.17%
HDFC Bank Limited	4.63%
ICICI Bank Limited	3.21%
Kotak Mahindra Bank Limited	1.81%
State Bank of India	1.65%
Axis Bank Limited	1.15%
IndusInd Bank Limited	0.46%
Bank of Baroda	0.46%
AU Small Finance Bank Limited	0.43%
The Federal Bank Limited	0.30%
Canara Bank	0.07%
<b>IT - Software</b>	8.17%
Infosys Limited	4.05%
LTIMindtree Limited	0.93%
Tata Consultancy Services Limited	0.78%
Tech Mahindra Limited	0.60%
Mphasis Limited	0.58%
Coforge Limited	0.55%
HCL Technologies Limited	0.45%
KPIT Technologies Limited	0.23%
<b>Petroleum Products</b>	4.85%
Reliance Industries Limited	4.69%
Bharat Petroleum Corporation Limited	0.16%
<b>Pharmaceuticals &amp; Biotechnology</b>	2.92%
Sun Pharmaceutical Industries Limited	1.20%
Ajanta Pharmaceuticals Limited	0.78%
Cipla Limited	0.32%
Aurobindo Pharma Limited	0.20%
Sanofi India Limited	0.18%
Akums Drugs & Pharmaceuticals Ltd	0.17%
Dr. Reddys Laboratories Limited	0.07%
<b>Automobiles</b>	2.89%
Mahindra & Mahindra Limited	1.48%
Maruti Suzuki India Limited	0.52%
Hero MotoCorp Limited	0.46%
Tata Motors Limited	0.43%
<b>Power</b>	2.72%
NTPC Limited	1.57%
India Grid Trust	1.15%
<b>Telecom - Services</b>	2.50%
Bharti Airtel Limited	1.27%
Bharti Airtel Limited	0.83%
Indus Towers Limited	0.25%
Vodafone Idea Limited	0.15%
<b>Finance</b>	2.40%
Bajaj Finance Limited	1.09%

### Issuer % to Net Assets

Shriram Finance Ltd	0.55%
Bajaj Housing Finance Limited	0.30%
Bajaj Finserv Limited	0.25%
PNB Housing Finance Limited	0.16%
LIC Housing Finance Limited	0.04%
Manappuram Finance Limited	0.01%
<b>Construction</b>	2.39%
Larsen & Toubro Limited	2.04%
Bharat Highways Invit	0.35%
<b>Auto Components</b>	2.35%
Samvardhana Motherson International Limited	0.64%
Tube Investments of India Limited	0.58%
Sona BLW Precision Forgings Limited	0.54%
ZF Commercial Vehicle Control Systems India Limited	0.36%
Bharat Forge Limited	0.22%
Diversified FMCG	2.16%
ITC Limited	2.07%
Hindustan Unilever Limited	0.09%
<b>Transport Infrastructure</b>	1.94%
Adani Ports and Special Economic Zone Limited	1.35%
GMR Infrastructure Limited	0.38%
IRB InvIT Fund	0.21%
<b>Consumer Durables</b>	1.89%
Whirlpool of India Limited	0.84%
Havells India Limited	0.56%
Crompton Greaves Consumer Electricals Limited	0.27%
Voltas Limited	0.18%
Berger Paints (I) Limited	0.04%
<b>REITS</b>	1.74%
Nexus Select Trust	1.41%
Embassy Office Parks REIT	0.33%
<b>Retailing</b>	1.65%
Zomato Limited	0.79%
Avenue Supermarts Limited	0.47%
Aditya Birla Fashion and Retail Limited	0.39%
<b>Insurance</b>	1.54%
SBI Life Insurance Company Limited	0.88%
ICICI Lombard General Insurance Company Limited	0.66%
<b>Cement &amp; Cement Products</b>	1.48%
Ambuja Cements Limited	0.67%
UltraTech Cement Limited	0.52%
ACC Limited	0.28%
<b>Electrical Equipment</b>	1.42%
Siemens Limited	0.72%
GE Vernova T&D India Ltd	0.47%
Bharat Heavy Electricals Limited	0.23%
<b>Healthcare Services</b>	1.36%
Vijaya Diagnostic Centre Limited	0.61%





Apollo Hospitals Enterprise Limited	0.46%
Fortis Healthcare Limited	0.30%
Personal Products	1.35%
Godrej Consumer Products Limited	0.80%
Gillette India Limited	0.48%
Dabur India Limited	0.07%
Non - Ferrous Metals	1.29%
Hindalco Industries Limited	0.87%
National Aluminium Company Limited	0.42%
Ferrous Metals	1.11%
Tata Steel Limited	0.65%
Jindal Steel & Power Limited	0.37%
Steel Authority of India Limited	0.09%
Realty	0.91%
DLF Limited	0.60%
Brigade Enterprises Limited	0.31%
Consumable Fuels	0.87%
Coal India Limited	0.87%
Beverages	0.85%
United Spirits Limited	0.85%
Transport Services	0.77%
InterGlobe Aviation Limited	0.77%
Oil	0.65%
Oil & Natural Gas Corporation Limited	0.53%
Oil India Limited	0.13%
Industrial Products	0.49%
APL Apollo Tubes Limited	0.34%
IFGL Refractories Limited	0.15%
Minerals & Mining	0.48%
NMDC Limited	0.48%
Aerospace & Defense	0.47%
Hindustan Aeronautics Limited	0.29%
Bharat Electronics Limited	0.18%
Chemicals & Petrochemicals	0.45%
SRF Limited	0.45%
Aarti Industries Limited	0.00%
Metals & Minerals Trading	0.39%
Adani Enterprises Limited	0.39%
Diversified Metals	0.36%
Vedanta Limited	0.36%
Leisure Services	0.35%
Jubilant Foodworks Limited	0.35%
Fertilizers & Agrochemicals	0.29%
Sumitomo Chemical India Limited	0.29%
INDEX FUTURE	-2.98%
Nifty 50 Index	-2.98%
EQUITY FUTURE	-24.33%
ABB India Limited	0.16%
Aarti Industries Limited	-0.00%
Manappuram Finance Limited	-0.01%
Berger Paints (I) Limited	-0.04%
LIC Housing Finance Limited	-0.04%
IndusInd Bank Limited	-0.05%
Cipla Limited	-0.05%
Jubilant Foodworks Limited	-0.05%
ICICI Lombard General Insurance Company Limited	-0.06%
SRF Limited	-0.07%
HCL Technologies Limited	-0.07%
Canara Bank	-0.07%
Dr. Reddys Laboratories Limited	-0.07%
Dabur India Limited	-0.07%
Shriram Finance Ltd	-0.08%
Oil & Natural Gas Corporation Limited	-0.08%
Hero MotoCorp Limited	-0.08%
National Aluminium Company Limited	-0.08%
Vedanta Limited	-0.09%
Hindustan Unilever Limited	-0.09%
Mphasis Limited	-0.09%
Steel Authority of India Limited	-0.10%
Hindalco Industries Limited	-0.13%
UltraTech Cement Limited	-0.13%
Vodafone Idea Limited	-0.15%
Maruti Suzuki India Limited	-0.15%
Ambuja Cements Limited	-0.16%
Bharat Petroleum Corporation Limited	-0.16%
Samvardhana Motherson International Limited	-0.17%
Voltas Limited	-0.18%
Bharat Electronics Limited	-0.18%
Aurobindo Pharma Limited	-0.20%
Bank of Baroda	-0.20%
Sun Pharmaceutical Industries Limited	-0.21%
Aditya Birla Fashion and Retail Limited	-0.22%
Bharat Forge Limited	-0.22%

Larsen & Toubro Limited	-0.23%	
Bharat Heavy Electricals Limited	-0.23%	
Indus Towers Limited	-0.25%	
NMDC Limited	-0.25%	
Bajaj Finserv Limited	-0.25%	
InterGlobe Aviation Limited	-0.26%	
Apollo Hospitals Enterprise Limited	-0.27%	
Crompton Greaves Consumer Electricals Limited	-0.27%	
Tata Consultancy Services Limited	-0.27%	
ACC Limited	-0.28%	
Hindustan Aeronautics Limited	-0.29%	
Siemens Limited	-0.30%	
The Federal Bank Limited	-0.30%	
United Spirits Limited	-0.31%	
SBI Life Insurance Company Limited	-0.34%	
LTIMindtree Limited	-0.35%	
GMR Infrastructure Limited	-0.38%	
Adani Enterprises Limited	-0.39%	
Tata Steel Limited	-0.40%	
Tata Motors Limited	-0.43%	
Bajaj Finance Limited	-0.45%	
Coal India Limited	-0.48%	
State Bank of India	-0.49%	
Coforge Limited	-0.55%	
NTPC Limited	-0.56%	
Mahindra & Mahindra Limited	-0.58%	
ICICI Bank Limited	-0.59%	
DLF Limited	-0.60%	
Bharti Airtel Limited	-0.66%	
Kotak Mahindra Bank Limited	-0.74%	
Axis Bank Limited	-0.75%	
ITC Limited	-0.96%	
Adani Ports and Special Economic Zone Limited	-1.06%	
Infosys Limited	-1.52%	
HDFC Bank Limited	-2.06%	
Reliance Industries Limited	-2.57%	
Issuer	% to Net Assets	Rating
Debt & Debt Related		
Fixed rates bonds - Corporate	11.77%	
Cholamandalam Investment and Finance Company Limited	1.75%	ICRA AA+
Small Industries Development Bank of India	1.36%	CRISIL AAA
Bajaj Finance Limited	1.02%	CRISIL AAA
Bharti Telecom Limited	1.02%	CRISIL AA+
State Bank of India - Tier II - Basel III	0.93%	ICRA AAA
Bajaj Housing Finance Limited	0.82%	CRISIL AAA
Tata Capital Limited	0.81%	CRISIL AAA
Bharti Telecom Limited	0.68%	CARE AAA
Muthoot Finance Limited	0.67%	ICRA AA+
Small Industries Development Bank of India	0.54%	CRISIL AAA
Tata Capital Limited	0.54%	ICRA AAA
REC Limited	0.35%	CRISIL AAA
Small Industries Development Bank of India	0.34%	ICRA AAA
Small Industries Development Bank of India	0.27%	CRISIL AAA
Power Finance Corporation Limited	0.20%	ICRA AAA
REC Limited	0.14%	CRISIL AAA
Kotak Mahindra Prime Limited	0.14%	ICRA AAA
L&T Finance Limited	0.13%	CRISIL AAA
HDFC Bank Limited	0.07%	CRISIL AAA
NTPC Limited	0.00%	CRISIL AAA
Government Bond	6.71%	
7.18% GOI 24-Jul-2037	2.49%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	1.67%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	1.24%	SOV
7.37% GOI 23OCT2028	1.04%	SOV
7.06% GOI 10APR28	0.27%	SOV
SECURITISED DEBT	1.36%	
India Universal Trust A12	1.36%	IND AAA(SO)
Money Market Instruments	1.27%	
Small Industries Development Bank of India	1.27%	CRISIL A1+
Floating rates notes - Corporate	0.68%	
Bharti Telecom Limited	0.68%	CRISIL AA+
Cash & Current Assets	33.92%	
<b>Total Net Assets</b>	<b>100.00%</b>	





### Investment Performance

NAV as on November 29, 2024: ₹ 100.6100

Inception - Apr 25, 2000	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Balanced Advantage Fund	9.83%	12.70%	11.67%	18.95%
Value of Std Investment of ₹ 10,000	100610	18190	13927	11895
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	NA	13.15%	11.16%	17.85%
Value of Std Investment of ₹ 10,000	NA	18563	13736	11785
Additional Benchmark - BSE Sensex TRI	14.05%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	254201	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Mr. Harish Krishnan is 5. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	100.6100	113.4200
IDCW <sup>1</sup> :	26.4300	29.8400

<sup>1</sup>Income Distribution cum capital withdrawal



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2940000	600000	360000	120000
Market Value of amount Invested	15572932	852985	447677	127592
Scheme Returns (CAGR)	11.81%	14.06%	14.71%	12.02%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	NA	13.71%	13.92%	10.83%
BSE Sensex TRI returns## (CAGR)	15.26%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is April 25, 2000, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

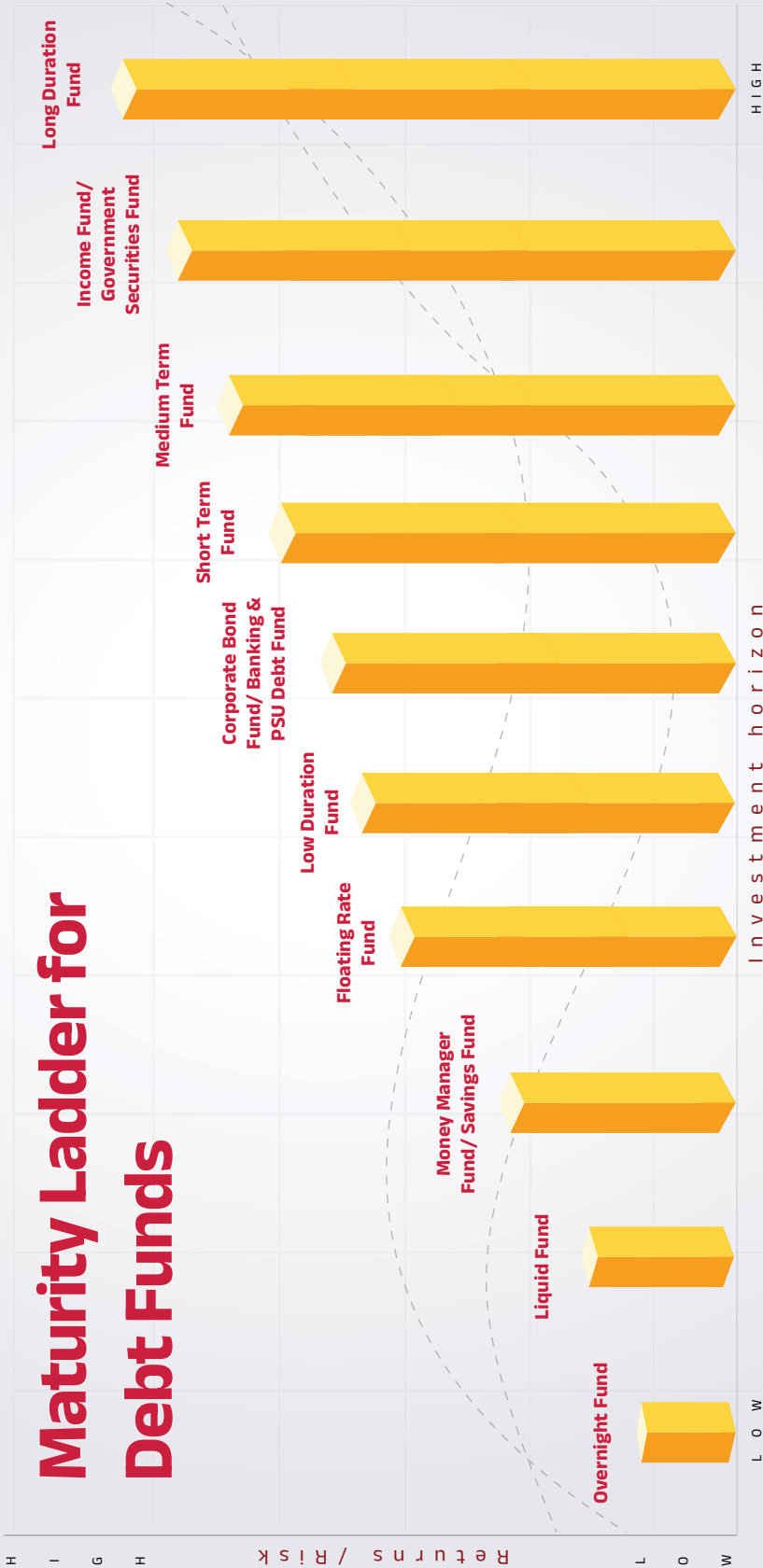
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%

\*\* Represents thinly traded/ non traded securities and illiquid securities.



# Maturity Ladder for Debt Funds



The Category ladder recommendation mentioned are based on the categorisation of the schemes and the general duration run in the category. Investors are requested to consult their financial advisors & refer to scheme related documents carefully before investing.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.



### Fund Details

#### Investment Objective

To generate reasonable income through investments in debt securities, Money Market Instruments & Triparty Repos having maturity of 1 day. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta

#### Date of Allotment

November 1, 2018

#### Benchmark

CRISIL Liquid Overnight Index

#### Managing Fund Since

November 1, 2018

#### Experience in Managing the Fund

6.1 years

#### Fund Category

Overnight Fund (Debt)

#### Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

#### Investment Style

		High
		Medium
		Low
Long	Mid	Short
Average Maturity		

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	8334.26	Crores
AUM as on last day	₹	7570.43	Crores

#### Total Expense Ratio (TER)

Regular	0.19%
Direct	0.08%

Including additional expenses and goods and service tax on management fees.



#### Other Parameters

Modified Duration	0.01 years
Average Maturity	0.01 years
Yield to Maturity	6.66%
Macaulay Duration	0.01 years
Portfolio Turnover	0.00

The duration for overnight fund is to be considered as 1 day

#### Application Amount for fresh subscription

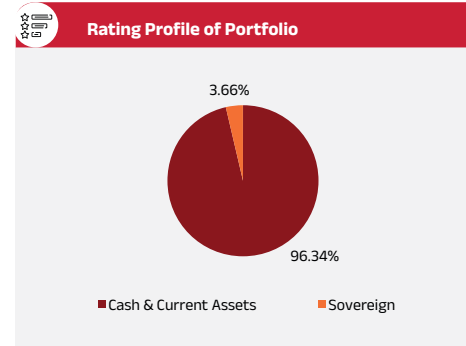
₹ 500 (plus in multiples of ₹ 500)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>TREASURY BILLS</b>	<b>3.66%</b>	
Government of India	1.35%	SOV
Government of India	1.22%	SOV
Government of India	1.09%	SOV
Cash & Current Assets	96.34%	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Investment Performance

NAV as on November 30, 2024: ₹ 1342.4866

Inception - November 1, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Overnight Fund	4.96%	4.78%	5.83%	6.62%
Value of Std Investment of ₹ 10,000	13425	12635	11854	10664
Benchmark - CRISIL Liquid Overnight Index	5.13%	4.95%	5.99%	6.76%
Value of Std Investment of ₹ 10,000	13554	12734	11909	10678
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.01%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	14263	13089	11938	10761

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kaustubh Gupta is 11. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)^

	Regular Plan	Direct Plan
Growth	1342.4866	1351.9972
Daily IDCW <sup>2</sup> :	1000.1977	1000.1989
Weekly IDCW <sup>2</sup> :	1000.1974	1000.2094
Monthly IDCW <sup>2</sup> :	1000.1976	1000.2006

<sup>2</sup>Income Distribution cum capital withdrawal



### Fund Details

#### Investment Objective

The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investment Objective judicious investments in high quality debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Mr. Sanjay Pawar

#### Date of Allotment

June 16, 1997

#### Benchmark

NIFTY Liquid Index A-I

#### Managing Fund Since

July 15, 2011, July 15, 2011, July 01, 2022

#### Experience in Managing the Fund

13.4 years, 13.4 years, 2.4 Years

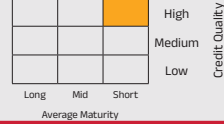
#### Fund Category

Liquid Fund

#### Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil	
Exit Load	Investor Exit upon subscription	Exit load as % of redemption proceeds
	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7	0.0000%

#### AUM

Monthly Average AUM	₹	50330.78	Crores
AUM as on last day <sup>^</sup>	₹	44506.87	Crores

<sup>^</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 13.73 Crs as on November 29, 2024.



#### Other Parameters

Modified Duration	0.12 years
Average Maturity	0.12 years
Yield to Maturity	7.18%
Macaulay Duration	0.12 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

#### Total Expense Ratio (TER)

Regular	0.34%
Direct	0.21%

Including additional expenses and goods and service tax on management fees.

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Money Market Instruments</b>	<b>82.59%</b>	
Punjab National Bank	3.35%	ICRA A1+
State Bank of India	2.80%	CRISIL A1+
Punjab & Sind Bank	2.00%	ICRA A1+
Small Industries Development Bank of India	1.79%	CRISIL A1+
Bank of Baroda	1.68%	IND A1+
Can Fin Homes Limited	1.66%	ICRA A1+
Reliance Retail Ventures Limited	1.66%	CRISIL A1+
Reliance Jio Infocomm Limited	1.57%	CRISIL A1+
Tata Steel Limited	1.57%	ICRA A1+
Adani Ports and Special Economic Zone Limited	1.56%	CRISIL A1+
L&T Metro Rail Hyderabad Ltd	1.56%	CRISIL A1+
Canara Bank	1.51%	CRISIL A1+
Larsen & Toubro Limited	1.49%	ICRA A1+
Axis Bank Limited	1.28%	ICRA A1+
HDFC Bank Limited	1.12%	ICRA A1+
Karur Vysya Bank Ltd/The	1.12%	ICRA A1+
Karur Vysya Bank Ltd/The	1.12%	ICRA A1+
PNB Housing Finance Limited	1.12%	CRISIL A1+
Motilal Oswal Financial Services Limited	1.12%	ICRA A1+
Indian Bank	1.12%	CRISIL A1+
Tata Capital Limited	1.11%	ICRA A1+
Godrej Consumer Products Limited	1.11%	ICRA A1+
Indian Bank	1.11%	CRISIL A1+
UCO Bank	1.11%	CRISIL A1+
Karur Vysya Bank Ltd/The	1.11%	CRISIL A1+
Punjab National Bank	1.11%	ICRA A1+
Punjab National Bank	1.10%	IND A1+
Karur Vysya Bank Ltd/The	1.10%	ICRA A1+
Bank of India	1.01%	CRISIL A1+
Tata Teleservices Limited	0.97%	CRISIL A1+
ICICI Securities Limited	0.92%	ICRA A1+
State Bank of India	0.90%	CRISIL A1+
L&T Metro Rail Hyderabad Ltd	0.89%	CRISIL A1+
ONGC Petro Additions Limited	0.88%	ICRA A1+
Godrej Consumer Products Limited	0.67%	ICRA A1+
Birla Group Holdings Private Limited	0.67%	ICRA A1+
State Bank of India	0.67%	CRISIL A1+
IDBI Bank Limited	0.67%	CRISIL A1+
Barclays Invest & Loans India Limited	0.66%	ICRA A1+
Poonawalla Fincorp Limited	0.66%	CRISIL A1+
TATA Realty & Infrastructure Limited	0.64%	ICRA A1+
HDFC Bank Limited	0.61%	CARE A1+
Mahindra & Mahindra Financial Services Limited	0.56%	CRISIL A1+
Bank of Baroda	0.56%	IND A1+

Issuer	% to Net Assets	Rating
Canara Bank	0.56%	CRISIL A1+
Indian Bank	0.56%	CRISIL A1+
ONGC Petro Additions Limited	0.56%	ICRA A1+
Poonawalla Fincorp Limited	0.56%	CRISIL A1+
Poonawalla Fincorp Limited	0.56%	CRISIL A1+
Hindustan Zinc Limited	0.56%	CRISIL A1+
Piramal Capital & Housing Finance Limited	0.56%	CARE A1+
Julius Baer Capital India Private Limited	0.56%	ICRA A1+
National Bank For Agriculture and Rural Development	0.56%	ICRA A1+
Panatone Finvest Limited	0.56%	CRISIL A1+
Birla Group Holdings Private Limited	0.56%	ICRA A1+
Can Fin Homes Limited	0.56%	ICRA A1+
Reliance Retail Ventures Limited	0.55%	CRISIL A1+
Julius Baer Capital India Private Limited	0.55%	ICRA A1+
TATA Realty & Infrastructure Limited	0.46%	ICRA A1+
Canara Bank	0.45%	CRISIL A1+
Dalmia Bharat Limited	0.45%	CRISIL A1+
Reliance Retail Ventures Limited	0.45%	CRISIL A1+
Axis Bank Limited	0.45%	ICRA A1+
HDFC Securities Limited	0.45%	ICRA A1+
Julius Baer Capital India Private Limited	0.45%	ICRA A1+
Hero Fincorp Limited	0.45%	ICRA A1+
Aditya Birla Housing Finance Limited	0.44%	ICRA A1+
HDFC Bank Limited	0.44%	ICRA A1+
Punjab National Bank	0.44%	ICRA A1+
Tata Capital Limited	0.43%	ICRA A1+
HDFC Securities Limited	0.34%	ICRA A1+
360 ONE WAM Ltd	0.34%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.34%	CARE A1+
Godrej Properties Limited	0.34%	ICRA A1+
Standard Chartered Capital Limited	0.34%	ICRA A1+
Nuama Wealth Finance Ltd	0.34%	CRISIL A1+
Panatone Finvest Limited	0.33%	CRISIL A1+
GIC Housing Finance Limited	0.33%	ICRA A1+
Piramal Capital & Housing Finance Limited	0.33%	CARE A1+
Piramal Capital & Housing Finance Limited	0.33%	CARE A1+
GIC Housing Finance Limited	0.33%	ICRA A1+
Highways Infrastructure Trust	0.31%	CRISIL A1+
IndusInd Bank Limited	0.28%	CRISIL A1+
Birla Group Holdings Private Limited	0.28%	ICRA A1+
Birla Group Holdings Private Limited	0.27%	ICRA A1+
ICICI Securities Limited	0.22%	ICRA A1+
Aseem Infrastructure Finance Ltd	0.22%	CRISIL A1+
Hero Fincorp Limited	0.22%	ICRA A1+
DBS Bank Ltd/India	0.22%	IND A1+



# Aditya Birla Sun Life Liquid Fund

An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.



## Savings Solutions

Issuer	% to Net Assets	Rating
HSBC InvestDirect Financial Services India Ltd	0.22%	CRISIL A1+
Fedbank Financial Services Ltd	0.22%	ICRA A1+
ICICI Home Finance Company Limited	0.22%	ICRA A1+
Shriram Finance Ltd	0.22%	CRISIL A1+
Nuvama Wealth Finance Ltd	0.22%	CRISIL A1+
Piramal Capital & Housing Finance Limited	0.22%	CARE A1+
Small Industries Development Bank of India	0.22%	CRISIL A1+
SBICAP Securities Limited	0.22%	ICRA A1+
Barclays Invest & Loans India Limited	0.22%	ICRA A1+
SBICAP Securities Limited	0.22%	ICRA A1+
ICICI Securities Limited	0.22%	ICRA A1+
360 ONE WAM Ltd	0.22%	ICRA A1+
Axis Bank Limited	0.22%	ICRA A1+
Birla Group Holdings Private Limited	0.22%	ICRA A1+
Infina Finance Private Limited	0.22%	ICRA A1+
SBICAP Securities Limited	0.22%	ICRA A1+
ICICI Securities Limited	0.22%	ICRA A1+
Infina Finance Private Limited	0.22%	ICRA A1+
Infina Finance Private Limited	0.22%	ICRA A1+
HDFC Bank Limited	0.22%	CARE A1+
Shriram Finance Ltd	0.22%	CRISIL A1+
HSBC InvestDirect Financial Services India Ltd	0.22%	CRISIL A1+
Fedbank Financial Services Ltd	0.22%	ICRA A1+
Tata Housing Development Company Limited	0.21%	CARE A1+
HSBC InvestDirect Financial Services India Ltd	0.20%	CRISIL A1+
Small Industries Development Bank of India	0.17%	CRISIL A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
BOB Financial Solutions Limited	0.17%	CRISIL A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Industries Limited	0.17%	ICRA A1+
Godrej Properties Limited	0.16%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.13%	CRISIL A1+
Tata Teleservices Maharashtra Limited	0.13%	CRISIL A1+
Standard Chartered Capital Limited	0.11%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.11%	CRISIL A1+
Bank of Baroda	0.11%	IND A1+
Cholamandalam Securities Ltd	0.11%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.11%	CRISIL A1+
Piramal Capital & Housing Finance Limited	0.11%	CARE A1+
LIC Housing Finance Limited	0.11%	ICRA A1+
IGH Holdings Private Limited	0.11%	CRISIL A1+
Infina Finance Private Limited	0.11%	ICRA A1+

Issuer	% to Net Assets	Rating
Muthoot Finance Limited	0.11%	ICRA A1+
Godrej Industries Limited	0.11%	ICRA A1+
IndusInd Bank Limited	0.11%	CRISIL A1+
IGH Holdings Private Limited	0.11%	CRISIL A1+
Muthoot Finance Limited	0.11%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.11%	ICRA A1+
Axis Bank Limited	0.11%	CRISIL A1+
Cholamandalam Investment and Finance Company Limited	0.11%	ICRA A1+
Birla Group Holdings Private Limited	0.11%	ICRA A1+
HSBC InvestDirect Financial Services India Ltd	0.09%	CRISIL A1+
HDFC Bank Limited	0.08%	IND A1+
Deutsche Investments India Private Limited	0.06%	ICRA A1+
IGH Holdings Private Limited	0.06%	CRISIL A1+
Canara Bank	0.06%	CRISIL A1+
The Federal Bank Limited	0.06%	CRISIL A1+
Indian Bank	0.06%	CRISIL A1+
IDBI Capital Markets & Securities Ltd	0.06%	CARE A1+
Canara Bank	0.06%	CRISIL A1+
<b>TREASURY BILLS</b>	<b>9.25%</b>	
Government of India	2.68%	SOV
Government of India	2.55%	SOV
Government of India	2.11%	SOV
Government of India	1.33%	SOV
Government of India	0.56%	SOV
Government of India	0.01%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>4.85%</b>	
National Bank For Agriculture and Rural Development	1.94%	ICRA AAA
REC Limited	0.88%	ICRA AAA
Larsen & Toubro Limited	0.51%	CRISIL AAA
Bharti Telecom Limited	0.42%	CRISIL AA+
National Housing Bank	0.26%	CRISIL AAA
REC Limited	0.19%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.18%	ICRA AA+
Muthoot Finance Limited	0.16%	ICRA AA+
LIC Housing Finance Limited	0.11%	CRISIL AAA
TMF Holdings Limited	0.11%	CRISIL AA+
Tata Capital Limited	0.06%	CRISIL AAA
LIC Housing Finance Limited	0.06%	CRISIL AAA
<b>State Government bond</b>	<b>0.50%</b>	
8.25% GUJARAT 12DEC2024 SDL	0.50%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.24%</b>	
Corporate Debt Market Development Fund	0.24%	
<b>Floating rates notes - Corporate</b>	<b>0.22%</b>	
TMF Holdings Limited	0.22%	CRISIL AA+
<b>Cash &amp; Current Assets</b>	<b>2.35%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

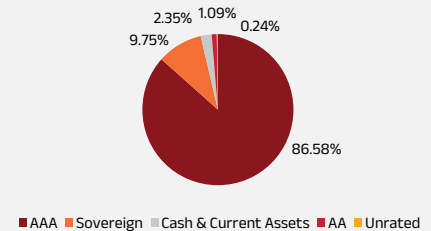
NAV as on November 30, 2024: ₹ 404.1679

Inception - June 16, 1997	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Liquid Fund	6.98%	5.31%	6.29%	7.38%
Value of Std Investment of ₹ 10,000	40417	12953	12012	10740
Benchmark - NIFTY Liquid Index A-I	7.04%	5.34%	6.39%	7.44%
Value of Std Investment of ₹ 10,000	40846	12973	12044	10746
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.00%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	33354	13089	11938	10761

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Total Schemes managed by Mr. Sanjay Pawar is 2. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of investment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Other funds managed by Mr. Sanjay Pawar - Aditya Birla Sun Life CRISIL Liquid Overnight ETF



### Rating Profile of Portfolio



### NAV of Plans / Options (₹)

	Regular Plan	Retail Plan®	Institutional Plan	Direct Plan
Growth	404.1679	655.8804	673.0690	408.7257
IDCW <sup>2</sup> :	145.5043	-	-	190.9299
Weekly IDCW <sup>2</sup> :	100.2436	-	108.0948	100.2440
Daily IDCW <sup>2</sup> :	100.2136	163.7248	108.0440	100.2140

<sup>1</sup>Income Distribution cum capital withdrawal

<sup>2</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Liquid Fund is ₹ 100/-

@: Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/switch in.

Data as on November 30, 2024 unless otherwise specified



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@abslmf



https://mutualfund.adityabirlacapital.com



An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

### Fund Details

#### Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta, Mr. Mohit Sharma & Mr. Anuj Jain

#### Date of Allotment

June 05, 2003

#### Benchmark

CRISIL Money Market A-I Index

#### Managing Fund Since

July 15, 2011, April 01, 2017, March 22, 2021

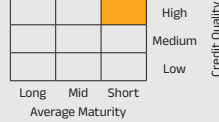
#### Experience in Managing the Fund

13.4 years, 7.7 years, 3.7 years

#### Fund Category

Money Market Fund

#### Investment Style



#### Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ 24114.49 Crores  
AUM as on last day<sup>a</sup> ₹ 24050.96 Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1783.48 Crs as on November 29, 2024.

#### Total Expense Ratio (TER)

Regular 0.35%  
Direct 0.22%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 1000/-



INVEST NOW

#### Other Parameters

Modified Duration 0.39 years  
Average Maturity 0.40 years  
Yield to Maturity 7.39%  
Macaulay Duration 0.39 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Money Market Instruments	86.75%	
Punjab National Bank	3.15%	IND A1+
Small Industries Development Bank of India	2.96%	CARE A1+
Kotak Mahindra Bank Limited	1.91%	CRISIL A1+
IDFC First Bank Limited	1.90%	CRISIL A1+
HDFC Bank Limited	1.90%	ICRA A1+
National Bank For Agriculture and Rural Development	1.71%	CRISIL A1+
Small Industries Development Bank of India	1.52%	CARE A1+
Canara Bank	1.52%	CRISIL A1+
Tata Teleservices Limited	1.51%	CRISIL A1+
HDFC Bank Limited	1.43%	CARE A1+
HDFC Bank Limited	1.33%	CARE A1+
IndusInd Bank Limited	1.29%	CRISIL A1+
IndusInd Bank Limited	1.26%	CRISIL A1+
The Federal Bank Limited	1.26%	CRISIL A1+
The Federal Bank Limited	1.24%	CRISIL A1+
HDFC Bank Limited	1.23%	IND A1+
Bank of Baroda	1.14%	IND A1+
Indian Bank	1.14%	CRISIL A1+
Punjab National Bank	1.14%	IND A1+
Union Bank of India	1.14%	ICRA A1+
The Federal Bank Limited	1.12%	CRISIL A1+
Bharti Telecom Limited	1.08%	ICRA A1+
Bank of India	1.08%	CRISIL A1+
Canara Bank	1.04%	CRISIL A1+
AU Small Finance Bank Limited	1.03%	CRISIL A1+
IndusInd Bank Limited	0.99%	CRISIL A1+
IDFC First Bank Limited	0.95%	CRISIL A1+
Mindspace Business Parks REIT	0.95%	ICRA A1+
IndusInd Bank Limited	0.95%	CRISIL A1+
Shriram Finance Ltd	0.95%	CRISIL A1+
Bank of Baroda	0.93%	IND A1+
The Federal Bank Limited	0.91%	CRISIL A1+
ICICI Bank Limited	0.90%	ICRA A1+
IDFC First Bank Limited	0.90%	CRISIL A1+
SMFG India Credit Co. Ltd.	0.77%	ICRA A1+
Hero Fincorp Limited	0.76%	ICRA A1+
Union Bank of India	0.76%	IND A1+
National Bank For Agriculture and Rural Development	0.76%	CRISIL A1+
Motilal Oswal Finvest Limited	0.76%	CRISIL A1+
Axis Bank Limited	0.76%	CRISIL A1+
Bank of India	0.76%	CRISIL A1+
Bharti Telecom Limited	0.76%	CRISIL A1+
Brookfield India Real Estate Trust	0.76%	CRISIL A1+
Shriram Housing Finance Ltd	0.76%	CARE A1+
ONGC Petro Additions Limited	0.76%	ICRA A1+

Issuer	% to Net Assets	Rating
Deutsche Investments India Private Limited	0.74%	ICRA A1+
Infina Finance Private Limited	0.74%	ICRA A1+
Axis Bank Limited	0.73%	ICRA A1+
Small Industries Development Bank of India	0.72%	CRISIL A1+
Axis Bank Limited	0.72%	ICRA A1+
Infina Finance Private Limited	0.72%	ICRA A1+
IndusInd Bank Limited	0.64%	CRISIL A1+
Barclays Invest & Loans India Limited	0.57%	ICRA A1+
Standard Chartered Capital Limited	0.57%	ICRA A1+
Julius Baer Capital India Private Limited	0.57%	ICRA A1+
Standard Chartered Capital Limited	0.57%	ICRA A1+
Standard Chartered Capital Limited	0.57%	ICRA A1+
Shriram Housing Finance Ltd	0.57%	CARE A1+
Kotak Mahindra Bank Limited	0.57%	CRISIL A1+
National Bank For Agriculture and Rural Development	0.57%	ICRA A1+
ICICI Securities Limited	0.57%	ICRA A1+
The Federal Bank Limited	0.56%	CRISIL A1+
Sundaram Home Finance Limited	0.56%	ICRA A1+
Deutsche Investments India Private Limited	0.56%	ICRA A1+
Axis Bank Limited	0.55%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.55%	ICRA A1+
Standard Chartered Capital Limited	0.54%	ICRA A1+
AU Small Finance Bank Limited	0.54%	IND A1+
Hero Fincorp Limited	0.54%	ICRA A1+
GIC Housing Finance Limited	0.48%	ICRA A1+
Sharekhan Ltd	0.46%	ICRA A1+
Sharekhan Ltd	0.45%	ICRA A1+
Brookfield India Real Estate Trust	0.40%	ICRA A1+
Barclays Invest & Loans India Limited	0.38%	ICRA A1+
IGH Holdings Private Limited	0.38%	CRISIL A1+
ICICI Bank Limited	0.38%	ICRA A1+
Punjab National Bank	0.38%	ICRA A1+
Barclays Invest & Loans India Limited	0.38%	ICRA A1+
Union Bank of India	0.38%	IND A1+
Bank of Baroda	0.38%	IND A1+
SBICAP Securities Limited	0.38%	ICRA A1+
ICICI Bank Limited	0.38%	ICRA A1+
Aditya Birla Finance Limited	0.38%	ICRA A1+
RBL Bank Limited	0.38%	ICRA A1+
Canara Bank	0.38%	CRISIL A1+
HDFC Bank Limited	0.38%	ICRA A1+
ICICI Bank Limited	0.38%	ICRA A1+
Union Bank of India	0.38%	ICRA A1+
Barclays Invest & Loans India Limited	0.38%	ICRA A1+
ICICI Securities Limited	0.38%	ICRA A1+
ICICI Securities Limited	0.38%	ICRA A1+





# Aditya Birla Sun Life Money Manager Fund

An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.



Savings Solutions

Issuer	% to Net Assets	Rating
AU Small Finance Bank Limited	0.37%	CRISIL A1+
Axis Bank Limited	0.37%	CRISIL A1+
Canara Bank	0.37%	CRISIL A1+
Axis Bank Limited	0.36%	ICRA A1+
Infina Finance Private Limited	0.36%	ICRA A1+
Small Industries Development Bank of India	0.36%	CRISIL A1+
Export Import Bank of India	0.36%	ICRA A1+
Standard Chartered Capital Limited	0.36%	ICRA A1+
AU Small Finance Bank Limited	0.36%	CRISIL A1+
Mankind Pharma Ltd	0.34%	CRISIL A1+
Mankind Pharma Ltd	0.31%	CRISIL A1+
Muthoot Finance Limited	0.29%	ICRA A1+
Axis Bank Limited	0.29%	ICRA A1+
Deutsche Investments India Private Limited	0.29%	ICRA A1+
Punjab National Bank	0.29%	IND A1+
Shriram Housing Finance Ltd	0.19%	CARE A1+
Barclays Invest & Loans India Limited	0.19%	ICRA A1+
Muthoot Finance Limited	0.19%	ICRA A1+
Bank of Baroda	0.19%	IND A1+
Deutsche Investments India Private Limited	0.19%	ICRA A1+
Hero Housing Finance Ltd	0.19%	CRISIL A1+
AU Small Finance Bank Limited	0.19%	CRISIL A1+
Fedbank Financial Services Ltd	0.19%	ICRA A1+
Barclays Invest & Loans India Limited	0.19%	ICRA A1+
National Bank For Agriculture and Rural Development	0.19%	CRISIL A1+
Barclays Invest & Loans India Limited	0.19%	ICRA A1+
Canara Bank	0.19%	CRISIL A1+
LIC Housing Finance Limited	0.19%	ICRA A1+
Export Import Bank of India	0.19%	ICRA A1+
Motilal Oswal Financial Services Limited	0.19%	ICRA A1+
Canara Bank	0.19%	CRISIL A1+
Arka Fincap Limited	0.19%	CRISIL A1+
AU Small Finance Bank Limited	0.18%	CARE A1+
AU Small Finance Bank Limited	0.18%	CRISIL A1+
Standard Chartered Securities India Ltd	0.10%	ICRA A1+
IGH Holdings Private Limited	0.10%	CRISIL A1+
Birla Group Holdings Private Limited	0.10%	ICRA A1+
Axis Bank Limited	0.10%	CRISIL A1+
Kotak Mahindra Bank Limited	0.10%	CRISIL A1+
Bank of Baroda	0.10%	IND A1+
Union Bank of India	0.10%	IND A1+
National Bank For Agriculture and Rural Development	0.09%	ICRA A1+
ICICI Securities Limited	0.09%	ICRA A1+
Axis Bank Limited	0.09%	ICRA A1+
Motilal Oswal Financial Services Limited	0.09%	ICRA A1+

Issuer	% to Net Assets	Rating
TREASURY BILLS	8.01%	
Government of India	2.47%	SOV
Government of India	1.91%	SOV
Government of India	0.96%	SOV
Government of India	0.75%	SOV
Government of India	0.69%	SOV
Government of India	0.39%	SOV
Government of India	0.31%	SOV
Government of India	0.30%	SOV
Government of India	0.19%	SOV
Government of India	0.04%	SOV
State Government bond	5.73%	
5.80% MAHARASHTRA 02FEB2025 SDL	1.82%	SOV
7.38% MADHYAPRADESH 15 Mar 2025 SDL	1.80%	SOV
7.26% KARNATAKA 04Jan25 SDL	0.79%	SOV
8.08% HARYANA 28JAN2025 SDL	0.45%	SOV
8.05% GUJARAT 28 Jan 2025 SDL	0.41%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.19%	SOV
8.07% TAMIL NADU 28JAN25 SDL	0.14%	SOV
8.25% GUJARAT 12DEC2024 SDL	0.10%	SOV
8.05% MAHARASHTRA 28JAN2025 SDL	0.04%	SOV
Alternative Investment Funds (AIF)	0.25%	
Corporate Debt Market Development Fund	0.25%	
Interest Rate Swaps	-0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
Cash & Current Assets	-0.75%	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

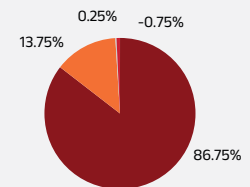
NAV as on November 29, 2024: ₹ 353.6961

Inception - June 05, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Money Manager Fund	7.45%	6.05%	6.57%	7.73%
Value of Std Investment of ₹ 10,000	39567	13418	12103	10773
Benchmark - CRISIL Money Market A-I Index	7.10%	5.70%	6.52%	7.50%
Value of Std Investment of ₹ 10,000	37208	13199	12087	10750
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.15%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	31347	13089	11936	10759

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Retail Plan®	Direct Plan
<b>Growth</b>	353.6961	435.9395	358.0256
<b>Daily IDCW<sup>2</sup>:</b>	100.0351	100.0351	100.0351
<b>Weekly IDCW<sup>2</sup>:</b>	100.2060	-	100.2085

<sup>1</sup>Income Distribution cum capital withdrawal

<sup>2</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund is ₹ 100/- @Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/Switch in.





An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively lighter interest rate risk and moderate credit risk.



### Fund Details

#### Investment Objective

The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of Investment Objective debt and money market instruments of short maturities with a view to provide reasonable returns. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta & Mr. Mohit Sharma

#### Date of Allotment

May 14, 1998

#### Benchmark

NIFTY Low Duration Debt Index A-I

#### Managing Fund Since

July 15, 2011, April 01, 2017

#### Experience in Managing the Fund

13.4 years, 7.7 years

#### SIP

Monthly: Minimum ₹ 100/-

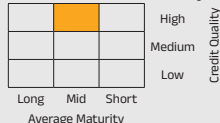
#### Fund Category

Low Duration Fund

#### Scheme Rating

[ICRA]AAAams

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

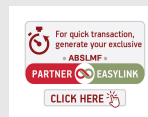
#### AUM

Monthly Average AUM	₹	11475.15	Crores
AUM as on last day	₹	11627.66	Crores

#### Total Expense Ratio (TER)

Regular	1.23%
Direct	0.42%

Including additional expenses and goods and service tax on management fees.



#### Other Parameters

Modified Duration	0.94 years
Average Maturity	1.25 years
Yield to Maturity	7.66%
Macaulay Duration	1.00 years

#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	53.44%	
National Housing Bank	3.44%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.62%	ICRA AAA
National Housing Bank	2.58%	CARE AAA
Power Finance Corporation Limited	2.27%	ICRA AAA
National Bank For Agriculture and Rural Development	2.16%	ICRA AAA
Belstar Microfinance Private Limited	1.94%	CRISIL AA
REC Limited	1.72%	ICRA AAA
REC Limited	1.72%	ICRA AAA
LIC Housing Finance Limited	1.68%	CRISIL AAA
Bharti Telecom Limited	1.47%	CRISIL AA+
Small Industries Development Bank of India	1.42%	CRISIL AAA
ICICI Home Finance Company Limited	1.38%	ICRA AAA
Power Finance Corporation Limited	1.33%	ICRA AAA
Muthoot Finance Limited	1.30%	ICRA AA+
Kotak Mahindra Prime Limited	1.29%	CRISIL AAA
ICICI Home Finance Company Limited	1.29%	ICRA AAA
REC Limited	1.12%	ICRA AAA
Small Industries Development Bank of India	1.07%	CRISIL AAA
HDB Financial Services Limited	0.95%	CRISIL AAA
CreditAccess Grameen Limited	0.90%	IND AA-
Bajaj Housing Finance Limited	0.87%	CRISIL AAA
LIC Housing Finance Limited	0.86%	CRISIL AAA
Shriram Finance Ltd	0.86%	CRISIL AA+
Hinduja Leyland Finance Limited	0.80%	CRISIL AA+
Sundaram Finance Limited	0.78%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.73%	ICRA AAA
Bharti Telecom Limited	0.69%	CRISIL AA+
HDB Financial Services Limited	0.66%	CRISIL AAA
Small Industries Development Bank of India	0.65%	CRISIL AAA
Tata Capital Limited	0.65%	ICRA AAA
Tata Projects Limited	0.65%	IND AA
National Bank For Agriculture and Rural Development	0.64%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.64%	CRISIL AAA
LIC Housing Finance Limited	0.64%	CRISIL AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	0.64%	ICRA AAA
LIC Housing Finance Limited	0.56%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.55%	ICRA AAA
National Bank For Agriculture and Rural Development	0.50%	ICRA AAA
National Bank For Agriculture and Rural Development	0.47%	ICRA AAA
SMFG India Home Finance Company Limited	0.43%	CRISIL AAA
Adani Energy Solutions Limited	0.43%	IND AA+
Tata Capital Housing Finance Limited	0.43%	ICRA AAA
Small Industries Development Bank of India	0.43%	ICRA AAA
REC Limited	0.43%	ICRA AAA
Small Industries Development Bank of India	0.43%	ICRA AAA
Kotak Mahindra Prime Limited	0.39%	ICRA AAA
Small Industries Development Bank of India	0.35%	CRISIL AAA
Small Industries Development Bank of India	0.34%	ICRA AAA
Bharti Telecom Limited	0.30%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	0.22%	ICRA AA+
REC Limited	0.22%	ICRA AAA
Nexus Select Trust	0.22%	ICRA AAA
HDB Financial Services Limited	0.22%	CRISIL AAA
REC Limited	0.21%	CRISIL AAA
Small Industries Development Bank of India	0.21%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.21%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.17%	CRISIL AAA
Tata Projects Limited	0.17%	CRISIL AA
REC Limited	0.17%	ICRA AAA
REC Limited	0.13%	ICRA AAA
Tata Motors Finance Limited	0.13%	CRISIL AA+
Small Industries Development Bank of India	0.13%	ICRA AAA
HDB Financial Services Limited	0.13%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.13%	ICRA AAA
REC Limited	0.09%	CRISIL AAA
Power Finance Corporation Limited	0.07%	ICRA AAA
REC Limited	0.03%	ICRA AAA
Power Finance Corporation Limited	0.03%	ICRA AAA
Power Finance Corporation Limited	0.03%	ICRA AAA

# Aditya Birla Sun Life Low Duration Fund

An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively ighterest rate risk and moderate credit risk.



Savings Solutions

Issuer	% to Net Assets	Rating
Power Finance Corporation Limited	0.02%	ICRA AAA
REC Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
ICICI Home Finance Company Limited	0.02%	ICRA AAA
<b>Money Market Instruments</b>	<b>23.60%</b>	
Bank of Baroda	3.32%	IND A1+
Bank of Baroda	2.53%	IND A1+
Axis Bank Limited	2.08%	ICRA A1+
Small Industries Development Bank of India	1.66%	CARE A1+
Kotak Mahindra Bank Limited	1.28%	CRISIL A1+
IndusInd Bank Limited	1.20%	CRISIL A1+
Canara Bank	1.02%	CRISIL A1+
IndusInd Bank Limited	0.86%	CRISIL A1+
HDFC Bank Limited	0.85%	IND A1+
Utkarsh Small Finance Bank Ltd	0.84%	ICRA A1+
Kotak Mahindra Bank Limited	0.84%	CRISIL A1+
Axis Bank Limited	0.83%	ICRA A1+
ICICI Bank Limited	0.80%	ICRA A1+
Axis Bank Limited	0.80%	ICRA A1+
Sharekhan Ltd	0.80%	ICRA A1+
Bank of Baroda	0.64%	IND A1+
ICICI Bank Limited	0.63%	ICRA A1+
IndusInd Bank Limited	0.43%	CRISIL A1+
Axis Bank Limited	0.43%	CRISIL A1+
Canara Bank	0.43%	CRISIL A1+
Sharekhan Ltd	0.41%	ICRA A1+
National Bank For Agriculture and Rural Development	0.21%	IND A1+
Canara Bank	0.21%	CRISIL A1+
Canara Bank	0.21%	CRISIL A1+
Kotak Mahindra Bank Limited	0.21%	CRISIL A1+
Axis Bank Limited	0.08%	CRISIL A1+
<b>TREASURY BILLS</b>	<b>5.05%</b>	
Government of India	2.93%	SOV
Government of India	2.11%	SOV
Government Bond	4.78%	
5.63% GOI 12APR2026	2.29%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	2.12%	SOV
7.38% GOI 20JUN2027	0.32%	SOV

Issuer	% to Net Assets	Rating
8.24% GOI (MD 15/02/2027)	0.04%	SOV
Floating rates notes - Corporate	4.27%	
ICICI Home Finance Company Limited	1.81%	ICRA AAA
Bharti Telecom Limited	0.69%	CRISIL AA+
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CARE AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.18%	CRISIL AAA
DME Development Limited	0.17%	CRISIL AAA
<b>SECURITISED DEBT</b>	<b>3.54%</b>	
India Universal Trust A12	1.87%	IND AAA(SO)
India Universal Trust A12	1.67%	IND AAA(SO)
<b>Alternative Investment Funds (AIF)</b>	<b>0.26%</b>	
Corporate Debt Market Development Fund	0.26%	
Cash Management Bills	0.21%	
Government of India	0.21%	SOV
State Government bond	0.04%	
8.48% UTTAR PRADESH 29MAR2025 SDL	0.04%	SOV
<b>Interest Rate Swaps</b>	<b>0.01%</b>	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
IDFC First Bank Limited	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>4.78%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance

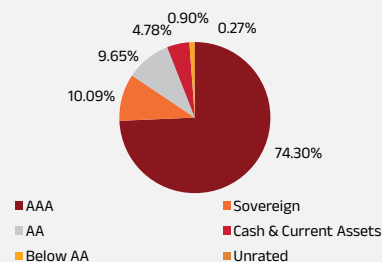
NAV as on November 29, 2024: ₹ 628.7380

Inception - May 14, 1998	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Low Duration Fund	7.17%	5.79%	5.92%	7.14%
Value of Std Investment of ₹ 10,000	62874	13256	11883	10714
Benchmark - NIFTY Low Duration Debt Index A-I	NA	5.69%	6.25%	7.59%
Value of Std Investment of ₹ 10,000	NA	13193	11994	10759
Additional Benchmark - CRISIL 1 Year T-Bill Index	NA	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	NA	13089	11936	10759

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Institutional Plan@	Direct Plan
<b>Growth</b>	628.7380	440.8497	693.3340
<b>Daily IDCW<sup>§</sup>:</b>	100.5567	100.5585	100.5612
<b>Weekly IDCW<sup>§</sup>:</b>	100.6428	-	100.6828

<sup>§</sup>Income Distribution cum capital withdrawal

<sup>^</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Low Duration Fund is ₹ 100/-

@: Institutional Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%

\*\* Represents thinly traded/ non traded securities and illiquid securities.



### Fund Details

#### Investment Objective

The primary objective is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha & Ms. Monika Gandhi

#### Date of Allotment

April 15, 2003

#### Benchmark

NIFTY Ultra Short Duration Debt Index A-I

#### Managing Fund Since

July 15, 2011, June 20, 2014, March 22, 2021

#### Experience in Managing the Fund

13.4 years, 10.5 years, 3.7 years

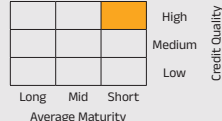
#### Fund Category

Ultra Short Duration Fund

#### Scheme Rating

[ICRA]A1+mfs

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	15820.91	Crores
AUM as on last day	₹	16278.04	Crores

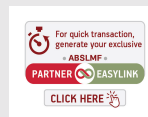
#### Total Expense Ratio (TER)

Regular	0.55%
Direct	0.34%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 1,000/-



#### Other Parameters

Modified Duration	0.48 years
Average Maturity	0.69 years
Yield to Maturity	7.66%
Macaulay Duration	0.52 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	46.50%	
National Housing Bank	5.04%	CRISIL AAA
Shriram Finance Ltd	3.70%	CRISIL AA+
Nirma Limited	2.99%	CRISIL AA
National Housing Bank	2.46%	CARE AAA
TATA Realty & Infrastructure Limited	2.21%	ICRA AA+
REC Limited	2.00%	ICRA AAA
Bajaj Housing Finance Limited	1.85%	CRISIL AAA
Avanse Financial Services Ltd	1.84%	CRISIL AA-
Bharti Telecom Limited	1.63%	CRISIL AA+
Nirma Limited	1.54%	CRISIL AA
Sk Finance Ltd	1.51%	IND AA-
Hinduja Leyland Finance Limited	1.43%	CRISIL AA+
Tata Housing Development Company Limited	1.17%	CARE AA
Mankind Pharma Ltd	1.08%	CRISIL AA+
Small Industries Development Bank of India	1.07%	ICRA AAA
GIC Housing Finance Limited	0.92%	ICRA AA+
Mankind Pharma Ltd	0.77%	CRISIL AA+
Hinduja Housing Finance Ltd	0.77%	CARE AA+
Mindspace Business Parks REIT	0.77%	CRISIL AAA
JM Financial Products Limited	0.77%	ICRA AA
Bharti Telecom Limited	0.74%	CRISIL AA+
SMFG India Home Finance Company Limited	0.62%	CRISIL AAA
TATA Realty & Infrastructure Limited	0.62%	ICRA AA+
Sundaram Home Finance Limited	0.62%	ICRA AAA
Arka Fincap Limited	0.61%	CRISIL AA
Tata Motors Finance Limited	0.61%	CRISIL AA+
PNB Housing Finance Limited	0.58%	ICRA AA+
Bharti Telecom Limited	0.46%	CRISIL AA+
Bharti Telecom Limited	0.46%	CRISIL AA+
National Bank For Agriculture and Rural Development	0.46%	ICRA AAA
REC Limited	0.42%	ICRA AAA
Godrej Industries Limited	0.37%	ICRA AA+
Small Industries Development Bank of India	0.34%	ICRA AAA
Bharti Telecom Limited	0.31%	CRISIL AA+
Reliance Life Sciences Pvt Ltd	0.31%	CARE AAA
Power Finance Corporation Limited	0.31%	ICRA AAA
REC Limited	0.31%	CRISIL AAA
JM Financial Credit Solutions Ltd	0.31%	ICRA AA
Muthoot Finance Limited	0.31%	ICRA AA+
Can Fin Homes Limited	0.31%	ICRA AAA

Issuer	% to Net Assets	Rating
Can Fin Homes Limited	0.31%	CARE AAA
REC Limited	0.30%	ICRA AAA
Torrent Power Limited	0.28%	CRISIL AA+
Reliance Life Sciences Pvt Ltd	0.15%	CARE AAA
Small Industries Development Bank of India	0.15%	CRISIL AAA
Sikka Ports & Terminals Limited	0.15%	CRISIL AAA
LIC Housing Finance Limited	0.10%	CRISIL AAA
Pipeline Infrastructure Limited	0.09%	CRISIL AAA
REC Limited	0.09%	ICRA AAA
ICICI Home Finance Company Limited	0.06%	ICRA AAA
National Bank For Agriculture and Rural Development	0.06%	ICRA AAA
Cholamandalam Investment and Finance Company Limited	0.06%	ICRA AA+
Muthoot Finance Limited	0.03%	ICRA AA+
Small Industries Development Bank of India	0.03%	ICRA AAA
Small Industries Development Bank of India	0.03%	CARE AAA
National Bank For Agriculture and Rural Development	0.02%	CRISIL AAA
Money Market Instruments	31.63%	
DBS Bank Ltd/India	3.01%	IND A1+
Union Bank of India	3.00%	ICRA A1+
Mankind Pharma Ltd	2.40%	CRISIL A1+
TATA Realty & Infrastructure Limited	1.90%	ICRA A1+
Bank of India	1.51%	CRISIL A1+
The Federal Bank Limited	1.51%	CRISIL A1+
TATA Realty & Infrastructure Limited	1.50%	ICRA A1+
Canara Bank	1.31%	CRISIL A1+
Small Industries Development Bank of India	1.21%	CARE A1+
Axis Bank Limited	1.06%	CRISIL A1+
Bank of Baroda	1.04%	IND A1+
IndusInd Bank Limited	0.92%	CRISIL A1+
IndusInd Bank Limited	0.90%	CRISIL A1+
ICICI Bank Limited	0.76%	ICRA A1+
ICICI Bank Limited	0.75%	ICRA A1+
Union Bank of India	0.75%	ICRA A1+
National Bank For Agriculture and Rural Development	0.61%	IND A1+
AU Small Finance Bank Limited	0.61%	CRISIL A1+
Bank of Baroda	0.61%	IND A1+
AU Small Finance Bank Limited	0.60%	CARE A1+
Utkarsh Small Finance Bank Ltd	0.60%	ICRA A1+
Tata Teleservices Maharashtra Limited	0.60%	CRISIL A1+
IndusInd Bank Limited	0.57%	CRISIL A1+
Hero Fincorp Limited	0.46%	CRISIL A1+

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



Issuer	% to Net Assets	Rating
Godrej Industries Limited	0.45%	ICRA A1+
Punjab National Bank	0.45%	IND A1+
Union Bank of India	0.30%	ICRA A1+
Kotak Mahindra Bank Limited	0.30%	CRISIL A1+
AU Small Finance Bank Limited	0.30%	CRISIL A1+
IndusInd Bank Limited	0.30%	CRISIL A1+
ICICI Bank Limited	0.29%	ICRA A1+
National Bank For Agriculture and Rural Development	0.15%	ICRA A1+
Small Industries Development Bank of India	0.15%	CARE A1+
ICICI Bank Limited	0.15%	ICRA A1+
Export Import Bank of India	0.15%	ICRA A1+
Canara Bank	0.15%	CRISIL A1+
Cholamandalam Investment and Finance Company Limited	0.14%	ICRA A1+
HDFC Bank Limited	0.13%	CARE A1+
Canara Bank	0.01%	CRISIL A1+
Kotak Mahindra Bank Limited	0.01%	CRISIL A1+
<b>TREASURY BILLS</b>	<b>5.07%</b>	
Government of India	1.34%	SOV
Government of India	0.91%	SOV
Government of India	0.91%	SOV
Government of India	0.73%	SOV
Government of India	0.60%	SOV
Government of India	0.30%	SOV
Government of India	0.27%	SOV
<b>Floating rates notes - Corporate</b>	<b>4.18%</b>	
ICICI Home Finance Company Limited	1.66%	ICRA AAA
Bharti Telecom Limited	0.92%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	0.77%	ICRA AA+
Piramal Capital & Housing Finance Limited	0.46%	ICRA AA
Shriram Housing Finance Ltd	0.37%	IND AA+
<b>Government Bond</b>	<b>2.86%</b>	
4.04% GOI FRB 04OCT2028	1.95%	SOV
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	0.91%	SOV
<b>State Government bond</b>	<b>2.55%</b>	
5.88% GUJARAT 31MAR25 SDL	0.92%	SOV
8.08% UTTAR PRADESH 25FEB25 SDL	0.34%	SOV
5.77% GUJARAT 02FEB2025 SDL	0.31%	SOV
KARNATAKA 8.05% 25FEB25 SDL	0.22%	SOV
8.05% HARYANA 25FEB2025 SDL	0.22%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.15%	SOV
8.05% GUJARAT 28 Jan 2025 SDL	0.15%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	0.15%	SOV
TAMIL NADU 08.24% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.23% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.16% 23SEP25 SDL	0.03%	SOV
<b>Cash Management Bills</b>	<b>0.55%</b>	
Government of India	0.28%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.15%	SOV
Government of India	0.12%	SOV
Government of India	0.00%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.24%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.24%</b>	
<b>Interest Rate Swaps</b>	<b>0.01%</b>	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
HSBC Bank	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
DBS Bank Ltd/India	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
HSBC Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>6.42%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

### Investment Performance

NAV as on November 29, 2024: ₹ 523.7512

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - Apr 15, 2003</b>				
Aditya Birla Sun Life Savings Fund	7.41%	6.08%	6.45%	7.73%
Value of Std Investment of ₹ 10,000	51841	13436	12062	10773
<b>Benchmark - NIFTY Ultra Short Duration Debt Index A-I</b>				
Value of Std Investment of ₹ 10,000	51468	13232	12096	10769
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>				
Value of Std Investment of ₹ 10,000	NA	13089	11936	10759

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Total Schemes managed by Ms. Monika Gandhi is 1. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

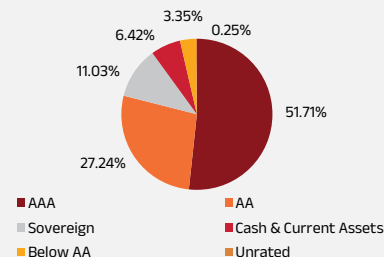
	Regular Plan	Retail Plan <sup>®</sup>	Direct Plan
<b>Growth</b>	523.7512	506.8258	532.4594
<b>Daily IDCW<sup>‡</sup>:</b>	100.2594	100.2679	100.2586
<b>Weekly IDCW<sup>‡</sup>:</b>	100.4405	100.4407	100.4572

<sup>‡</sup>Income Distribution cum capital withdrawal

@Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Data as on November 29, 2024 unless otherwise specified

### Rating Profile of Portfolio





An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.

### Fund Details

#### Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments. The Scheme does not guarantee/ indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar

#### Date of Allotment

June 05, 2003

#### Benchmark

NIFTY Low Duration Debt Index A-I

#### Managing Fund Since

June 20, 2014, March 22, 2021

#### Experience in Managing the Fund

10.5 years, 3.7 years

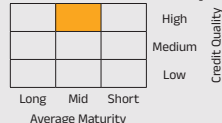
#### Fund Category

Floater Fund

#### Scheme Rating

[ICRA]AAAmfs

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	12028.03	Crores
AUM as on last day <sup>a</sup>	₹	12109.66	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1253.39 Crs as on November 29, 2024.

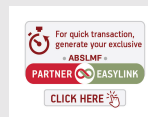
#### Total Expense Ratio (TER)

Regular	0.44%
Direct	0.23%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 1,000/-



#### Other Parameters

Modified Duration	1.02 years
Average Maturity	1.89 years
Yield to Maturity	7.64%
Macaulay Duration	1.09 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	59.52%	
LIC Housing Finance Limited	3.10%	CRISIL AAA
National Bank For Agriculture and Rural Development	3.06%	ICRA AAA
HDB Financial Services Limited	2.24%	CRISIL AAA
ICICI Home Finance Company Limited	1.87%	ICRA AAA
REC Limited	1.87%	ICRA AAA
Bajaj Housing Finance Limited	1.85%	CRISIL AAA
REC Limited	1.68%	ICRA AAA
HDB Financial Services Limited	1.50%	CRISIL AAA
Small Industries Development Bank of India	1.31%	CRISIL AAA
Embassy Office Parks REIT	1.28%	CRISIL AAA
Power Finance Corporation Limited	1.20%	ICRA AAA
National Bank For Agriculture and Rural Development	1.13%	ICRA AAA
REC Limited	1.12%	ICRA AAA
Small Industries Development Bank of India	1.12%	ICRA AAA
Power Finance Corporation Limited	1.08%	ICRA AAA
National Bank For Agriculture and Rural Development	1.08%	ICRA AAA
Bajaj Housing Finance Limited	1.05%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.03%	ICRA AAA
Embassy Office Parks REIT	1.01%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.94%	ICRA AAA
LIC Housing Finance Limited	0.94%	CRISIL AAA
Power Finance Corporation Limited	0.89%	ICRA AAA
LIC Housing Finance Limited	0.86%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.85%	ICRA AAA
REC Limited	0.78%	ICRA AAA
Axis Finance Limited	0.75%	CARE AAA
ICICI Home Finance Company Limited	0.75%	CRISIL AAA
Tata Capital Limited	0.75%	ICRA AAA
REC Limited	0.75%	ICRA AAA
Nexus Select Trust	0.75%	ICRA AAA
HDB Financial Services Limited	0.75%	CRISIL AAA
Small Industries Development Bank of India	0.68%	CRISIL AAA
REC Limited	0.67%	ICRA AAA
REC Limited	0.66%	ICRA AAA
REC Limited	0.64%	CRISIL AAA
Small Industries Development Bank of India	0.63%	ICRA AAA
Tata Capital Housing Finance Limited	0.56%	CRISIL AAA
SMFG India Home Finance Company Limited	0.56%	CRISIL AAA
LIC Housing Finance Limited	0.56%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.56%	ICRA AAA
REC Limited	0.56%	ICRA AAA
Small Industries Development Bank of India	0.56%	ICRA AAA
National Bank For Agriculture and Rural Development	0.56%	CRISIL AAA
Mindspace Business Parks REIT	0.51%	ICRA AAA
Tata Capital Housing Finance Limited	0.49%	ICRA AAA

Issuer	% to Net Assets	Rating
Jamnagar Utilities & Power Private Limited	0.38%	CRISIL AAA
Bajaj Finance Limited	0.38%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.38%	ICRA AAA
Small Industries Development Bank of India	0.38%	CRISIL AAA
REC Limited	0.38%	ICRA AAA
Tata Capital Limited	0.38%	ICRA AAA
Aditya Birla Housing Finance Limited	0.38%	ICRA AAA
Kotak Mahindra Prime Limited	0.38%	CRISIL AAA
Nexus Select Trust	0.38%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.37%	CARE AAA
Reliance Life Sciences Pvt Ltd	0.37%	CARE AAA
Power Finance Corporation Limited	0.37%	ICRA AAA
Small Industries Development Bank of India	0.37%	ICRA AAA
Sikka Ports and Terminals Limited	0.37%	CRISIL AAA
HDB Financial Services Limited	0.34%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.30%	ICRA AAA
Tata Capital Housing Finance Limited	0.30%	ICRA AAA
REC Limited	0.26%	ICRA AAA
Tata Capital Limited	0.26%	ICRA AAA
Kotak Mahindra Prime Limited	0.19%	ICRA AAA
Mahindra & Mahindra Financial Services Limited	0.19%	CRISIL AAA
Tata Capital Housing Finance Limited	0.19%	CRISIL AAA
Small Industries Development Bank of India	0.19%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
Axis Finance Limited	0.19%	CRISIL AAA
REC Limited	0.19%	ICRA AAA
Tata Capital Limited	0.19%	ICRA AAA
REC Limited	0.19%	ICRA AAA
Power Finance Corporation Limited	0.19%	ICRA AAA
Indian Railway Finance Corporation Limited	0.19%	ICRA AAA
Tata Capital Housing Finance Limited	0.19%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.19%	CARE AAA
National Housing Bank	0.19%	CRISIL AAA
National Housing Bank	0.19%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.19%	ICRA AAA
Small Industries Development Bank of India	0.19%	ICRA AAA
LIC Housing Finance Limited	0.18%	CRISIL AAA
Mangalore Refinery and Petrochemicals Limited	0.18%	CARE AAA
Mahindra & Mahindra Financial Services Limited	0.18%	CRISIL AAA
Small Industries Development Bank of India	0.17%	CRISIL AAA
REC Limited	0.15%	ICRA AAA
Kotak Mahindra Prime Limited	0.15%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.14%	ICRA AAA
Kotak Mahindra Prime Limited	0.11%	CRISIL AAA
Bajaj Finance Limited	0.11%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.11%	CRISIL AAA





# Aditya Birla Sun Life Floating Rate Fund

An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.



Savings Solutions

Issuer	% to Net Assets	Rating
LIC Housing Finance Limited	0.11%	CRISIL AAA
Highways Infrastructure Trust	0.09%	CRISIL AAA
Tata Capital Housing Finance Limited	0.07%	ICRA AAA
Small Industries Development Bank of India	0.07%	ICRA AAA
Kotak Mahindra Investments Limited	0.04%	CRISIL AAA
REC Limited	0.04%	CRISIL AAA
Toyota Financial Services India Ltd	0.04%	ICRA AAA
Tata Capital Housing Finance Limited	0.04%	ICRA AAA
REC Limited	0.04%	ICRA AAA
REC Limited	0.02%	ICRA AAA
<b>Money Market Instruments</b>	<b>13.80%</b>	
Axis Bank Limited	1.81%	ICRA A1+
Axis Bank Limited	1.62%	ICRA A1+
Small Industries Development Bank of India	1.58%	CRISIL A1+
Bank of Baroda	1.31%	IND A1+
ICICI Bank Limited	1.05%	ICRA A1+
Axis Bank Limited	0.88%	ICRA A1+
Axis Bank Limited	0.87%	ICRA A1+
Axis Bank Limited	0.74%	CRISIL A1+
Axis Bank Limited	0.71%	ICRA A1+
Small Industries Development Bank of India	0.52%	CRISIL A1+
Punjab National Bank	0.37%	ICRA A1+
HDFC Bank Limited	0.37%	CARE A1+
HDFC Bank Limited	0.37%	IND A1+
HDFC Bank Limited	0.37%	ICRA A1+
Punjab National Bank	0.36%	ICRA A1+
Canara Bank	0.35%	CRISIL A1+
Export Import Bank of India	0.18%	ICRA A1+
Axis Bank Limited	0.18%	ICRA A1+
SMFG India Credit Co. Ltd.	0.17%	ICRA A1+
<b>Government Bond</b>	<b>11.15%</b>	
4.70% INDIA GOVT BOND 22SEP2033 FRB	7.70%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.76%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.76%	SOV
4.45% GOI FRB 30OCT2034	0.64%	SOV
7.17% GOI (MD 08/01/2028)	0.45%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	0.29%	SOV
7.37% GOI 23OCT2028	0.19%	SOV
7.02% GOVERNMENT OF INDIA 27MAY27 G-SEC	0.10%	SOV
5.63% GOI 12APR2026	0.10%	SOV
7.06% GOI 10APR28	0.08%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	0.06%	SOV
7.32% GOI BOND 13NOV2030	0.02%	SOV
<b>SECURITISED DEBT</b>	<b>4.16%</b>	
India Universal Trust AI2	0.73%	IND AAA(SO)
India Universal Trust AI2	0.64%	IND AAA(SO)
India Universal Trust AI2	0.62%	IND AAA(SO)
India Universal Trust AL1	0.61%	IND AAA(SO)
First Business Receivables Trust	0.57%	IND AAA(SO)
India Universal Trust AL1	0.52%	IND AAA(SO)
India Universal Trust AL1	0.29%	IND AAA(SO)
First Business Receivables Trust	0.19%	IND AAA(SO)
<b>Floating rates notes - Corporate</b>	<b>3.87%</b>	
ICICI Home Finance Company Limited	0.90%	ICRA AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CARE AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.30%	CRISIL AAA
DME Development Limited	0.29%	CRISIL AAA
DME Development Limited	0.29%	CRISIL AAA
DME Development Limited	0.29%	CRISIL AAA
<b>Cash Management Bills</b>	<b>3.85%</b>	
Government of India	0.44%	SOV
Government of India	0.44%	SOV
Government of India	0.37%	SOV
Government of India	0.36%	SOV
Government of India	0.35%	SOV
Government of India	0.33%	SOV
Government of India	0.25%	SOV
Government of India	0.25%	SOV
Government of India	0.21%	SOV
Government of India	0.21%	SOV
Government of India	0.17%	SOV
Government of India	0.10%	SOV
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.04%	SOV
Government of India	0.03%	SOV
Government of India	0.03%	SOV
Government of India	0.01%	SOV
<b>State Government bond</b>	<b>0.31%</b>	
6.90% KARNATAKA 03OCT2027 SDL	0.15%	SOV
7.05% Gujarat SGS 14Aug2028	0.11%	SOV
7.96% Maharashtra SDL (14/10/2025)	0.04%	SOV
8.12% Maharashtra SDL (MD 13/11/2025)	0.01%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.25%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.25%</b>	
Securitized Debt Amort	0.10%	
First Business Receivables Trust	0.10%	CRISIL AAA(SO)
Interest Rate Swaps	-0.02%	
<b>BNP Paribas - Indian branches</b>	<b>0.00%</b>	
<b>Standard Chartered Bank</b>	<b>0.00%</b>	
HSBC Bank	0.00%	
DBS Bank Ltd/India	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
<b>Standard Chartered Bank</b>	<b>0.00%</b>	
BNP Paribas - Indian branches	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
BNP Paribas - Indian branches	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
DBS Bank Ltd/India	0.00%	
IDFC First Bank Limited	0.00%	
Standard Chartered Bank	0.00%	
DBS Bank Ltd/India	0.00%	
DBS Bank Ltd/India	0.00%	
DBS Bank Ltd/India	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Standard Chartered Bank	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Standard Chartered Bank	0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Clearing Corporation of India Limited	-0.00%	
HSBC Bank	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
DBS Bank Ltd/India	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
HSBC Bank	-0.00%	
Standard Chartered Bank	-0.00%	
BNP Paribas - Indian branches	-0.00%	
BNP Paribas - Indian branches	-0.00%	
ICICI Securities Primary Dealership Limited	-0.00%	
HSBC Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
IDFC First Bank Limited	-0.00%	
Standard Chartered Bank	-0.00%	
Standard Chartered Bank	-0.00%	
DBS Bank Ltd/India	-0.00%	
DBS Bank Ltd/India	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>2.99%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



# Aditya Birla Sun Life Floating Rate Fund

An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.



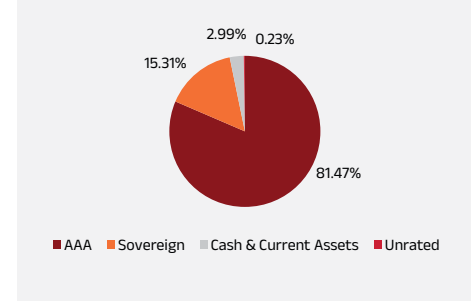
Savings Solutions

## Investment Performance NAV as on November 29, 2024: ₹ 331.8231

Inception - June 05, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Floating Rate Fund	7.94%	6.42%	6.58%	7.95%
Value of Std Investment of ₹ 10,000	33182	13651	12106	10795
Benchmark - NIFTY Low Duration Debt Index A-I	7.43%	5.69%	6.25%	7.59%
Value of Std Investment of ₹ 10,000	30811	13193	11994	10759
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.16%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	25573	13089	11936	10759

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## Rating Profile of Portfolio



## NAV of Plans / Options (₹)^

	Regular Plan	Retail Plan <sup>®</sup>	Direct Plan
Growth	331.8231	479.9382	340.6050
Daily IDCW <sup>‡</sup> :	100.7896	-	100.7902
Weekly IDCW <sup>‡</sup> :	100.8048	100.8444	100.8148

<sup>‡</sup>Income Distribution cum capital withdrawal

<sup>^</sup>The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund is ₹ 100/-

Note@:Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%
State Bank of India - Tier II - Basel III **	INE062A08256	6.57%	8.24%

\*\* Represents thinly traded/ non traded securities and illiquid securities.





(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)



### Fund Details

#### Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of Investment Objective the portfolio by investing in High Quality Debt and Money Market Instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta

#### Date of Allotment

March 3, 1997

#### Benchmark

NIFTY Corporate Bond Index A-II

#### Managing Fund Since

April 01, 2017

#### Experience in Managing the Fund

7.7 years

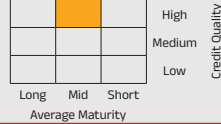
#### Fund Category

Corporate Bond Fund

#### Scheme Rating

[[ICRA]AAAmfs

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	23578.84	Crores
AUM as on last day	₹	23714.74	Crores

#### Total Expense Ratio (TER)

Regular	0.52%
Direct	0.34%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 100/-



#### Other Parameters

Modified Duration	3.74 years
Average Maturity	5.37 years
Yield to Maturity	7.51%
Macaulay Duration	3.93 years

#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	64.65%	
Small Industries Development Bank of India	2.93%	CRISIL AAA
Small Industries Development Bank of India	2.53%	ICRA AAA
Bajaj Housing Finance Limited	2.35%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.06%	ICRA AAA
Bajaj Finance Limited	1.91%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.68%	ICRA AAA
REC Limited	1.56%	ICRA AAA
Power Finance Corporation Limited	1.49%	ICRA AAA
LIC Housing Finance Limited	1.40%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.37%	CRISIL AAA
LIC Housing Finance Limited	1.36%	CRISIL AAA
Tata Capital Limited	1.30%	ICRA AAA
National Bank For Agriculture and Rural Development	1.18%	CRISIL AAA
HDFC Bank Limited	1.16%	ICRA AAA
Small Industries Development Bank of India	1.16%	ICRA AAA
Embassy Office Parks REIT	1.08%	CRISIL AAA
LIC Housing Finance Limited	1.07%	CRISIL AAA
LIC Housing Finance Limited	1.06%	CRISIL AAA
LIC Housing Finance Limited	1.06%	CRISIL AAA
REC Limited	1.06%	ICRA AAA
Indian Railway Finance Corporation Limited	1.02%	ICRA AAA
National Bank For Agriculture and Rural Development	1.02%	ICRA AAA
LIC Housing Finance Limited	1.01%	CRISIL AAA
Bajaj Finance Limited	0.96%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.94%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.91%	ICRA AAA
HDB Financial Services Limited	0.84%	CRISIL AAA
Small Industries Development Bank of India	0.84%	CRISIL AAA
Small Industries Development Bank of India	0.84%	CRISIL AAA
LIC Housing Finance Limited	0.82%	CRISIL AAA
Bajaj Housing Finance Limited	0.79%	CRISIL AAA
Bajaj Finance Limited	0.68%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.64%	CRISIL AAA
Tata Capital Limited	0.64%	ICRA AAA
LIC Housing Finance Limited	0.63%	CRISIL AAA

Issuer	% to Net Assets	Rating
Mahindra & Mahindra Financial Services Limited	0.63%	ICRA AAA
Power Finance Corporation Limited	0.63%	ICRA AAA
National Bank For Agriculture and Rural Development	0.63%	CRISIL AAA
Small Industries Development Bank of India	0.63%	CRISIL AAA
State Bank of India - Tier II - Basel III	0.57%	ICRA AAA
Bank of Baroda - Tier II - Basel III	0.57%	CARE AAA
HDFC Bank Limited	0.56%	CRISIL AAA
LIC Housing Finance Limited	0.55%	CRISIL AAA
Embassy Office Parks REIT	0.53%	CRISIL AAA
Power Finance Corporation Limited	0.52%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.52%	CRISIL AAA
Tata Capital Limited	0.51%	ICRA AAA
REC Limited	0.47%	ICRA AAA
REC Limited	0.46%	ICRA AAA
Jamnagar Utilities & Power Private Limited	0.45%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	0.43%	ICRA AAA
National Bank For Agriculture and Rural Development	0.42%	ICRA AAA
Bajaj Finance Limited	0.42%	CRISIL AAA
Nexus Select Trust	0.42%	ICRA AAA
Small Industries Development Bank of India	0.42%	CRISIL AAA
Power Finance Corporation Limited	0.42%	ICRA AAA
REC Limited	0.41%	ICRA AAA
Indinfravit Trust	0.41%	ICRA AAA
Sikka Ports and Terminals Limited	0.40%	CRISIL AAA
Small Industries Development Bank of India	0.38%	ICRA AAA
Power Finance Corporation Limited	0.36%	ICRA AAA
Pipeline Infrastructure Limited	0.35%	CRISIL AAA
Aditya Birla Housing Finance Limited	0.32%	ICRA AAA
REC Limited	0.32%	ICRA AAA
Sundaram Home Finance Limited	0.29%	ICRA AAA
Sundaram Home Finance Limited	0.28%	ICRA AAA
India Grid Trust	0.27%	ICRA AAA
Mindspace Business Parks REIT	0.25%	ICRA AAA
Nexus Select Trust	0.25%	ICRA AAA
National Bank For Agriculture and Rural Development	0.25%	ICRA AAA
National Bank For Agriculture and Rural Development	0.25%	ICRA AAA



(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)

Issuer	% to Net Assets	Rating
Mindspace Business Parks REIT	0.24%	ICRA AAA
ICICI Home Finance Company Limited	0.23%	ICRA AAA
Tata Capital Limited	0.21%	ICRA AAA
Pipeline Infrastructure Limited	0.21%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.21%	CRISIL AAA
Kotak Mahindra Prime Limited	0.21%	ICRA AAA
Kotak Mahindra Prime Limited	0.21%	CRISIL AAA
Aditya Birla Housing Finance Limited	0.21%	ICRA AAA
Reliance Life Sciences Pvt Ltd	0.21%	CARE AAA
Sundaram Home Finance Limited	0.19%	ICRA AAA
REC Limited	0.19%	ICRA AAA
Small Industries Development Bank of India	0.19%	ICRA AAA
LIC Housing Finance Limited	0.19%	CRISIL AAA
Power Finance Corporation Limited	0.17%	ICRA AAA
Bajaj Housing Finance Limited	0.17%	CRISIL AAA
Summit Digital Infrastructure Private Limited	0.16%	ICRA AAA
Sundaram Finance Limited	0.15%	ICRA AAA
Power Finance Corporation Limited	0.15%	ICRA AAA
Jamnagar Utilities & Power Private Limited	0.14%	CRISIL AAA
Bajaj Housing Finance Limited	0.13%	CRISIL AAA
REC Limited	0.13%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA
HDB Financial Services Limited	0.11%	CRISIL AAA
REC Limited	0.11%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
Sundaram Finance Limited	0.11%	ICRA AAA
HDB Financial Services Limited	0.11%	CRISIL AAA
Sundaram Home Finance Limited	0.11%	CRISIL AAA
Power Finance Corporation Limited	0.10%	ICRA AAA
Kotak Mahindra Prime Limited	0.10%	CRISIL AAA
REC Limited	0.10%	ICRA AAA
Small Industries Development Bank of India	0.06%	CRISIL AAA
Power Finance Corporation Limited	0.06%	ICRA AAA
Punjab National Bank - Tier II - Basel III	0.06%	IND AAA
Tata Capital Limited	0.06%	ICRA AAA
Highways Infrastructure Trust	0.05%	CRISIL AAA
Kotak Mahindra Investments Limited	0.05%	CRISIL AAA
Aditya Birla Finance Limited	0.04%	ICRA AAA
NIIIF Infrastructure Finance Limited	0.04%	ICRA AAA
Power Finance Corporation Limited	0.03%	ICRA AAA
HDFC Bank Limited	0.02%	CRISIL AAA
REC Limited	0.02%	ICRA AAA
Bajaj Finance Limited	0.02%	CRISIL AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
REC Limited	0.02%	ICRA AAA
Power Finance Corporation Limited	0.02%	ICRA AAA
Small Industries Development Bank of India	0.02%	ICRA AAA
REC Limited	0.01%	ICRA AAA
Power Finance Corporation Limited	0.01%	ICRA AAA
LIC Housing Finance Limited	0.01%	CRISIL AAA
REC Limited	0.00%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.00%	ICRA AAA
Government Bond	28.05%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	11.26%	SOV
7.18% GOI 24-Jul-2037	6.22%	SOV
7.10% GOVT 08-Apr-2034	4.36%	SOV
4.45% GOI FRB 30OCT2034	2.97%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	1.05%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.91%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.28%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.20%	SOV

Issuer	% to Net Assets	Rating
7.32% GOI BOND 13NOV2030	0.17%	SOV
7.26% GOI 22AUG2032	0.15%	SOV
GOI 06.79% 26DEC2029	0.13%	SOV
8.60% GOI (MD 02/06/2028)	0.11%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.09%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	0.06%	SOV
7.57% GOI (MD 17/06/2033)	0.03%	SOV
6.22% GOVERNMENT OF INDIA 16MAR35 G-SEC	0.01%	SOV
6.67% GOVERNMENT OF INDIA 17DEC50 G-SEC	0.01%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.01%	SOV
7.37% GOI 23OCT2028	0.01%	SOV
7.59% GOI(MD 11/01/2026)	0.01%	SOV
8.33% GOI (MD 09/07/2026)	0.00%	SOV
4.04% GOI FRB 04OCT2028	0.00%	SOV
07.26% GOI (MD 14/01/2029)	0.00%	SOV
7.17% GOI (MD 08/01/2028)	0.00%	SOV
5.63% GOI 12APR2026	0.00%	SOV
<b>Floating rates notes - Corporate</b>	<b>2.41%</b>	
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CARE AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
DME Development Limited	0.23%	CRISIL AAA
ICICI Home Finance Company Limited	0.11%	ICRA AAA
<b>SECURITISED DEBT</b>	<b>1.57%</b>	
India Universal Trust AI2	0.38%	IND AAA(SO)
India Universal Trust AI2	0.34%	IND AAA(SO)
India Universal Trust AI2	0.33%	IND AAA(SO)
First Business Receivables Trust	0.30%	IND AAA(SO)
First Business Receivables Trust	0.11%	IND AAA(SO)
First Business Receivables Trust	0.10%	IND AAA(SO)
<b>State Government bond</b>	<b>0.27%</b>	
8.22% TAMIL NADU 09DEC2025 SDL	0.04%	SOV
8.52% UTTAR PRADESH 21MAR2025 SDL	0.04%	SOV
8.16% KARNATAKA 26NOV2025 SDL	0.02%	SOV
GUJARAT GUJARA 8.23 09/09/25	0.02%	SOV
7.99% MAHARASHTRA 28OCT2025 SDL	0.02%	SOV
7.96% Gujarat SDL (14/10/2025)	0.02%	SOV
7.96% Maharashtra SDL (14/10/2025)	0.02%	SOV
8.59% UTTAR PRADESH 10MAR2025 SDL	0.02%	SOV
6.92% RAJASTHAN 04SEP25 SDL	0.02%	SOV
6.87% RAJASTHAN 08SEP2031 SDL	0.02%	SOV
8.27% TAMILNADU 23DEC2025 SDL	0.01%	SOV
6.91% RAJASTHAN 01SEP2031 SDL	0.00%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.00%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.23%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.23%</b>	
<b>Cash Management Bills</b>	<b>0.18%</b>	
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
Government of India	0.02%	SOV
<b>Interest Rate Swaps</b>	<b>0.03%</b>	
DBS Bank Ltd/India	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	





An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.

### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus Investment Objective in a diversified portfolio of debt and money market securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta & Mr. Mohit Sharma

#### Date of Allotment

May 09, 2003

#### Benchmark

NIFTY Short Duration Debt Index A-II

#### Managing Fund Since

September 11, 2014, August 06, 2020

#### Experience in Managing the Fund

10.2 years, 4.3 years

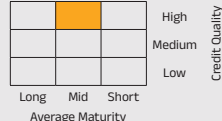
#### Fund Category

Short Duration Fund

#### Scheme Rating

[ICRA]AAAmfs

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	9017.55	Crores
AUM as on last day	₹	9090.87	Crores

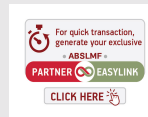
#### Total Expense Ratio (TER)

Regular	1.01%
Direct	0.38%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 1,000/-



#### Other Parameters

Modified Duration	2.84 years
Average Maturity	3.72 years
Yield to Maturity	7.65%
Macaulay Duration	2.98 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	59.62%	
National Bank For Agriculture and Rural Development	5.24%	ICRA AAA
Small Industries Development Bank of India	2.60%	CRISIL AAA
Bajaj Housing Finance Limited	2.22%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.20%	CRISIL AAA
Small Industries Development Bank of India	2.03%	ICRA AAA
Embassy Office Parks REIT	2.00%	CRISIL AAA
Bharti Telecom Limited	1.66%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	1.61%	ICRA AA+
Embassy Office Parks REIT	1.59%	CRISIL AAA
Bharti Telecom Limited	1.50%	CARE AAA
Small Industries Development Bank of India	1.37%	ICRA AAA
Muthoot Finance Limited	1.33%	ICRA AA+
National Bank For Agriculture and Rural Development	1.22%	ICRA AAA
Small Industries Development Bank of India	1.15%	CRISIL AAA
JM Financial Credit Solutions Ltd	1.11%	ICRA AA
Shriram Finance Ltd	1.11%	CRISIL AA+
Bajaj Finance Limited	1.11%	CRISIL AAA
Bajaj Finance Limited	1.10%	CRISIL AAA
Shriram Finance Ltd	1.10%	CRISIL AA+
Nexus Select Trust	1.10%	ICRA AAA
Tata Capital Housing Finance Limited	1.10%	ICRA AAA
LIC Housing Finance Limited	1.10%	CARE AAA
Shriram Finance Ltd	1.10%	CRISIL AA+
Power Finance Corporation Limited	1.10%	ICRA AAA
LIC Housing Finance Limited	1.07%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	0.94%	ICRA AAA
Small Industries Development Bank of India	0.82%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.78%	ICRA AAA
Summit Digital Infrastructure Private Limited	0.76%	CRISIL AAA
IndInfravit Trust	0.75%	ICRA AAA
JM Financial Products Limited	0.71%	ICRA AA
Mindspace Business Parks REIT	0.65%	ICRA AAA
State Bank of India - Tier II - Basel III	0.61%	ICRA AAA
Bajaj Finance Limited	0.55%	CRISIL AAA

Issuer	% to Net Assets	Rating
Tata Capital Limited	0.55%	ICRA AAA
SMFG India Home Finance Company Limited	0.55%	CRISIL AAA
Mindspace Business Parks REIT	0.55%	ICRA AAA
Power Finance Corporation Limited	0.55%	ICRA AAA
REC Limited	0.55%	ICRA AAA
REC Limited	0.55%	ICRA AAA
Hinduja Housing Finance Ltd	0.55%	CARE AA+
Tata Capital Housing Finance Limited	0.55%	ICRA AAA
Tata Capital Housing Finance Limited	0.55%	ICRA AAA
REC Limited	0.55%	ICRA AAA
JM Financial Credit Solutions Ltd	0.55%	ICRA AA
Small Industries Development Bank of India	0.55%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.55%	ICRA AAA
REC Limited	0.54%	ICRA AAA
Kotak Mahindra Prime Limited	0.50%	ICRA AAA
REC Limited	0.44%	ICRA AAA
National Bank For Agriculture and Rural Development	0.44%	CRISIL AAA
REC Limited	0.44%	ICRA AAA
Bajaj Housing Finance Limited	0.39%	CRISIL AAA
Tata Capital Housing Finance Limited	0.28%	CRISIL AAA
Small Industries Development Bank of India	0.28%	CRISIL AAA
Nexus Select Trust	0.28%	ICRA AAA
DLF Home Developers Ltd	0.28%	ICRA AA
National Bank For Agriculture and Rural Development	0.27%	ICRA AAA
Small Industries Development Bank of India	0.27%	ICRA AAA
Muthoot Finance Limited	0.27%	ICRA AA+
Small Industries Development Bank of India	0.27%	CRISIL AAA
Muthoot Finance Limited	0.27%	ICRA AA+
HDB Financial Services Limited	0.25%	CRISIL AAA
REC Limited	0.17%	ICRA AAA
Reliance Industries Limited	0.11%	CRISIL AAA
Punjab National Bank - Tier II - Basel III	0.11%	IND AAA
REC Limited	0.06%	CRISIL AAA
NTPC Limited	0.05%	ICRA AAA
REC Limited	0.05%	CRISIL AAA

# Aditya Birla Sun Life Short Term Fund

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.



Savings Solutions

Issuer	% to Net Assets	Rating
Power Finance Corporation Limited	0.04%	ICRA AAA
Small Industries Development Bank of India	0.02%	ICRA AAA
<b>Government Bond</b>	<b>24.79%</b>	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	11.69%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	3.84%	SOV
7.10% GOVT 08-Apr-2034	2.57%	SOV
7.18% GOI 24-Jul-2037	1.92%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.62%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	1.00%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.91%	SOV
7.17% GOI (MD 08/01/2028)	0.76%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.45%	SOV
7.06% GOI 10APR28	0.03%	SOV
<b>Money Market Instruments</b>	<b>3.73%</b>	
Axis Bank Limited	1.32%	ICRA A1+
ICICI Bank Limited	1.06%	ICRA A1+
Canara Bank	0.78%	CRISIL A1+
Sharekhan Ltd	0.52%	ICRA A1+
ICICI Bank Limited	0.05%	ICRA A1+
<b>SECURITISED DEBT</b>	<b>2.58%</b>	
India Universal Trust AII	0.97%	IND AAA(SO)
First Business Receivables Trust	0.82%	IND AAA(SO)
First Business Receivables Trust	0.79%	IND AAA(SO)
<b>Floating rates notes - Corporate</b>	<b>2.04%</b>	
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CARE AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
DME Development Limited	0.20%	CRISIL AAA
<b>Cash Management Bills</b>	<b>1.79%</b>	
Government of India	0.31%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.25%	SOV
Government of India	0.23%	SOV
Government of India	0.11%	SOV
Government of India	0.11%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.10%	SOV
Government of India	0.09%	SOV
Government of India	0.06%	SOV
Government of India	0.04%	SOV
Government of India	0.00%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.23%</b>	
<b>Corporate Debt Market Development Fund</b>	<b>0.23%</b>	
<b>State Government bond</b>	<b>0.16%</b>	
8.32% UTTAR PRADESH 02JUN2025 SDL	0.06%	SOV
8.05% HARYANA 25FEB2025 SDL	0.04%	SOV
8.25% GJ 25APR28 SDL	0.03%	SOV
8.60% BIHAR 09MAR2026 SDL	0.01%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.01%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
<b>Interest Rate Swaps</b>	<b>0.01%</b>	
BNP Paribas - Indian branches	0.01%	
BNP Paribas - Indian branches	0.00%	
IDFC First Bank Limited	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>5.05%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance

NAV as on November 29, 2024: ₹ 45.2633

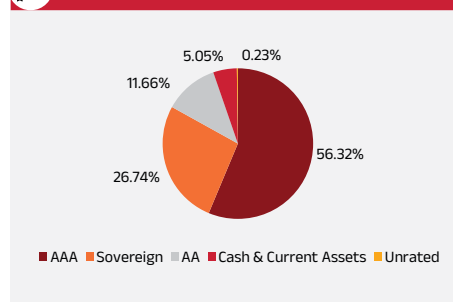
Inception - May 09, 2003	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Short Term Fund	7.25%	6.56%	6.17%	8.16%
Value of Std Investment of ₹ 10,000	45263	13746	11968	10816
Benchmark - NIFTY Short Duration Debt Index A-II	7.33%	6.12%	5.91%	7.86%
Value of Std Investment of ₹ 10,000	46002	13465	11879	10786
Additional Benchmark - CRISIL 10 Year Gilt Index	5.97%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	34946	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Company Name	ISIN	YTM	YTC
Punjab National Bank - Tier II - Basel III	INE160A08167	7.37%	7.89%
State Bank of India - Tier II - Basel III	INE062A08447	7.37%	7.35%

\*\* Represents thinly traded/ non traded securities and illiquid securities.

## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	45.2633	48.8046
IDCW <sup>§</sup> :	14.3854	10.4885
Quarterly IDCW <sup>§</sup> :	10.7305	11.3441

<sup>§</sup>Income Distribution cum capital withdrawal

Data as on November 29, 2024 unless otherwise specified





An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

### Fund Details

#### Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Investment Objective Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta & Mr. Harshil Suvarnkar

#### Date of Allotment

April 19, 2002

#### Benchmark

Nifty Banking & PSU Debt Index A-II

#### Managing Fund Since

September 29, 2009 & March 22, 2021

#### Experience in Managing the Fund

15.2 years & 3.7 years

#### SIP

Monthly: Minimum ₹ 1,000/-

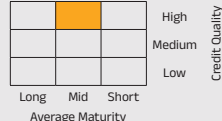
#### Fund Category

Banking and PSU Fund

#### Scheme Rating

[ICRA]AAAmfs

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

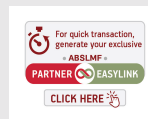
#### AUM

Monthly Average AUM	₹	9566.42	Crores
AUM as on last day	₹	9550.66	Crores

#### Total Expense Ratio (TER)

Regular	0.73%
Direct	0.39%

Including additional expenses and goods and service tax on management fees.



#### Other Parameters

Modified Duration	3.30
Average Maturity	4.46 years
Yield to Maturity	7.41%
Macaulay Duration	3.50 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Fixed rates bonds - Corporate	69.78%	
Power Finance Corporation Limited	3.15%	ICRA AAA
Power Finance Corporation Limited	2.64%	ICRA AAA
Small Industries Development Bank of India	2.56%	CRISIL AAA
State Bank of India - Tier II - Basel III	2.21%	ICRA AAA
REC Limited	2.05%	ICRA AAA
National Bank For Agriculture and Rural Development	2.00%	ICRA AAA
National Bank For Agriculture and Rural Development	1.93%	ICRA AAA
REC Limited	1.83%	ICRA AAA
Small Industries Development Bank of India	1.82%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.78%	CRISIL AAA
Small Industries Development Bank of India	1.74%	ICRA AAA
Bajaj Finance Limited	1.73%	CRISIL AAA
REC Limited	1.73%	ICRA AAA
LIC Housing Finance Limited	1.69%	CRISIL AAA
Bajaj Finance Limited	1.69%	CRISIL AAA
State Bank of India - Tier II - Basel III	1.64%	ICRA AAA
National Bank For Agriculture and Rural Development	1.58%	ICRA AAA
Indian Railway Finance Corporation Limited	1.53%	ICRA AAA
Tata Capital Housing Finance Limited	1.32%	ICRA AAA
Power Finance Corporation Limited	1.30%	ICRA AAA
Small Industries Development Bank of India	1.26%	CRISIL AAA
HDFC Bank Limited	1.12%	CRISIL AAA
Indian Renewable Energy Development Agency Ltd	1.06%	ICRA AAA
Small Industries Development Bank of India	1.05%	CRISIL AAA
National Housing Bank	1.05%	CARE AAA
National Bank For Agriculture and Rural Development	1.05%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.04%	ICRA AAA
REC Limited	0.94%	ICRA AAA
REC Limited	0.90%	ICRA AAA
LIC Housing Finance Limited	0.80%	CRISIL AAA
LIC Housing Finance Limited	0.79%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.79%	ICRA AAA
REC Limited	0.78%	CRISIL AAA
Power Finance Corporation Limited	0.78%	ICRA AAA
State Bank of India - Tier II - Basel III	0.77%	ICRA AAA
LIC Housing Finance Limited	0.69%	CRISIL AAA
Power Finance Corporation Limited	0.68%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	0.66%	CARE AAA
Small Industries Development Bank of India	0.53%	CRISIL AAA
REC Limited	0.52%	ICRA AAA
REC Limited	0.52%	ICRA AAA
National Housing Bank	0.52%	CRISIL AAA

Issuer	% to Net Assets	Rating
REC Limited	0.52%	ICRA AAA
ICICI Bank Limited - Tier II - Basel III	0.52%	ICRA AAA
Power Finance Corporation Limited	0.52%	ICRA AAA
Small Industries Development Bank of India	0.52%	ICRA AAA
Power Finance Corporation Limited	0.52%	ICRA AAA
REC Limited	0.47%	ICRA AAA
Indian Railway Finance Corporation Limited	0.42%	ICRA AAA
Embassy Office Parks REIT	0.42%	CRISIL AAA
Small Industries Development Bank of India	0.42%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.42%	ICRA AAA
Bajaj Housing Finance Limited	0.32%	CRISIL AAA
Power Finance Corporation Limited	0.31%	ICRA AAA
Bank of Baroda	0.31%	CRISIL AA+
Tata Capital Limited	0.27%	ICRA AAA
REC Limited	0.26%	CRISIL AAA
REC Limited	0.26%	ICRA AAA
Axis Finance Limited	0.26%	CARE AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
Small Industries Development Bank of India	0.26%	CRISIL AAA
SMFG India Home Finance Company Limited	0.26%	CRISIL AAA
REC Limited	0.26%	ICRA AAA
Power Finance Corporation Limited	0.26%	ICRA AAA
Indian Railway Finance Corporation Limited	0.26%	ICRA AAA
Tata Capital Housing Finance Limited	0.26%	ICRA AAA
HDB Financial Services Limited	0.26%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.26%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.26%	ICRA AAA
HDB Financial Services Limited	0.26%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.26%	ICRA AAA
Power Finance Corporation Limited	0.26%	ICRA AAA
REC Limited	0.26%	ICRA AAA
REC Limited	0.21%	CRISIL AAA
Tata Capital Limited	0.21%	ICRA AAA
Bajaj Housing Finance Limited	0.21%	CRISIL AAA
Power Finance Corporation Limited	0.21%	ICRA AAA
NIIF Infrastructure Finance Limited	0.21%	ICRA AAA
Pipeline Infrastructure Limited	0.17%	CRISIL AAA
Indian Railway Finance Corporation Limited	0.16%	ICRA AAA
LIC Housing Finance Limited	0.16%	CRISIL AAA
Bajaj Finance Limited	0.16%	CRISIL AAA
Power Finance Corporation Limited	0.16%	ICRA AAA
Small Industries Development Bank of India	0.16%	ICRA AAA
Indian Railway Finance Corporation Limited	0.11%	CRISIL AAA



An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.



Issuer	% to Net Assets	Rating
National Bank For Agriculture and Rural Development	0.11%	CRISIL AAA
NUCLEAR POWER CORPORATION OF INDIA LTD	0.11%	CRISIL AAA
Bajaj Finance Limited	0.10%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.10%	ICRA AAA
Power Grid Corporation of India Limited	0.09%	CRISIL AAA
Power Grid Corporation of India Limited	0.05%	ICRA AAA
Power Grid Corporation of India Limited	0.05%	ICRA AAA
HDFC Bank Limited	0.05%	CRISIL AAA
Power Grid Corporation of India Limited	0.05%	ICRA AAA
Bajaj Housing Finance Limited	0.05%	CRISIL AAA
Power Finance Corporation Limited	0.05%	ICRA AAA
HDFC Bank Limited	0.05%	ICRA AAA
Power Finance Corporation Limited	0.05%	ICRA AAA
National Bank For Agriculture and Rural Development	0.01%	ICRA AAA
National Highways Authority of India	0.01%	CRISIL AAA
<b>Government Bond</b>	<b>11.35%</b>	
7.10% GOVT 08-Apr-2034	2.37%	SOV
7.18% GOI 24-Jul-2037	2.36%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	2.21%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.39%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	1.12%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	0.82%	SOV
7.30% GOI 19JUN53	0.23%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.15%	SOV
7.26% GOI 22AUG2032	0.13%	SOV
7.17% GOI (MD 08/01/2028)	0.11%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	0.06%	SOV
4.70% INDIA GOVT BOND 22SEP2033 FRB	0.05%	SOV
7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC	0.05%	SOV
7.09% GOI 05AUG2054	0.05%	SOV
6.97% GOI (MD 06/09/2026)	0.05%	SOV
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	0.05%	SOV
7.25% GOI 12JUN63	0.04%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.03%	SOV
7.37% GOI 23OCT2028	0.03%	SOV
7.59% GOI (MD 20/03/2029)	0.02%	SOV
7.57% GOI (MD 17/06/2033)	0.01%	SOV
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	0.00%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	0.00%	SOV
<b>Money Market Instruments</b>	<b>8.78%</b>	
Axis Bank Limited	2.02%	ICRA A1+
Axis Bank Limited	1.23%	ICRA A1+
Punjab National Bank	1.03%	IND A1+
Axis Bank Limited	0.73%	ICRA A1+
HDFC Bank Limited	0.52%	ICRA A1+
Axis Bank Limited	0.51%	ICRA A1+
Canara Bank	0.51%	CRISIL A1+
Canara Bank	0.50%	CRISIL A1+
HDFC Bank Limited	0.49%	ICRA A1+
ICICI Bank Limited	0.49%	ICRA A1+
Axis Bank Limited	0.25%	ICRA A1+
Axis Bank Limited	0.25%	ICRA A1+
Small Industries Development Bank of India	0.25%	CRISIL A1+
<b>Cash Management Bills</b>	<b>2.33%</b>	
Government of India	0.26%	SOV
Government of India	0.25%	SOV
Government of India	0.21%	SOV
Government of India	0.20%	SOV
Government of India	0.19%	SOV
Government of India	0.18%	SOV
Government of India	0.13%	SOV
Government of India	0.13%	SOV
Government of India	0.12%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV
Government of India	0.09%	SOV

Issuer	% to Net Assets	Rating
Government of India	0.08%	SOV
Government of India	0.06%	SOV
Government of India	0.05%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.04%	SOV
Government of India	0.03%	SOV
Government of India	0.03%	SOV
Government of India	0.01%	SOV
Government of India	0.01%	SOV
Government of India	0.00%	SOV
Government of India	0.00%	SOV
Government of India	0.00%	SOV
Government of India	0.00%	SOV
<b>State Government bond</b>	<b>1.52%</b>	
7.19% UTTAR PRADESH 27NOV2036 SDL	0.21%	SOV
7.11% TAMIL NADU 21NOV2034 SDL	0.21%	SOV
7.09% KARNATAKA 16OCT2035 SDL	0.21%	SOV
7.26% MADHYA PRADESH 07AUG2035 SDL	0.16%	SOV
6.98% MAHARASHTRA 26FEB2028 SDL	0.15%	SOV
7.09% RAJASTHAN 16OCT2035 SDL	0.10%	SOV
6.47% MAHARASHTRA 21OCT2028 SDL	0.06%	SOV
8.42% KERALA 27JAN2026 SDL	0.05%	SOV
7.36% KARNATAKA 13MAR2034 SDL	0.05%	SOV
7.99% KERLA 28OCT25 SDL	0.05%	SOV
7.10% UTTAR PRADESH 21NOV2032 SDL	0.05%	SOV
8.53% TAMIL NADU 28NOV2028 SDL	0.04%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	0.03%	SOV
7.76% UTTARAKHAND 29MAR2033 SDL	0.02%	SOV
7.98% KARNATAKA 14OCT25 SDL	0.02%	SOV
7.51% UTTAR PRADESH 27MAR2040 SDL	0.02%	SOV
7.49% UTTAR PRADESH 27MAR2036 SDL	0.02%	SOV
7.46% MADHYA PRADESH 14SEP2032 SDL	0.01%	SOV
8.36% MAHARASHTRA 27JAN26 SDL	0.01%	SOV
6.63% GUJARAT 16SEP2029 SDL	0.01%	SOV
8.39 % MADHYA PRADESH 27JAN2026 SDL	0.01%	SOV
7.66% UTTAR PRADESH 24AUG2032 SDL	0.01%	SOV
8.46% GUJARAT 10FEB2026 SDL	0.01%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.00%	SOV
<b>SECURITISED DEBT</b>	<b>0.77%</b>	
India Universal Trust AL1	0.22%	IND AAA(SO)
India Universal Trust AL1	0.19%	IND AAA(SO)
India Universal Trust AL1	0.10%	IND AAA(SO)
India Universal Trust AI2	0.09%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
India Universal Trust AI2	0.08%	IND AAA(SO)
<b>Floating rates notes - Corporate</b>	<b>0.52%</b>	
Cholamandalam Investment and Finance Company Limited	0.52%	ICRA AA+
<b>Alternative Investment Funds (AIF)</b>	<b>0.26%</b>	
Corporate Debt Market Development Fund	0.26%	
Interest Rate Swaps	0.00%	
DBS Bank Ltd/India	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	-0.00%	
Clearing Corporation of India Limited	-0.00%	
Standard Chartered Bank	-0.00%	
<b>Cash &amp; Current Assets</b>	<b>4.69%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	





# Aditya Birla Sun Life Banking & PSU Debt Fund

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.



## Savings Solutions



### Investment Performance

NAV as on November 29, 2024: ₹ 349.0078

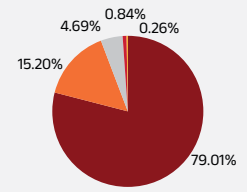
Inception - April 19, 2002	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>	17.07%	12.50%	14.31%	17.75%
<b>Value of Std Investment of ₹ 10,000</b>	56320	18028	14935	11775
<b>Benchmark - Nifty Banking &amp; PSU Debt Index A-II</b>	16.93%	11.85%	12.10%	20.92%
<b>Value of Std Investment of ₹ 10,000</b>	55579	17519	14086	12092
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	14.62%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	44676	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kaustubh Gupta is 11. Total Schemes managed Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### Rating Profile of Portfolio



■ AAA ■ Sovereign ■ Cash & Current Assets ■ AA ■ Unrated



### NAV of Plans / Options (₹)

	Regular Plan	Retail Plan <sup>@</sup>	Direct Plan
<b>Growth</b>	349.0078	523.9076	361.5096
<b>Monthly IDCW<sup>‡</sup>:</b>	112.1713	111.9506	116.0848
<b>Quarterly IDCW<sup>‡</sup>:</b>	102.1936	103.2754	103.8915
<b>IDCW<sup>‡</sup>:</b>	152.5043	-	108.3481

<sup>‡</sup>Income Distribution cum capital withdrawal

<sup>@</sup>Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08256	6.57%	8.24%
State Bank of India - Tier II - Basel III	INE062A08447	7.37%	7.35%
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%
ICICI Bank Limited - Tier II - Basel III **	INE090A08UD0	7.15%	7.91%

\*\* Represents thinly traded/ non traded securities and illiquid securities.





An open ended medium - term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.  
Number of Segregated Portfolios - 1

### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate regular income and capital appreciation by predominantly Investment Objective investing in a portfolio of debt securities with medium term maturity. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Ms. Sunaina Da Cunha & Mr. Mohit Sharma

#### Date of Allotment

March 25, 2009

#### Benchmark

CRISIL Medium Duration Debt A-III Index

#### Managing Fund Since

September 1, 2014, August 06, 2020

#### Experience in Managing the Fund

10.3 years & 4.3 years

#### Total Expense Ratio (TER)

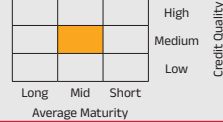
Regular	1.58%
Direct	0.85%

Including additional expenses and goods and service tax on management fees.

#### Fund Category

Medium Duration Fund

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	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 - 2.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 1.00% of applicable. NAV For redemption / switch-out of units after 2 years - Nil

#### AUM

Monthly Average AUM	₹	1967.37	Crores
AUM as on last day	₹	1981.28	Crores



#### Other Parameters

Modified Duration	3.64 years
Average Maturity	4.71 years
Yield to Maturity	7.77%
Macaulay Duration	3.79 years

Calculation of YTM doesn't include Stressed Assets (ITPCL). Refer the Annexure for Update on Stressed Assets.

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 1,000/-

The limit on maximum subscription amount in the Scheme will be 1 Crore per investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP as available under the Scheme).

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>45.38%</b>	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	27.64%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	10.37%	SOV
7.18% GOI 24-Jul-2037	5.43%	SOV
7.10% GOVERNMENT OF INDIA 18APR29	1.02%	SOV
7.10% GOVT 08-Apr-2034	0.87%	SOV
7.17% GOI (MD 08/01/2028)	0.02%	SOV
07.26% GOI (MD 14/01/2029)	0.01%	SOV
7.27% GOI 08APR26	0.01%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>36.39%</b>	
Adani Airport Holdings Ltd	2.58%	CRISIL A+
CreditAccess Grameen Limited	2.53%	IND AA-
Belstar Microfinance Private Limited	2.52%	CRISIL AA
JSW Steel Limited	2.52%	ICRA AA
GMR Infrastructure Limited	2.46%	CARE BBB+
Hinduja Housing Finance Ltd	2.32%	CARE AA+
JM Financial Products Limited	2.01%	ICRA AA
State Bank of India - Tier II - Basel III	1.98%	ICRA AAA
IndInfravit Trust	1.47%	ICRA AAA
Arka Fincap Limited	1.27%	CRISIL AA
DLF Home Developers Ltd	1.26%	ICRA AA
Avanse Financial Services Ltd	1.26%	CARE AA-
Adani Energy Solutions Limited	1.26%	IND AA+
Sk Finance Ltd	1.26%	CRISIL AA-
Yes Bank Limited	1.26%	CRISIL A+
Eris Lifesciences Limited	1.22%	IND AA-
Eris Lifesciences Limited	1.22%	IND AA-
National Bank For Agriculture and Rural Development	1.02%	ICRA AAA
Phillips Carbon Black Ltd	1.01%	CRISIL AA
Oxyzo Financial Services Pvt Ltd	1.01%	ICRA A+
Union Bank of India - Tier I - Basel III	0.96%	IND AA+

Issuer	% to Net Assets	Rating
Punjab National Bank - Tier II - Basel III	0.75%	IND AAA
Highways Infrastructure Trust	0.64%	CRISIL AAA
Godrej Industries Limited	0.51%	CRISIL AA+
REC Limited	0.06%	CRISIL AAA
NTPC Limited	0.03%	CRISIL AAA
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
<b>Floating rates notes - Corporate</b>	<b>4.56%</b>	
Piramal Capital & Housing Finance Limited	2.42%	ICRA AA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CRISIL AAA
DME Development Limited	0.22%	CARE AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
DME Development Limited	0.21%	CRISIL AAA
<b>REITS</b>	<b>1.88%</b>	
Nexus Select Trust	1.32%	
Embassy Office Parks REIT	0.56%	
<b>Transport Infrastructure</b>	<b>1.70%</b>	
IRB InvIT Fund	1.70%	
<b>Construction</b>	<b>1.11%</b>	
Bharat Highways Invit	1.11%	
<b>Cash Management Bills</b>	<b>0.74%</b>	
Government of India	0.74%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.25%</b>	
Corporate Debt Market Development Fund	0.25%	
<b>State Government bond</b>	<b>0.17%</b>	

# Aditya Birla Sun Life Medium Term Plan\*

An open ended medium - term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.  
Number of Segregated Portfolios - 1



Savings Solutions

Issuer	% to Net Assets	Rating
6.97% KARNATAKA 26FEB2028 SDL	0.09%	SOV
8.08% MAHARASHTRA 26DEC28 SDL	0.06%	SOV
6.97% MAHARASHTRA 18FEB2028 SDL	0.02%	SOV
8.73% UTTAR PRADESH - 24OCT28 SDL	0.01%	SOV

Issuer	% to Net Assets	Rating
Cash & Current Assets	7.81%	
<b>Total Net Assets</b>	<b>100.00%</b>	

## Investment Performance NAV as on November 29, 2024: ₹ 36.9933

Inception - March 25, 2009	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Medium Term Plan	8.69%	11.23%	13.68%	10.83%
Value of Std Investment of ₹ 10,000	36993	17033	14690	11083
Benchmark - CRISIL Medium Duration Debt A-III Index	8.06%	6.55%	5.35%	8.36%
Value of Std Investment of ₹ 10,000	33760	13740	11694	10836
Additional Benchmark - CRISIL 10 Year Gilt Index	6.11%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	25378	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Company Name	ISIN	YTM	YTC
Punjab National Bank - Tier II - Basel III	INE160A08167	7.37%	7.89%
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%

\*\* Represents thinly traded/ non traded securities and illiquid securities.

The impact on the NAV due to segregation is given in the following table

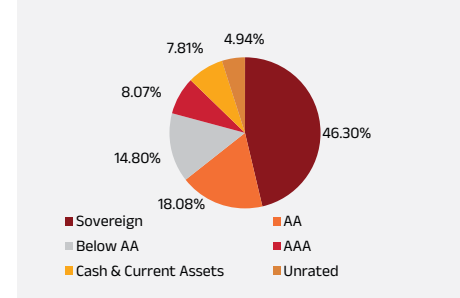
Name of the scheme	Impact on the NAV due to segregation(%)
Aditya Birla Sun Life Medium Term Plan	7.54%

Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

Note: Pursuant to the default of a security issued by Adilink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC had created segregated portfolio in the Scheme with effect from November 25, 2019. Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.

\*Revised Maximum Subscription Limit : Rs. 10 crore per investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP as available)

## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	36.9933	40.0593
Quarterly IDCW <sup>§</sup>	12.8527	13.3995
Half Yearly IDCW <sup>§</sup>	13.0151	13.7502
IDCW <sup>§</sup>	15.9742	17.3635

<sup>§</sup>Income Distribution cum capital withdrawal



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.  
Number of Segregated Portfolios – 1

### Fund Details

#### Investment Objective

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 is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Ms. Sunaina Da Cunha & Mr. Mohit Sharma

#### Date of Allotment

April 17, 2015

#### Benchmark

CRISIL Credit Risk Debt B-II Index

#### Managing Fund Since

April 17, 2015, August 06, 2020

#### Experience in Managing the Fund

9.6 years, 4.3 years

#### Total Expense Ratio (TER)

Regular	1.54%
Direct	0.67%

Including additional expenses and goods and service tax on management fees.

#### Fund Category

Credit Risk Fund

#### Investment Style

			High
			Medium
			Low
Long	Mid	Short	Average Maturity

#### Load Structure (as % of NAV) (Incl. for SIP)

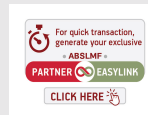
Entry Load Nil

Exit Load\*\*

In respect of each purchase/switch-inof 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 /switchout of units after 3 years - Nil \*\*Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

Monthly Average AUM	₹	935.76	Crores
AUM as on last day	₹	933.02	Crores



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#### Other Parameters

Modified Duration	2.14 years
Average Maturity	3.03 years
Yield to Maturity	8.28%
Macaulay Duration	2.24 years

Calculation of YTM doesn't include Stressed Assets (ITPCL). Refer the Annexure for Update on Stressed Assets.

#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Fixed rates bonds - Corporate</b>	<b>59.99%</b>	
JSW Steel Limited	5.90%	ICRA AA
Century Textiles & Industries Limited	5.35%	CRISIL AA
Hinduja Housing Finance Ltd	3.11%	CARE AA+
Adani Airport Holdings Ltd	2.79%	CRISIL A+
Godrej Industries Limited	2.70%	CRISIL AA+
ONGC Petro Additions Limited	2.70%	ICRA AA
Tata Projects Limited	2.69%	IND AA
Arka Fincap Limited	2.69%	CRISIL AA
DLF Home Developers Ltd	2.68%	ICRA AA
Avanse Financial Services Ltd	2.68%	CARE AA-
Delhi International Airport Ltd	2.68%	ICRA AA-
Adani Energy Solutions Limited	2.68%	IND AA+
Tata Projects Limited	2.68%	IND AA
Yes Bank Limited	2.67%	CRISIL A+
Sk Finance Ltd	2.65%	ICRA AA-
GMR Infrastructure Limited	2.62%	CARE BBB+
CreditAccess Grameen Limited	2.21%	IND AA-
JM Financial Products Limited	2.14%	ICRA AA
Phillips Carbon Black Ltd	1.61%	CRISIL AA
Eris Lifesciences Limited	1.46%	IND AA-
Eris Lifesciences Limited	1.45%	IND AA-
Sk Finance Ltd	0.94%	CRISIL AA-
Belstar Microfinance Private Limited	0.75%	CRISIL AA
Power Finance Corporation Limited	0.12%	CRISIL AAA
REC Limited	0.05%	ICRA AAA
NTPC Limited	0.00%	CRISIL AAA
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
IL&FS Tamil Nadu Power Company Limited	0.00%	
<b>Government Bond</b>	<b>17.80%</b>	
7.18% GOI 24-Jul-2037	9.89%	SOV

Issuer	% to Net Assets	Rating
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	6.80%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.55%	SOV
7.10% GOVT 08-Apr-2034	0.55%	SOV
<b>Floating rates notes - Corporate</b>	<b>7.44%</b>	
Piramal Capital & Housing Finance Limited	2.89%	ICRA AA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.46%	CARE AAA
DME Development Limited	0.46%	CRISIL AAA
DME Development Limited	0.45%	CRISIL AAA
DME Development Limited	0.45%	CRISIL AAA
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DME Development Limited	0.45%	CRISIL AAA
DME Development Limited	0.45%	CRISIL AAA
DME Development Limited	0.45%	CRISIL AAA
<b>REITS</b>	<b>3.98%</b>	
Nexus Select Trust	2.80%	
Embassy Office Parks REIT	1.19%	
<b>Construction</b>	<b>2.21%</b>	
Bharat Highways Invit	2.21%	
<b>Cash Management Bills</b>	<b>1.90%</b>	
Government of India	0.97%	SOV
Government of India	0.94%	SOV
<b>Power</b>	<b>1.33%</b>	
India Grid Trust	1.33%	
<b>Transport Infrastructure</b>	<b>0.58%</b>	
IRB InvIT Fund	0.58%	
<b>Alternative Investment Funds (AIF)</b>	<b>0.34%</b>	
Corporate Debt Market Development Fund	0.34%	
<b>Cash &amp; Current Assets</b>	<b>4.43%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



# Aditya Birla Sun Life Credit Risk Fund

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.  
Number of Segregated Portfolios – 1



Savings Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 20.4526

Inception - Apr 17, 2015	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Credit Risk Fund	7.72%	8.27%	8.57%	12.18%
Value of Std Investment of ₹ 10,000	20453	14885	12797	11218
Benchmark - CRISIL Credit Risk Debt B-II Index	8.16%	7.61%	7.02%	8.25%
Value of Std Investment of ₹ 10,000	21284	14433	12259	10825
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	18398	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## The impact on the NAV due to segregation is given in the following table

Name of the scheme	Impact on the NAV due to segregation(%)
Aditya Birla Sun Life Credit Risk Fund	3.69%

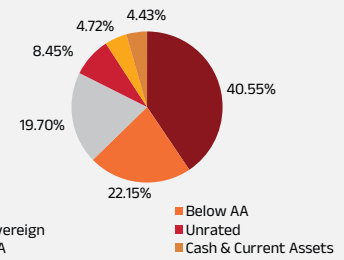
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

Note: Pursuant to the default of a security issued by Adlink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC had created segregated portfolio in the Scheme with effect from November 25, 2019

Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	20.4526	22.2988
IDCW <sup>2</sup> :	12.1647	13.2793
Bonus:	-	22.2979

<sup>2</sup>Income Distribution cum capital withdrawal



An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.  
Number of Segregated Portfolios – 1

### Fund Details

#### Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of Investment Objective the portfolio by investing in Debt and Money Market Instruments. The Scheme does not guarantee/ indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Mohit Sharma

#### Date of Allotment

September 27, 2004

#### Benchmark

NIFTY Composite Debt Index A-III

#### Managing Fund Since

August 06, 2020, March 22, 2021

#### Experience in Managing the Fund

4.3 years, 3.7 years

#### Total Expense Ratio (TER)

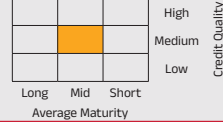
Regular	1.23%
Direct	0.64%

Including additional expenses and goods and service tax on management fees.

#### Fund Category

Dynamic Bond

#### Investment Style



#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load**	In respect of each purchase/switch-in of Units, upto 15% of the units may be redeemed / switchedout 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 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

Monthly Average AUM	₹	1699.18	Crores
AUM as on last day	₹	1701.97	Crores



#### Other Parameters

Modified Duration	8.15 years
Average Maturity	15.02 years
Yield to Maturity	7.24%
Macaulay Duration	8.47 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 1,000/-

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>78.08%</b>	
7.18% GOI 24-Jul-2037	34.35%	SOV
7.30% GOI 19JUN53	14.30%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	11.58%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	10.22%	SOV
7.25% GOI 12JUN63	3.01%	SOV
7.10% GOVT 08-Apr-2034	2.76%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	1.41%	SOV
7.09% GOI 05AUG2054	0.27%	SOV
6.79% INDIA GOV BOND 07OCT2034 GSEC	0.06%	SOV
GOI 06.10% 12JUL31	0.06%	SOV
7.95% GOI 2032 (28-AUG-2032)	0.04%	SOV
8.33% GOI (MD 07/06/2036)	0.02%	SOV
7.88% GOI (MD 19/03/2030)	0.00%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>17.06%</b>	
Cholamandalam Investment and Finance Company Limited	4.74%	ICRA AA+
State Bank of India - Tier II - Basel III	4.42%	ICRA AAA
Bajaj Finance Limited	2.97%	CRISIL AAA
Adani Airport Holdings Ltd	2.55%	CRISIL A+

Issuer	% to Net Assets	Rating
<b>NIIF Infrastructure Finance Limited</b>	<b>1.18%</b>	<b>ICRA AAA</b>
Bharti Telecom Limited	0.89%	CARE AAA
Power Finance Corporation Limited	0.31%	CRISIL AAA
<b>State Government bond</b>	<b>1.63%</b>	
7.52% UTTAR PRADESH 27MAR2039 SDL	1.21%	SOV
7.29% West Bengal SDL (MD 28/12/2026)	0.20%	SOV
8.35% GUJARAT 06MAR29 SDL	0.07%	SOV
8.43% UTTARPRADESH 06MAR29 SDL	0.06%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	0.05%	SOV
7.96% Gujarat SDL (14/10/2025)	0.03%	SOV
7.96% Maharashtra SDL (14/10/2025)	0.02%	SOV
8.32% GUJARAT 12DEC28 SDL	0.00%	SOV
<b>Cash Management Bills</b>	<b>0.81%</b>	
Government of India	0.81%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.27%</b>	
Corporate Debt Market Development Fund	0.27%	
<b>Cash &amp; Current Assets</b>	<b>2.14%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

# Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.

Number of Segregated Portfolios – 1



Savings Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 44.0252

Inception - Sept 27, 2004	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Dynamic Bond Fund	7.62%	7.07%	7.07%	9.32%
Value of Std Investment of ₹ 10,000	44025	14077	12273	10932
Benchmark - NIFTY Composite Debt Index A-III	7.21%	6.62%	5.79%	9.06%
Value of Std Investment of ₹ 10,000	40800	13782	11839	10906
Additional Benchmark - CRISIL 10 Year Gilt Index	6.08%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	32927	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III	INE062A08447	7.37%	7.35%

\*\* Represents thinly traded/ non traded securities and illiquid securities.

The impact on the NAV due to segregation is given in the following table

Name of the scheme	Impact on the NAV due to segregation(%)
Aditya Birla Sun Life Dynamic Bond Fund	5.62%

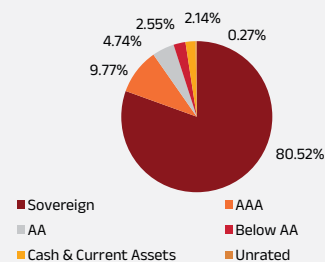
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

Note: Pursuant to the default of a security issued by Adilink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC had created segregated portfolio in the Scheme with effect from November 25, 2019.

Aditya Birla Sun Life Mutual Fund has fully recovered the segregated amount and the proceeds have been paid to investors in the year 2022.



## Rating Profile of Portfolio



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	44.0252	47.0655
Monthly IDCW <sup>2</sup> :	10.6397	11.0368
Quarterly IDCW <sup>2</sup> :	10.7251	10.9373
Daily IDCW <sup>2</sup> :	12.4513	13.4331

<sup>2</sup>Income Distribution cum capital withdrawal





An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.



### Fund Details

#### Investment Objective

The objective of the scheme is to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta

#### Date of Allotment

October 21, 1995

#### Benchmark

CRISIL Medium to Long Duration Debt A-III Index

#### Managing Fund Since

August 06, 2020

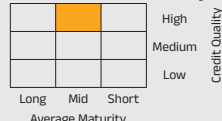
#### Experience in Managing the Fund

4.3 years

#### Fund Category

Medium to Long Duration Fund

#### Investment Style



#### Scheme Rating

[ICRA]AAAmfs

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

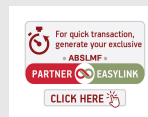
Monthly Average AUM	₹	2181.84	Crores
AUM as on last day	₹	2182.15	Crores

#### Total Expense Ratio (TER)

Regular	1.16%
Direct	0.74%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Monthly: Minimum ₹ 1,000/-



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#### Other Parameters

Modified Duration	6.65 years
Average Maturity	15.12 years
Yield to Maturity	7.34%
Macaulay Duration	6.92 years

#### Application Amount for fresh subscription

₹ 5,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>51.92%</b>	
7.34% INDIA GOVERNMENT BOND 22APR2064	20.64%	SOV
7.18% GOI 24-Jul-2037	10.24%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	7.62%	SOV
7.25% GOI 12JUN63	3.57%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	3.06%	SOV
7.30% GOI 19JUN53	2.89%	SOV
7.09% GOI 05AUG2054	2.54%	SOV
6.54% GOI 17JAN2032	0.70%	SOV
7.23% INDIA GOVERNMENT BOND 15APR2039	0.24%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	0.18%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.13%	SOV
7.06% GOI 10APR28	0.06%	SOV
5.74% GOI 15NOV2026	0.04%	SOV
GOI 07.41% 19DEC2036	0.00%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>38.08%</b>	
Small Industries Development Bank of India	3.89%	ICRA AAA
Small Industries Development Bank of India	3.44%	ICRA AAA
LIC Housing Finance Limited	2.78%	CRISIL AAA
Small Industries Development Bank of India	2.43%	ICRA AAA
Bajaj Finance Limited	2.32%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.30%	ICRA AAA
Tata Capital Housing Finance Limited	2.29%	ICRA AAA
HDFC Bank Limited	2.27%	ICRA AAA
LIC Housing Finance Limited	2.24%	CRISIL AAA
Small Industries Development Bank of India	1.46%	CRISIL AAA
Tata Capital Housing Finance Limited	1.15%	CRISIL AAA
Bajaj Finance Limited	1.15%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	1.15%	ICRA AAA
HDFC Bank Limited	1.15%	ICRA AAA
Tata Capital Housing Finance Limited	1.15%	ICRA AAA
Bajaj Finance Limited	1.15%	CRISIL AAA
HDFC Financial Services Limited	1.15%	CRISIL AAA
SMFG India Home Finance Company Limited	1.14%	CARE AAA
HDB Financial Services Limited	1.12%	CRISIL AAA
LIC Housing Finance Limited	0.46%	CRISIL AAA
HDB Financial Services Limited	0.46%	CRISIL AAA
LIC Housing Finance Limited	0.46%	CRISIL AAA

Issuer	% to Net Assets	Rating
State Bank of India - Tier II - Basel III	0.45%	ICRA AAA
HDFC Bank Limited	0.23%	ICRA AAA
Power Finance Corporation Limited	0.23%	ICRA AAA
National Bank For Agriculture and Rural Development	0.11%	ICRA AAA
<b>State Government bond</b>	<b>5.23%</b>	
7.62% UTTAR PRADESH 20DEC2034 SDL	1.18%	SOV
7.49% HARYANA 27MAR2035 SDL	1.07%	SOV
7.47% CHHATTISGARH 27MAR2034 SDL	0.84%	SOV
7.47% CHHATTISGARH 27MAR2033 SDL	0.74%	SOV
7.49% UTTAR PRADESH 07FEB2034 SDL	0.70%	SOV
7.49% CHHATTISGARH 27MAR2035 SDL	0.12%	SOV
7.15% MAHARASHTRA 13OCT2026 SDL	0.09%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	0.07%	SOV
7.47% RAJASTHAN 27MAR2033 SDL	0.06%	SOV
7.65% TELANGANA 15APR2030 SDL	0.05%	SOV
7.65% UTTAR PRADESH 15APR2030 SDL	0.05%	SOV
8.88% WEST BENGAL 24FEB26 SDL	0.05%	SOV
8.31% TELANGANA 13JAN2026 SDL	0.05%	SOV
6.54% MAHARASHTRA 09FEB2027 SDL	0.04%	SOV
7.81% UTTAR PRADESH 29MAR34 SDL	0.04%	SOV
TAMIL NADU 08.06% 15APR25 SDL	0.03%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.02%	SOV
6.72% TAMIL NADU 07OCT2027 SDL	0.02%	SOV
7.88% Chattisgarh SDL (MD 15/03/2027)	0.01%	SOV
<b>Cash Management Bills</b>	<b>1.46%</b>	
Government of India	0.74%	SOV
Government of India	0.72%	SOV
Government of India	0.01%	SOV
<b>Alternative Investment Funds (AIF)</b>	<b>0.23%</b>	
Corporate Debt Market Development Fund	0.23%	
<b>Interest Rate Swaps</b>	<b>0.00%</b>	
Clearing Corporation of India Limited	0.00%	
<b>Cash &amp; Current Assets</b>	<b>3.08%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

# Aditya Birla Sun Life Income Fund

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.



Savings Solutions



## Investment Performance

NAV as on November 29, 2024: ₹ 119.9715

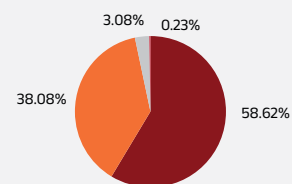
Inception - Oct 21, 1995	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Income Fund	8.90%	6.61%	5.53%	9.01%
Value of Std Investment of ₹ 10,000	119972	13774	11751	10901
Benchmark - CRISIL Medium to Long Duration Debt A-III Index	NA	6.73%	5.68%	9.35%
Value of Std Investment of ₹ 10,000	NA	13857	11804	10935
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	NA	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## Rating Profile of Portfolio



■ Sovereign ■ AAA ■ Cash & Current Assets ■ Unrated



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	119.9715	129.0348
Quarterly IDCW <sup>1</sup> :	13.3800	14.3274
IDCW <sup>1</sup> :	12.0615	12.8207

<sup>1</sup>Income Distribution cum capital withdrawal

Company Name	ISIN	YTM	YTC
State Bank of India - Tier II - Basel III **	INE062A08264	6.27%	8.34%

\*\* Represents thinly traded/ non traded securities and illiquid securities.





An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### Investment Objective

An Open - ended government securities scheme with the objective to generate income and capital appreciation through Investment Objective investments exclusively in Government Securities. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta

#### Date of Allotment

October 11, 1999

#### Benchmark

NIFTY All Duration G-Sec Index

#### Managing Fund Since

August 06, 2020

#### Experience in Managing the Fund

4.3 years

#### Fund Category

Gilt Fund

#### Investment Style

	High	
	Medium	
	Low	
Long	Mid	Short
Average Maturity		

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	2204.96	Crores
AUM as on last day	₹	2149.87	Crores

#### Total Expense Ratio (TER)

Regular	1.14%
Direct	0.49%

Including additional expenses and goods and service tax on management fees.



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#### Other Parameters

Modified Duration	9.38 years
Average Maturity	20.87 years
Yield to Maturity	7.04%
Macaulay Duration	9.71 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

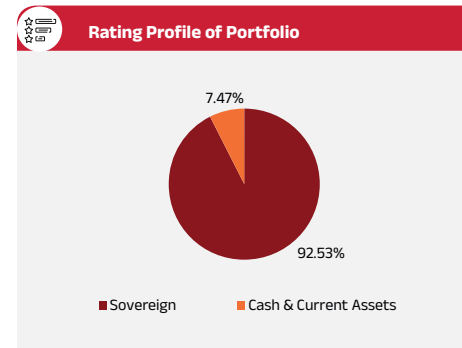
₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 1,000/-

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>92.53%</b>	
7.30% GOI 19JUN53	53.56%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	21.66%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	10.28%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	4.98%	SOV
7.18% GOI 24-Jul-2037	1.87%	SOV
7.09% GOVERNMENT OF INDIA 25NOV74 G-SEC	0.13%	SOV
5.63% GOI 12APR2026	0.03%	SOV
Cash & Current Assets	7.47%	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Investment Performance NAV as on November 29, 2024: ₹ 78.0464

Inception - Oct 11, 1999	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Government Securities Fund	8.51%	6.53%	5.76%	10.12%
Value of Std Investment of ₹ 10,000	78046	13723	11830	11012
Benchmark - NIFTY All Duration G-Sec Index	NA	6.80%	6.42%	11.04%
Value of Std Investment of ₹ 10,000	NA	13902	12051	11104
Additional Benchmark - CRISIL 10 Year Gilt Index	NA	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	NA	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	78.0464	83.5374
Quarterly IDCW <sup>2</sup> :	11.4141	12.1217

<sup>2</sup>Income Distribution cum capital withdrawal



### Fund Details

#### Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harshil Suvarnkar

#### Date of Allotment

March 11, 2019

#### Benchmark

CRISIL Short Term Bond Index

#### Managing Fund Since

November 01, 2024

#### Experience in Managing the Fund

0.1 Years

#### Fund Category

Retirement Fund (Solution Oriented Fund)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil
Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier):	

#### AUM

Monthly Average AUM	₹	15.60	Crores
AUM as on last day	₹	15.72	Crores

#### Total Expense Ratio (TER)

Regular	2.07%
Direct	0.84%
Including additional expenses and goods and service tax on management fees.	

#### SIP

Monthly/Weekly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	3.79 years
Average Maturity	7.04 years
Yield to Maturity	6.94%
Macaulay Duration	3.93 years

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Government Bond</b>	<b>76.31%</b>	
7.27% GOI 08APR26	47.62%	SOV
6.57% GOI (MD 05/12/2033)	18.76%	SOV
7.34% INDIA GOVERNMENT BOND 22APR2064	9.93%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>6.58%</b>	
HDFC Bank Limited	6.58%	CRISIL AAA
<b>Cash Management Bills</b>	<b>6.57%</b>	
Government of India	5.98%	SOV
Government of India	0.59%	SOV

Issuer	% to Net Assets	Rating
<b>State Government bond</b>	<b>4.87%</b>	
7.25% MAHARASHTRA 28DEC2026 SDL	1.60%	SOV
7.98% UTTAR PRADESH 14OCT2025 SDL	1.53%	SOV
HARYANA 08.21% 31MAR2026 SDL	1.29%	SOV
MAHARASHTRA SDL 08.26% 12AUG25	0.32%	SOV
8.59% KARNATAKA 06NOV2025 SDL	0.13%	SOV
<b>Cash &amp; Current Assets</b>	<b>5.67%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

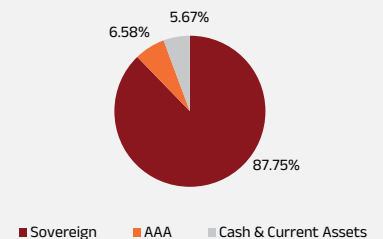
NAV as on November 29, 2024: ₹ 12.6997

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan	4.26%	4.00%	3.89%	6.49%
Value of Std Investment of ₹ 10,000	12700	12166	11212	10649
Benchmark - CRISIL Short Term Bond Index	7.10%	6.62%	6.14%	8.14%
Value of Std Investment of ₹ 10,000	14814	13783	11958	10814
Additional Benchmark - CRISIL 10 Year Gilt Index	6.54%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	14375	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Whenscheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Rating Profile of Portfolio



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.6997	13.6892
IDCW <sup>§</sup> :	10.9880	11.8431

<sup>§</sup>Income Distribution cum capital withdrawal



### Fund Details

#### Investment Objective

The Scheme seeks to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Future). The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Lovelish Solanki

#### Date of Allotment

July 24, 2009

#### Benchmark

Nifty 50 Arbitrage TRI

#### Managing Fund Since

December 15, 2014

#### Experience in Managing the Fund

10.0 years

#### SIP

Daily/Weekly/Monthly; Minimum ₹ 100/-

#### Fund Category

Arbitrage Fund

#### Investment Style

		Large Cap
		Mid Cap
		Small Cap
Growth	Blend	Value

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	13561.74	Crores
AUM as on last day	₹	13843.73	Crores

#### Total Expense Ratio (TER)

Regular	1.01%
Direct	0.29%

Including additional expenses and goods and service tax on management fees.



#### Other Parameters

Modified Duration	0.66 years
Average Maturity	1.02 years
Yield to Maturity	7.50%
Macaulay Duration	0.69 years
Portfolio Turnover	14.02

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Futures
<b>Equity &amp; Equity Related</b>		
<b>MUTUAL FUNDS</b>	<b>22.03%</b>	
Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan	12.61%	
Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth	9.05%	
ADITY BIR SL CRIS IBX AAA-DG	0.36%	
<b>Banks</b>	<b>11.24%</b>	
Axis Bank Limited	2.08%	-2.10%
ICICI Bank Limited	1.54%	-1.55%
HDFC Bank Limited	1.34%	-1.35%
Bank of Baroda	1.22%	-1.23%
IndusInd Bank Limited	1.15%	-1.16%
Kotak Mahindra Bank Limited	0.84%	-0.85%
State Bank of India	0.71%	-0.72%
Bandhan Bank Limited	0.67%	-0.68%
Punjab National Bank	0.49%	-0.50%
Canara Bank	0.49%	-0.49%
The Federal Bank Limited	0.26%	-0.26%
City Union Bank Limited	0.23%	-0.24%
RBL Bank Limited	0.08%	-0.08%
Union Bank of India	0.06%	-0.07%
Bank of India	0.03%	-0.03%
Indian Bank	0.01%	-0.01%
Yes Bank Limited	0.01%	-0.01%
<b>Finance</b>	<b>5.22%</b>	
Shriram Finance Ltd	1.17%	-1.18%
Bajaj Finance Limited	1.06%	-1.06%
LIC Housing Finance Limited	1.00%	-1.00%
Aditya Birla Capital Limited	0.46%	-0.46%
REC Limited	0.33%	-0.33%
Manappuram Finance Limited	0.31%	-0.31%
Power Finance Corporation Limited	0.28%	-0.29%
Bajaj Finserv Limited	0.25%	-0.25%
Muthoot Finance Limited	0.14%	-0.14%
Housing & Urban Development Corporation Limited	0.08%	-0.08%
Jio Financial Services Limited	0.06%	-0.06%
Cholamandalam Investment and Finance Company Limited	0.06%	-0.06%
Mahindra & Mahindra Financial Services Limited	0.02%	-0.02%
Piramal Enterprises Limited	0.01%	-0.01%
<b>IT - Software</b>	<b>4.98%</b>	
Infosys Limited	2.63%	-2.65%
Tata Consultancy Services Limited	0.67%	-0.67%
LTI Mindtree Limited	0.46%	-0.46%
Wipro Limited	0.35%	-0.35%
HCL Technologies Limited	0.31%	-0.32%
Persistent Systems Ltd	0.19%	-0.20%
Tech Mahindra Limited	0.18%	-0.18%
Coforge Limited	0.14%	-0.15%
Mphasis Limited	0.03%	-0.03%
Oracle Financial Services Software Limited	0.01%	-0.01%
<b>Automobiles</b>	<b>4.81%</b>	

Mahindra & Mahindra Limited	2.28%	-2.29%
Eicher Motors Limited	0.65%	-0.66%
Tata Motors Limited	0.58%	-0.59%
TVS Motor Company Limited	0.55%	-0.56%
Maruti Suzuki India Limited	0.43%	-0.44%
Bajaj Auto Limited	0.28%	-0.28%
Hero MotoCorp Limited	0.03%	-0.03%
<b>Petroleum Products</b>	<b>4.79%</b>	
Reliance Industries Limited	3.96%	-3.98%
Bharat Petroleum Corporation Limited	0.41%	-0.41%
Indian Oil Corporation Limited	0.28%	-0.28%
Hindustan Petroleum Corporation Limited	0.15%	-0.15%
<b>Telecom - Services</b>	<b>3.92%</b>	
Bharti Airtel Limited	1.57%	-1.58%
Vodafone Idea Limited	1.29%	-1.30%
Indus Towers Limited	0.87%	-0.88%
Tata Communications Limited	0.16%	-0.16%
HFCL Limited	0.03%	-0.03%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.98%</b>	
Sun Pharmaceutical Industries Limited	0.88%	-0.88%
Cipla Limited	0.43%	-0.43%
Aurobindo Pharma Limited	0.42%	-0.42%
Granules India Limited	0.32%	-0.32%
Zyventus Lifesciences Limited	0.24%	-0.24%
Lupin Limited	0.21%	-0.21%
Glenmark Pharmaceuticals Limited	0.17%	-0.17%
Torrent Pharmaceuticals Limited	0.08%	-0.08%
Biocon Limited	0.08%	-0.08%
Laurus Labs Limited	0.07%	-0.07%
Dr. Reddys Laboratories Limited	0.04%	-0.04%
Abbott India Limited	0.03%	-0.03%
Divi's Laboratories Limited	0.01%	-0.01%
Alkem Laboratories Limited	0.01%	-0.01%
<b>Diversified FMCG</b>	<b>2.44%</b>	
ITC Limited	1.30%	-1.31%
Hindustan Unilever Limited	1.14%	-1.14%
<b>Aerospace &amp; Defense</b>	<b>2.28%</b>	
Hindustan Aeronautics Limited	1.64%	-1.64%
Bharat Electronics Limited	0.64%	-0.65%
<b>Diversified Metals</b>	<b>2.15%</b>	
Vedanta Limited	2.15%	-2.16%
<b>Power</b>	<b>2.15%</b>	
NTPC Limited	0.91%	-0.92%
Tata Power Company Limited	0.74%	-0.75%
Power Grid Corporation of India Limited	0.44%	-0.44%
Adani Energy Solutions Limited	0.04%	
CESC Limited	0.01%	-0.01%
JSW Energy Limited	0.00%	0.00%
SJVN Limited	0.00%	0.00%
<b>Consumer Durables</b>	<b>1.84%</b>	
Titan Company Limited	0.91%	-0.92%



Havells India Limited	0.42%	-0.42%
Crompton Greaves Consumer Electricals Limited	0.24%	-0.24%
Dixon Technologies (India) Limited	0.16%	-0.16%
Voltas Limited	0.08%	-0.08%
Asian Paints Limited	0.03%	-0.03%
KALYAN JEWELLERS INDIA LTD	0.01%	-0.01%
<b>Construction</b>	<b>1.76%</b>	
Larsen & Toubro Limited	1.73%	-1.74%
NCC Limited	0.02%	-0.02%
IRB Infrastructure Developers Limited	0.01%	-0.01%
<b>Transport Infrastructure</b>	<b>1.56%</b>	
GMR Infrastructure Limited	1.30%	-1.30%
Adani Ports and Special Economic Zone Limited	0.26%	-0.26%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.45%</b>	
Pidilite Industries Limited	0.42%	-0.42%
Atul Limited	0.28%	-0.28%
Aarti Industries Limited	0.26%	-0.26%
SRF Limited	0.23%	-0.23%
Navin Fluorine International Limited	0.15%	-0.15%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	0.11%	-0.11%
Tata Chemicals Limited	0.00%	0.00%
<b>Metals &amp; Minerals Trading</b>	<b>1.34%</b>	
Adani Enterprises Limited	1.34%	-1.35%
<b>Realty</b>	<b>1.33%</b>	
DLF Limited	1.15%	-1.15%
Godrej Properties Limited	0.17%	-0.17%
Macrotech Developers Limited	0.01%	-0.01%
<b>Electrical Equipment</b>	<b>1.28%</b>	
Bharat Heavy Electricals Limited	0.63%	-0.63%
ABB India Limited	0.33%	-0.33%
Siemens Limited	0.32%	-0.32%
CG Power and Industrial Solutions Limited	0.00%	0.00%
<b>Ferrous Metals</b>	<b>1.19%</b>	
Steel Authority of India Limited	0.49%	-0.49%
Tata Steel Limited	0.30%	-0.30%
JSW Steel Limited	0.23%	-0.23%
Jindal Steel & Power Limited	0.17%	-0.17%
<b>Gas</b>	<b>1.08%</b>	
GAIL (India) Limited	0.50%	-0.51%
Mahanagar Gas Limited	0.22%	-0.23%
Indraprastha Gas Limited	0.20%	-0.20%
Petronet LNG Limited	0.14%	-0.14%
Adani Gas Limited	0.02%	-0.02%
<b>Cement &amp; Cement Products</b>	<b>0.99%</b>	
Ambuja Cements Limited	0.34%	-0.34%
Grasim Industries Limited	0.29%	-0.29%
UltraTech Cement Limited	0.25%	-0.26%
ACC Limited	0.06%	-0.06%
Dalmia Bharat Limited	0.04%	-0.04%
The Ramco Cements Limited	0.01%	-0.01%
<b>Capital Markets</b>	<b>0.97%</b>	
Multi Commodity Exchange of India Limited	0.36%	-0.36%
HDFC Asset Management Company Limited	0.33%	-0.33%
Indian Energy Exchange Limited	0.16%	-0.16%
Central Depository Services (India) Limited	0.05%	
BSE Limited	0.05%	-0.05%
Angel Broking Limited	0.02%	-0.02%
Computer Age Management Services Limited	0.01%	
<b>Minerals &amp; Mining</b>	<b>0.84%</b>	
NMDC Limited	0.84%	-0.85%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.78%</b>	
UPL Limited	0.63%	-0.63%
Coromandel International Limited	0.08%	-0.08%
Chambal Fertilizers & Chemicals Limited	0.04%	-0.04%
PI Industries Limited	0.02%	-0.02%
<b>Leisure Services</b>	<b>0.77%</b>	
Indian Railway Catering & Tourism Corporation Limited	0.45%	-0.46%
The Indian Hotels Company Limited	0.25%	-0.25%
Jubilant Foodworks Limited	0.07%	-0.07%
<b>Transport Services</b>	<b>0.68%</b>	
Container Corporation of India Limited	0.40%	-0.40%
InterGlobe Aviation Limited	0.28%	-0.28%
<b>Auto Components</b>	<b>0.67%</b>	

Exide Industries Limited	0.29%	-0.29%
Samvardhana Motherson International Limited	0.23%	-0.23%
MRF Limited	0.08%	-0.08%
Bharat Forge Limited	0.05%	-0.05%
Balkrishna Industries Limited	0.03%	-0.03%
Tube Investments of India Limited	0.00%	0.00%
Bosch Limited	0.00%	0.00%
<b>Insurance</b>	<b>0.66%</b>	
SBI Life Insurance Company Limited	0.19%	-0.19%
Max Financial Services Limited	0.13%	-0.13%
HDFC Life Insurance Company Limited	0.12%	-0.12%
Life Insurance Corp of India	0.10%	-0.10%
ICICI Lombard General Insurance Company Limited	0.06%	-0.06%
ICICI Prudential Life Insurance Company Limited	0.06%	-0.06%
<b>Retailing</b>	<b>0.63%</b>	
Trent Limited	0.46%	-0.46%
Info Edge (India) Limited	0.09%	-0.09%
Aditya Birla Fashion and Retail Limited	0.08%	-0.08%
Zomato Limited	0.00%	0.00%
Indiamart InterMesh Limited	0.00%	0.00%
<b>Industrial Products</b>	<b>0.62%</b>	
POLYCAB INDIA Limited	0.48%	-0.49%
Cummins India Limited	0.07%	-0.07%
Astral Limited	0.06%	-0.06%
APL Apollo Tubes Limited	0.01%	-0.01%
<b>Consumable Fuels</b>	<b>0.55%</b>	
Coal India Limited	0.55%	-0.55%
<b>Personal Products</b>	<b>0.53%</b>	
Colgate Palmolive (India) Limited	0.37%	-0.37%
Godrej Consumer Products Limited	0.12%	-0.12%
Dabur India Limited	0.04%	-0.04%
<b>Non - Ferrous Metals</b>	<b>0.52%</b>	
Hindalco Industries Limited	0.42%	-0.42%
National Aluminium Company Limited	0.09%	-0.09%
Hindustan Copper Limited	0.01%	-0.01%
<b>Food Products</b>	<b>0.42%</b>	
Britannia Industries Limited	0.36%	-0.36%
Nestle India Limited	0.06%	-0.06%
<b>Agricultural Food &amp; other Products</b>	<b>0.31%</b>	
Marico Limited	0.17%	-0.17%
Tata Consumer Products Limited	0.14%	-0.14%
<b>Oil</b>	<b>0.27%</b>	
Oil & Natural Gas Corporation Limited	0.27%	-0.27%
<b>Beverages</b>	<b>0.18%</b>	
United Spirits Limited	0.17%	-0.17%
Varun Beverages Limited	0.01%	
<b>Healthcare Services</b>	<b>0.14%</b>	
Apollo Hospitals Enterprise Limited	0.11%	-0.11%
Dr. Lal Path Labs Limited	0.01%	-0.01%
METROPOLIS HEALTHCARE LIMITED	0.01%	-0.01%
Max Healthcare Institute Limited	0.01%	-0.01%
Syngene International Limited	0.00%	0.00%
<b>Textiles &amp; Apparels</b>	<b>0.07%</b>	
Page Industries Limited	0.07%	-0.07%
<b>Financial Technology (Fintech)</b>	<b>0.04%</b>	
One 97 Communications Limited	0.03%	
PB Fintech Limited	0.00%	0.00%
<b>RIGHTS</b>	<b>0.03%</b>	
UPL Limited	0.03%	
<b>IT - Services</b>	<b>0.02%</b>	
L&T Technology Services Limited	0.02%	-0.02%
Cyient Limited	0.00%	0.00%
<b>Agricultural Commercial &amp; Construction Vehicles</b>	<b>0.00%</b>	
Escorts Kubota Limited	0.00%	0.00%
<b>Entertainment</b>	<b>0.00%</b>	
PVR Limited	0.00%	0.00%
<b>Money Market Instruments</b>	<b>0.71%</b>	
HDFC Bank Limited	0.36%	CARE A1+
Bank of Baroda	0.36%	IND A1+
<b>Cash &amp; Current Assets</b>	<b>77.66%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

### Investment Performance

	NAV as on November 29, 2024: ₹ 25.5170			
	Since Inception	5 Years	3 Years	1 Year
Inception - July 24, 2009				
Aditya Birla Sun Life Arbitrage Fund	6.29%	5.25%	6.06%	7.50%
Value of Std Investment of ₹ 10,000	25517	12919	11930	10750
Benchmark - Nifty 50 Arbitrage TRI	NA	5.14%	6.43%	7.49%
Value of Std Investment of ₹ 10,000	NA	12853	12055	10749
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.19%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	25150	13089	11936	10759

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	25.5170	27.3881
<b>IDCW<sup>2</sup>:</b>	11.1985	11.5038

<sup>2</sup>Income Distribution cum capital withdrawal





An open ended debt scheme investing in instruments with Macaulay duration greater than 7 years. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### Investment Objective

The primary investment objective of the scheme is to generate optimal returns while maintaining balance of yield, safety and liquidity. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall be made in Debt & Money Market Instruments. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harshil Suvarnkar & Mr. Bhupesh Bameta

#### Date of Allotment

August 08, 2022

#### Benchmark

NIFTY Long Duration Debt Index A-III

#### Managing Fund Since

August 08, 2022, January 25, 2023

#### Experience in Managing the Fund

2.3 Years & 1.8 years

#### Fund Category

Long Duration Fund

#### Investment Style

High			
Medium			
Low			
	Long	Mid	Short
	Average Maturity		

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	156.19	Crores
AUM as on last day	₹	154.21	Crores

#### Total Expense Ratio (TER)

Regular	1.09%
Direct	0.43%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 100/-



#### Other Parameters

Modified Duration	10.8 years
Average Maturity	28.36 years
Yield to Maturity	7.20%
Macaulay Duration	11.23 years

#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	74.13%	
7.34% INDIA GOVERNMENT BOND 22APR2064	23.79%	SOV
7.30% GOI 19JUN53	18.77%	SOV
7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC	10.29%	SOV
7.25% GOI 12JUN63	8.08%	SOV
7.09% GOI 05AUG2054	6.54%	SOV
6.92% INDIA GOVT BOND 18NOV2039 GSEC	1.84%	SOV
7.18% GOI 24-Jul-2037	1.67%	SOV
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	1.53%	SOV
7.10% GOVT 08-Apr-2034	0.82%	SOV
7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC	0.34%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.30%	SOV
7.26% GOI 22AUG2032	0.16%	SOV
Fixed rates bonds - Corporate	16.38%	
Indian Railway Finance Corporation Limited	6.55%	ICRA AAA
Bajaj Finance Limited	6.55%	CRISIL AAA
LIC Housing Finance Limited	3.28%	CRISIL AAA
State Government bond	6.61%	

Issuer	% to Net Assets	Rating
7.81% UTTAR PRADESH 29MAR34 SDL	3.38%	SOV
7.51% UTTAR PRADESH 27MAR2038 SDL	1.04%	SOV
7.49% TAMIL NADU 24APR2034 SDL	0.67%	SOV
7.47% UTTARAKHAND 20MAR2034 SDL	0.63%	SOV
7.73% UTTAR PRADESH 15NOV2035 SDL	0.32%	SOV
7.77% HARYANA 29MAR2033 SDL	0.24%	SOV
7.48% UTTAR PRADESH 20MAR2036 SDL	0.12%	SOV
7.65% TAMIL NADU 25JAN2033 SDL	0.08%	SOV
7.79% UTTAR PRADESH 29MAR33 SDL	0.07%	SOV
7.64% MAHARASHTRA 28SEP2032 SDL	0.04%	SOV
7.72% MAHARASHTRA 23MAR2032 SDL	0.02%	SOV
Cash Management Bills	0.50%	
Government of India	0.25%	SOV
Government of India	0.24%	SOV
Alternative Investment Funds (AIF)	0.20%	
Corporate Debt Market Development Fund	0.20%	
Cash & Current Assets	2.18%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

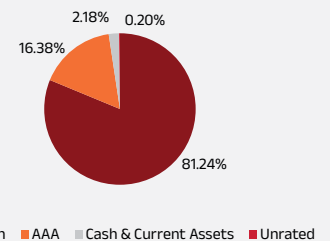
NAV as on November 29, 2024: ₹ 12.2108

	Since Inception	5 Years	3 Years	1 Year
Inception - Aug 08, 2022				
Aditya Birla Sun Life Long Duration Fund	9.02%	NA	NA	11.31%
Value of Std Investment of ₹ 10,000	12211	NA	NA	11131
Benchmark - NIFTY Long Duration Debt Index A-III	9.36%	NA	NA	11.67%
Value of Std Investment of ₹ 10,000	12300	NA	NA	11167
Additional Benchmark - CRISIL 10 Year Gilt Index	8.42%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	12055	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Rating Profile of Portfolio



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.2108	12.3909
IDCW <sup>3</sup> :	11.3489	11.5217

<sup>3</sup>Income Distribution cum capital withdrawal



An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025. A moderate interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX 60:40 SDL + AAA PSU Index - April 2025 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Mohit Sharma

#### Date of Allotment

March 30, 2022

#### Benchmark

CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025

#### Managing Fund Since

March 30, 2022

#### Experience in Managing the Fund

2.7 Years

#### Tracking Error

Regular	0.16%
Direct	0.16%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	179.73	Crores
AUM as on last day	₹	178.02	Crores

#### Total Expense Ratio (TER)

Regular	0.35%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



#### Other Parameters

Modified Duration	0.29 years
Average Maturity	0.32 years
Yield to Maturity	7.03%
Macaulay Duration	0.31 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	57.94%	
7.38% MADHYAPRADESH 15 Mar 2025 SDL	19.70%	SOV
5.94% RAJASTHAN 09APR2025 SDL	11.20%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	6.80%	SOV
8.03% GUJARAT 16APR2025 SDL	5.64%	SOV
8.08% UTTAR PRADESH 25FEB25 SDL	3.65%	SOV
6.88% TELANGANA 31MAR2025 SDL	2.81%	SOV
8.06% ANDHRA PRADESH 25FEB25 SDL	1.69%	SOV
8.04% HARYANA 25MAR2025 SDL	1.41%	SOV
8.05% MAHARASHTRA 28JAN2025 SDL	0.84%	SOV
8.08% KARNATAKA 11MAR2025 SDL	0.57%	SOV
8.08% WEST BENGAL 29APR2025 SDL	0.56%	SOV
8.05% HARYANA 25FEB2025 SDL	0.56%	SOV
8.08% BIHAR 28JAN2025 SDL	0.56%	SOV
8.10% UTTAR PRADESH 28JAN2025 SDL	0.52%	SOV
8.10% ANDHRA PRADESH 11MAR2025 SDL	0.28%	SOV
8.12% TELANGANA 11MAR2025 SDL	0.28%	SOV
GUJARAT 8.05% 25FEB25 SDL	0.28%	SOV

Issuer	% to Net Assets	Rating
KARNATAKA 8.05% 25FEB25 SDL	0.28%	SOV
8.08% MADHYA PRADESH 11FEB2025 SDL	0.28%	SOV
Fixed rates bonds - Corporate	34.79%	
REC Limited	12.96%	CRISIL AAA
Power Finance Corporation Limited	12.34%	ICRA AAA
National Bank For Agriculture and Rural Development	5.57%	ICRA AAA
Power Grid Corporation of India Limited	2.25%	ICRA AAA
Small Industries Development Bank of India	1.68%	ICRA AAA
Cash Management Bills	2.59%	
Government of India	2.42%	SOV
Government of India	0.17%	SOV
Cash & Current Assets	4.67%	
<b>Total Net Assets</b>	<b>100.00%</b>	





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025. A moderate interest rate risk and relatively low credit risk.



### Investment Performance

NAV as on November 29, 2024: ₹ 11.5601

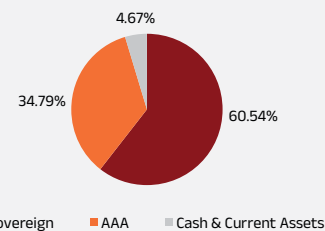
Inception - March 30, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	5.58%	NA	NA	7.37%
Value of Std Investment of ₹ 10,000	11560	NA	NA	10737
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025	5.89%	NA	NA	7.73%
Value of Std Investment of ₹ 10,000	11652	NA	NA	10773
Additional Benchmark - CRISIL 10 Year Gilt Index	6.72%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11896	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### Rating Profile of Portfolio



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.5601	11.6050
IDCW <sup>1</sup>	11.5601	11.6056

Tracking Differences	Regular	Direct
1 Year (%)	-0.36	-0.20
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.31	-0.16

<sup>1</sup>Income Distribution cum capital withdrawal





An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index A relatively high interest rate risk and relatively low credit risk

### Fund Details

#### Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index by investing in PSU Bonds and SDLs, maturing on or before September 2026, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Mohit Sharma

#### Date of Allotment

September 24, 2021

#### Benchmark

Nifty SDL Plus PSU Bond Sep 2026 60:40 Index

#### Managing Fund Since

September 24, 2021

#### Experience in Managing the Fund

3.2 Years

#### Tracking Error

Regular	0.36%
Direct	0.36%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	9829.08	Crores
AUM as on last day	₹	9822.74	Crores

#### Total Expense Ratio (TER)

Regular	0.36%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



#### Other Parameters

Modified Duration	1.42 years
Average Maturity	1.58 years
Yield to Maturity	7.25%
Macaulay Duration	1.49 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	57.01%	
7.49% GUJARAT 28SEP2026 SDL	4.47%	SOV
7.84% TAMIL NADU 13JUL2026 SDL	4.38%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	3.94%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	3.86%	SOV
8.07% KERALA 15JUN2026 SDL	2.85%	SOV
7.85% ANDHRA PRADESH 13JUL2026 SDL	2.29%	SOV
7.38% MADHYA PRADESH 14SEP2026 SDL	1.94%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	1.52%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	1.36%	SOV
8.08% UTTAR PRADESH 15JUN2026 SDL	1.35%	SOV
8.82% BIHAR 24FEB2026 SDL	1.25%	SOV
8.54% BIHAR 10FEB2026 SDL	1.14%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	1.13%	SOV
8.60% BIHAR 09MAR2026 SDL	1.09%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	1.09%	SOV
6.20% RAJASTHAN 02FEB26 SDL	1.01%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	0.95%	SOV
8.82% JHARKHAND 24FEB2026 SDL	0.87%	SOV
8.07% RAJASTHAN 15JUN2026 SDL	0.83%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	0.83%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.77%	SOV
8.51% HARYANA 10FEB2026 SDL	0.76%	SOV
8.02% UTTAR PRADESH 25MAY2026 SDL	0.73%	SOV
8.53% TELANGANA 09MAR2026 SDL	0.70%	SOV
GUJARAT 07.83% 13JUL2026 SDL	0.66%	SOV
8.07% TAMIL NADU 15JUN2026 SDL	0.65%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.62%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.59%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	0.57%	SOV
8.38% HARYANA 27JAN26 SDL	0.57%	SOV
7.19% UTTAR PRADESH 28SEP2026 SDL	0.56%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.55%	SOV
8.72% ANDHRA PRADESH 24FEB2026 SDL	0.52%	SOV
7.62% TAMIL NADU 09AUG2026 SDL	0.52%	SOV
8.05% GUJARAT 15JUN2026 SDL	0.52%	SOV
6.18% GUJARAT 31MAR2026 SDL	0.50%	SOV
6.27% RAJASTHAN 20JUL2026 SDL	0.50%	SOV
5.82% BIHAR 20JAN2026 SDL	0.50%	SOV
7.99% UTTAR PRADESH 29JUN2026 SDL	0.47%	SOV

Issuer	% to Net Assets	Rating
6.39% ANDHRA PRADESH 20MAY2026 SDL	0.46%	SOV
6.10% RAJASTHAN 25MAY2026 SDL	0.45%	SOV
8.42% JHARKHAND 27JAN2026 SDL	0.41%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.41%	SOV
7.98% GUJARAT 11MAY26 SDL	0.38%	SOV
6.72% TELANGANA 22APR2026 SDL	0.36%	SOV
6.05% RAJASTHAN 16JUN2026 SDL	0.35%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	0.26%	SOV
7.02% GUJARAT 28AUG2026 SDL	0.25%	SOV
5.96% PUDUCHERRY 29SEP2026 SDL	0.24%	SOV
7.58% UTTAR PRADESH 24AUG2026 SDL	0.24%	SOV
7.39% UTTAR PRADESH 14SEP2026 SDL	0.23%	SOV
8.16% KARNATAKA 26NOV2025 SDL	0.21%	SOV
8.34% UTTAR PRADESH 13JAN26 SDL	0.18%	SOV
7.98% KERALA 11MAY2026 SDL	0.18%	SOV
8.53% UTTAR PRADESH 10FEB26 SDL	0.16%	SOV
MAHARASHTRA 08.08% 15JUN2026 SDL	0.16%	SOV
7.98% HARYANA 29JUN2026 SDL	0.16%	SOV
7.62% TELANGANA 09AUG2026 SDL	0.15%	SOV
7.63% ANDHRA PRADESH 09AUG2026 SDL	0.15%	SOV
8.39% UTTAR PRADESH 27JAN2026 SDL	0.15%	SOV
7.98% GUJARAT 25MAY2026 SDL	0.12%	SOV
8.53% KERALA 09MAR2026 SDL	0.10%	SOV
8.42% KERALA 27JAN2026 SDL	0.10%	SOV
8.38% ODISHA 27JAN2026 SDL	0.10%	SOV
8.27% KARNATAKA 13JAN2026 SDL	0.10%	SOV
7.60% GUJARAT 09AUG2026 SDL	0.10%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.10%	SOV
6.70% ANDHRA PRADESH 22APR2026 SDL	0.10%	SOV
7.69% GUJARAT 27JUL2026 SDL	0.09%	SOV
8.39% MADHYA PRADESH 27JAN2026 SDL	0.09%	SOV
7.59% KERALA 24AUG2026 SDL	0.08%	SOV
8.69% TAMIL NADU 24FEB2026 SDL	0.07%	SOV
7.85% TELANGANA 13JUL2026 SDL	0.07%	SOV
8.51% MAHARASHTRA 09MAR26 SDL	0.05%	SOV
TAMIL NADU 08.49% 10FEB26 SDL	0.05%	SOV
8.06% UTTARAKHAND 15JUN2026 SDL	0.05%	SOV
8.39% ANDHRA PRADESH 27JAN2026 SDL	0.05%	SOV
8.38% TAMIL NADU 27JAN2026 SDL	0.05%	SOV
8.01% ANDHRA PRADESH 25MAY2026 SDL	0.05%	SOV



An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index A relatively high interest rate risk and relatively low credit risk

Issuer	% to Net Assets	Rating
8.01% TAMIL NADU 11MAY2026 SDL	0.05%	SOV
8.3% MADHYA PRADESH 13JAN2026 SDL	0.05%	SOV
GUJARAT 08.00% 20APR2026 SDL	0.05%	SOV
8.15% MADHYA PRADESH 13NOV2025 SDL	0.05%	SOV
7.69% MAHARASHTRA 27JUL2026 SDL	0.05%	SOV
7.35% HARYANA 14SEP26 SDL	0.05%	SOV
7.47% GUJARAT 27OCT2025 SDL	0.05%	SOV
7.18% HARYANA 28SEP2026 SDL	0.05%	SOV
5.72% BIHAR 13JAN2026 SDL	0.05%	SOV
8.08% HARYANA 28JAN2025 SDL	0.03%	SOV
6.69% MADHYA PRADESH 17MAR25 SDL	0.03%	SOV
7.56% GUJARAT 24AUG26 SDL	0.01%	SOV
<b>Fixed rates bonds - Corporate</b>	<b>38.85%</b>	
National Bank For Agriculture and Rural Development	7.37%	CRISIL AAA
Small Industries Development Bank of India	3.15%	CRISIL AAA
Power Finance Corporation Limited	3.03%	ICRA AAA
REC Limited	2.39%	ICRA AAA
Export Import Bank of India	2.03%	ICRA AAA
Power Finance Corporation Limited	1.53%	ICRA AAA
REC Limited	1.53%	CARE AAA
Power Finance Corporation Limited	1.48%	ICRA AAA
Small Industries Development Bank of India	1.31%	ICRA AAA
National Bank For Agriculture and Rural Development	1.25%	ICRA AAA
REC Limited	1.17%	ICRA AAA
Power Finance Corporation Limited	1.02%	ICRA AAA
Power Finance Corporation Limited	0.92%	ICRA AAA
REC Limited	0.92%	CRISIL AAA
Power Finance Corporation Limited	0.86%	ICRA AAA
Small Industries Development Bank of India	0.76%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	0.75%	CARE AAA
REC Limited	0.65%	ICRA AAA
Power Finance Corporation Limited	0.61%	ICRA AAA
REC Limited	0.56%	ICRA AAA
REC Limited	0.51%	ICRA AAA
Power Finance Corporation Limited	0.51%	ICRA AAA
Small Industries Development Bank of India	0.51%	CRISIL AAA
Small Industries Development Bank of India	0.51%	ICRA AAA
Small Industries Development Bank of India	0.51%	CRISIL AAA
Power Finance Corporation Limited	0.47%	ICRA AAA
REC Limited	0.35%	ICRA AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	0.31%	ICRA AAA
Power Finance Corporation Limited	0.30%	ICRA AAA
Power Finance Corporation Limited	0.25%	ICRA AAA
NLC India Limited	0.25%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.20%	CRISIL AAA
Power Finance Corporation Limited	0.20%	ICRA AAA
Small Industries Development Bank of India	0.16%	ICRA AAA
REC Limited	0.10%	ICRA AAA
National Bank For Agriculture and Rural Development	0.10%	ICRA AAA
Power Finance Corporation Limited	0.10%	ICRA AAA
Export Import Bank of India	0.09%	ICRA AAA
NHPC Limited	0.05%	ICRA AAA
Indian Railway Finance Corporation Limited	0.04%	ICRA AAA
REC Limited	0.02%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.02%	ICRA AAA
Power Finance Corporation Limited	0.01%	ICRA AAA
Power Grid Corporation of India Limited	0.01%	ICRA AAA
<b>Cash Management Bills</b>	<b>1.16%</b>	
Government of India	0.45%	SOV
Government of India	0.19%	SOV
Government of India	0.19%	SOV
Government of India	0.18%	SOV
Government of India	0.10%	SOV
Government of India	0.04%	SOV
Government of India	0.01%	SOV
<b>Government Bond</b>	<b>0.50%</b>	
5.63% GOI 12APR2026	0.35%	SOV
6.97% GOI (MD 06/09/2026)	0.15%	SOV
<b>Cash &amp; Current Assets</b>	<b>2.47%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

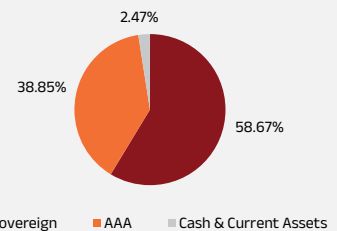
NAV as on November 29, 2024: ₹ 11.7751

	Since Inception	5 Years	3 Years	1 Year
Inception - September 24, 2021				
Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund	5.27%	NA	5.37%	8.00%
Value of Std Investment of ₹ 10,000	11775	NA	11698	10800
Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.63%	NA	5.77%	8.33%
Value of Std Investment of ₹ 10,000	11904	NA	11832	10833
Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index	5.26%	NA	5.56%	10.41%
Value of Std Investment of ₹ 10,000	11774	NA	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### Rating Profile of Portfolio



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.7751	11.8353
IDCW <sup>2</sup> :	11.7759	11.8354

<sup>2</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.39	-0.22
3 Years (%)	-0.42	-0.25
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.36	-0.19





An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk

### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the Nifty SDL Apr 2027 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Harshil Survankar

#### Date of Allotment

January 28, 2022

#### Benchmark

Nifty SDL Apr 2027 Index

#### Managing Fund Since

January 28, 2022

#### Experience in Managing the Fund

2.8 Years

#### Tracking Error

Regular	0.54%
Direct	0.54%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	4158.72	Crores
AUM as on last day	₹	4166.54	Crores

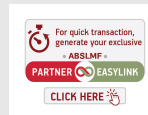
#### Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

#### Other Parameters

Modified Duration	1.81 years
Average Maturity	2.00 years
Yield to Maturity	7.02%
Macaulay Duration	1.87 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	87.43%	
KARNATAKA 7.59% 29MAR27 SDL	4.17%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	3.95%	SOV
7.37% KARNATAKA 09NOV2026 SDL	3.87%	SOV
7.22% KARNATAKA 26OCT2026 SDL	3.75%	SOV
7.62% TAMIL NADU 29MAR2027 SDL	3.65%	SOV
7.39% MAHARASHTRA 09NOV2026 SDL	3.56%	SOV
7.40% TELANGANA 09NOV2026 SDL	3.51%	SOV
7.22% MAHARASHTRA 26OCT26 SDL	2.41%	SOV
6.85% UTTAR PRADESH 23NOV2026 SDL	2.40%	SOV
7.86% KARNATAKA 15MAR27 SDL	2.32%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	2.31%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	2.19%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.19%	SOV
7.37% RAJASTHAN 09NOV2026 SDL	2.06%	SOV
7.49% GUJARAT 28SEP2026 SDL	1.94%	SOV
6.58% GUJARAT 31MAR27 SDL	1.79%	SOV
7.40% MADHYA PRADESH 09NOV2026 SDL	1.69%	SOV
7.07% TAMIL NADU 14DEC2026 SDL	1.69%	SOV
TAMIL NADU 07.39% 09NOV2026 SDL	1.57%	SOV
7.57% GUJARAT 09NOV2026 SDL	1.57%	SOV
7.05% GUJARAT 14DEC2026 SDL	1.56%	SOV
7.74% TAMIL NADU 01MAR27 SDL	1.22%	SOV
7.23% TAMIL NADU 26OCT2026 SDL	1.21%	SOV
7.24% UTTAR PRADESH 26OCT2026 SDL	1.21%	SOV
7.19% GUJARAT 25JAN2027 SDL	1.21%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	1.21%	SOV
7.15% KARNATAKA 11JAN2027 SDL	1.20%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	1.10%	SOV
7.24% GUJARAT 28DEC26 SDL	1.09%	SOV
7.16% MADHYA PRADESH 28SEP26 SDL	1.08%	SOV
6.89% BIHAR 23NOV2026 SDL	1.08%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	0.97%	SOV
6.54% MAHARASHTRA 09FEB2027 SDL	0.95%	SOV

Issuer	% to Net Assets	Rating
7.99% UTTAR PRADESH 29JUN2026 SDL	0.85%	SOV
7.18% HARYANA 28SEP2026 SDL	0.84%	SOV
7.39% TELANGANA 14SEP2026 SDL	0.82%	SOV
6.24% MAHARASHTRA 11AUG26 SDL	0.82%	SOV
7.59% KARNATAKA 15FEB2027 SDL	0.73%	SOV
7.71% GUJARAT 01MAR2027 SDL	0.71%	SOV
7.85% TELANGANA 13JUL2026 SDL	0.66%	SOV
7.78% BIHAR 01MAR2027 SDL	0.61%	SOV
07.64% HARYANA 29MAR27 SDL	0.61%	SOV
7.41% GUJARAT 19OCT2026 SDL	0.61%	SOV
7.42% ANDHRA 09NOV2026 SDL	0.60%	SOV
7.38% KERALA 09NOV2026 SDL	0.60%	SOV
7.17% UTTAR PRADESH 11JAN2027 SDL	0.60%	SOV
7.16% TAMIL NADU 11JAN2027 SDL	0.60%	SOV
7.15% KERALA 13OCT2026 SDL	0.60%	SOV
7.14% KARNATAKA 13OCT2026 SDL	0.60%	SOV
7.02% GUJARAT 28AUG2026 SDL	0.60%	SOV
6.83% KARNATAKA 23NOV2026 SDL	0.60%	SOV
7.85% TAMIL NADU 15MAR2027 SDL	0.49%	SOV
7.29% KERALA 28DEC2026 SDL	0.48%	SOV
7.37% TAMIL NADU 14SEP2026 SDL	0.41%	SOV
7.61% KERALA 09AUG2026 SDL	0.39%	SOV
6.24% RAJASTHAN 30JUN2026 SDL	0.37%	SOV
7.84% MAHARASHTRA 13JUL2026 SDL	0.36%	SOV
7.08% KARNATAKA 14DEC2026 SDL	0.36%	SOV
7.05% TAMIL NADU 20NOV2026 SDL	0.36%	SOV
7.80% CHATTISGARH 01MAR27 SDL	0.27%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	0.25%	SOV
KARNATAKA SDL 07.75% 01MAR27	0.24%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	0.24%	SOV
7.86% UTTAR PRADESH 13JUL26 SDL	0.24%	SOV
7.84% TAMIL NADU 13JUL2026 SDL	0.24%	SOV
7.58% TAMIL NADU 24AUG2026 SDL	0.24%	SOV
7.4% JHARKHAND 09NOV2026 SDL	0.24%	SOV







An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk



Issuer	% to Net Assets	Rating
7.16% TELANGANA 13OCT2026 SDL	0.24%	SOV
7.14% GUJARAT 11JAN2027 SDL	0.24%	SOV
8.09 ANDHRA PRADESH 15JUN26 SDL	0.20%	SOV
7.58% MAHARASHTRA 24AUG2026 SDL	0.20%	SOV
7.16% MAHARASHTRA 28SEP2026 SDL	0.16%	SOV
7.15% MAHARASHTRA 13OCT2026 SDL	0.13%	SOV
7.63% UTTAR PRADESH 09AUG2026 SDL	0.12%	SOV
7.39% UTTARAKHAND 14SEP2026 SDL	0.12%	SOV
7.27% KARNATAKA 28DEC2026 SDL	0.12%	SOV
7.17% RAJASTHAN 28SEP2026 SDL	0.12%	SOV
7.16% WEST BENGAL 11JAN2027 SDL	0.12%	SOV
7.15% KERALA 11JAN2027 SDL	0.12%	SOV
6.85% KERALA 23NOV2026 SDL	0.12%	SOV
6.29% RAJASTHAN 29DEC2026 SDL	0.12%	SOV
7.38% RAJASTHAN 14SEP2026 SDL	0.08%	SOV
8.27% TAMIL NADU 13JAN2026 SDL	0.07%	SOV
7.63% TAMIL NADU 12APR2027 SDL	0.05%	SOV
7.19% MADHYA PRADESH 25JAN2027 SDL	0.05%	SOV
7.62% MADHYA PRADESH 09AUG2026 SDL	0.02%	SOV
6.9% ANDHRA 22APR2027 SDL	0.02%	SOV

Issuer	% to Net Assets	Rating
7.60% GUJARAT 09AUG2026 SDL	0.02%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	0.00%	SOV
Cash Management Bills	6.31%	
Government of India	1.74%	SOV
Government of India	1.66%	SOV
Government of India	0.99%	SOV
Government of India	0.88%	SOV
Government of India	0.81%	SOV
Government of India	0.24%	SOV
Government of India	0.00%	SOV
Government Bond	4.38%	
5.74% GOI 15NOV2026	2.70%	SOV
5.63% GOI 12APR2026	0.83%	SOV
8.15% GOI (MD 24/11/2026)	0.39%	SOV
8.24% GOI (MD 15/02/2027)	0.25%	SOV
8.33% GOI (MD 09/07/2026)	0.21%	SOV
Cash & Current Assets	1.88%	
<b>Total Net Assets</b>	<b>100.00%</b>	



### Investment Performance

NAV as on November 29, 2024: ₹ 11.7395

Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	5.81%	NA	NA	8.26%
Value of Std Investment of ₹ 10,000	11739	NA	NA	10826
Benchmark - Nifty SDL Apr 2027 Index	6.40%	NA	NA	8.87%
Value of Std Investment of ₹ 10,000	11926	NA	NA	10887
Additional Benchmark - CRISIL 10 Year Gilt Index	6.61%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11992	NA	NA	11041

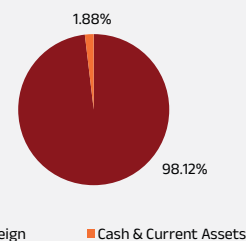
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Harshil Suvarnikar is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### Rating Profile of Portfolio



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.7395	11.8429
IDCW <sup>1</sup> :	11.7395	11.8427

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.67	-0.34
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.59	-0.26





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX 60:40 SDL + AAA PSU Index - April 2027 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Mohit Sharma

#### Date of Allotment

March 29, 2022

#### Benchmark

CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027

#### Managing Fund Since

March 29, 2022

#### Experience in Managing the Fund

2.7 Years

#### Tracking Error

Regular	0.31%
Direct	0.31%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	1681.25	Crores
AUM as on last day	₹	1679.87	Crores

#### Total Expense Ratio (TER)

Regular	0.40%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	1.80 years
Average Maturity	2.03 years
Yield to Maturity	7.20%
Macaulay Duration	1.89 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	43.74%	
7.61% TAMIL NADU 15FEB2027 SDL	4.52%	SOV
7.14% GUJARAT 11JAN2027 SDL	4.18%	SOV
7.62% UTTAR PRADESH 15FEB2027 SDL	3.15%	SOV
7.73% RAJASTHAN 01MAR2027 SDL	3.02%	SOV
7.96% MAHARASHTRA 29JUN2026 SDL	3.02%	SOV
7.20 % KARNATAKA 25JAN2027 SDL	2.99%	SOV
6.72% KERALA 24MAR2027 SDL	2.96%	SOV
7.59% BIHAR 15FEB2027 SDL	2.13%	SOV
7.59% GUJARAT 15FEB2027 SDL	2.11%	SOV
7.86% KARNATAKA 15MAR27 SDL	1.82%	SOV
7.80% KERALA 11MAR2027 SDL	1.51%	SOV
7.37% MAHARASHTRA 14SEP2026 SDL	1.50%	SOV
7.14% ANDHRA PRADESH 11JAN2027 SDL	1.43%	SOV
7.64% UTTAR PRADESH 29MAR2027 SDL	1.21%	SOV
7.60% MADHYA PRADESH 15FEB2027 SDL	1.21%	SOV
7.80% HARYAN 01MAR2027 SDL	0.91%	SOV
7.63% GUJARAT 12APR2027 SDL	0.91%	SOV
7.62% ANDHRA PRADESH 29MAR2027 SDL	0.91%	SOV
8.72% TAMIL NADU 19SEP2026 SDL	0.86%	SOV
7.40% TELANGANA 09NOV2026 SDL	0.60%	SOV
7.25% ANDHRA PRADESH 28DEC2026 SDL	0.60%	SOV
8.31% RAJASTHAN 08APR27 SDL	0.31%	SOV
RAJASTHAN 07.85% 15MAR27 SDL	0.30%	SOV
7.76% MADHYA PRADESH 01MAR27 SDL	0.30%	SOV
7.29% KERALA 28DEC2026 SDL	0.30%	SOV
7.18% UTTARAKHAND 11JAN2027 SDL	0.30%	SOV
7.12% BIHAR 11JAN27 SDL	0.30%	SOV
KARNATAKA 7.59% 29MAR27 SDL	0.24%	SOV
7.59% KARNATAKA 15FEB2027 SDL	0.06%	SOV
7.27% KARNATAKA 28DEC2026 SDL	0.06%	SOV

Issuer	% to Net Assets	Rating
7.62% TAMIL NADU 29MAR2027 SDL	0.00%	SOV
Fixed rates bonds - Corporate	37.85%	
National Bank For Agriculture and Rural Development	7.49%	CRISIL AAA
REC Limited	3.61%	ICRA AAA
REC Limited	3.61%	ICRA AAA
Power Finance Corporation Limited	2.96%	ICRA AAA
Power Finance Corporation Limited	2.39%	ICRA AAA
REC Limited	2.38%	ICRA AAA
Export Import Bank of India	2.37%	ICRA AAA
Small Industries Development Bank of India	2.32%	CRISIL AAA
National Bank For Agriculture and Rural Development	2.08%	ICRA AAA
Power Finance Corporation Limited	1.80%	ICRA AAA
Power Finance Corporation Limited	1.74%	ICRA AAA
National Bank For Agriculture and Rural Development	1.62%	ICRA AAA
Power Finance Corporation Limited	0.60%	ICRA AAA
REC Limited	0.60%	ICRA AAA
Power Finance Corporation Limited	0.60%	ICRA AAA
Power Finance Corporation Limited	0.59%	ICRA AAA
Power Finance Corporation Limited	0.42%	ICRA AAA
Small Industries Development Bank of India	0.30%	CRISIL AAA
REC Limited	0.30%	ICRA AAA
National Bank For Agriculture and Rural Development	0.09%	ICRA AAA
Government Bond	14.59%	
5.74% GOI 15NOV2026	9.07%	SOV
8.24% GOI (MD 15/02/2027)	5.52%	SOV
Cash Management Bills	1.60%	
Government of India	1.06%	SOV
Government of India	0.54%	SOV
Cash & Current Assets	2.22%	
<b>Total Net Assets</b>	<b>100.00%</b>	





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.



### Investment Performance

NAV as on November 29, 2024: ₹ 11.6005

Inception - March 29, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	5.71%	NA	NA	8.17%
Value of Std Investment of ₹ 10,000	11601	NA	NA	10817
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027	6.13%	NA	NA	8.77%
Value of Std Investment of ₹ 10,000	11725	NA	NA	10877
Additional Benchmark - CRISIL 10 Year Gilt Index	6.82%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11930	NA	NA	11041

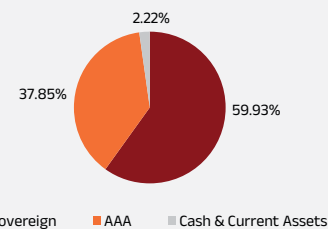
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### Rating Profile of Portfolio



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6005	11.6627
IDCW <sup>1</sup> :	11.5972	11.6645

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.59	-0.37
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.42	-0.21



An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2025 Index. A relatively moderate interest rate risk and relatively low credit risk.



### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the Nifty SDL Sep 2025 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

#### Date of Allotment

September 28, 2022

#### Benchmark

Nifty SDL Sep 2025 Index

#### Managing Fund Since

September 28, 2022

#### Experience in Managing the Fund

2.2 Years

#### Tracking Error

Regular	0.40%
Direct	0.40%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	69.70	Crores
AUM as on last day	₹	69.85	Crores

#### Total Expense Ratio (TER)

Regular	0.35%
Direct	0.19%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	0.56 years
Average Maturity	0.60 years
Yield to Maturity	6.90%
Macaulay Duration	0.58 years

\*Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	84.00%	
8.25% MAHARASHTRA 10JUN2025 SDL	59.14%	SOV
TAMIL NADU 08.24% 09SEP25 SDL	14.46%	SOV
8.31% KERALA 26Aug25 SDL	7.23%	SOV
GUJARAT GUJARA 8.23 09/09/25	2.01%	SOV
8.31% TELANGANA 29JUL25 SDL	0.72%	SOV
8.16% UTTARAKHAND 23SEP2025 SDL	0.29%	SOV

Issuer	% to Net Assets	Rating
8.13% MAHARASHTRA 14JAN2025 SDL	0.14%	SOV
Government Bond	12.80%	
5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC	7.95%	SOV
8.20% GOI (MD 24/09/2025)	4.85%	SOV
Cash & Current Assets	3.20%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

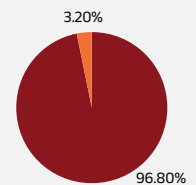
NAV as on November 29, 2024: ₹ 11.6453

Inception - Sep 28, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL SEP 2025 Index Fund	7.26%	NA	NA	7.52%
Value of Std Investment of ₹ 10,000	11645	NA	NA	10752
Benchmark - Nifty SDL Sep 2025 Index	7.78%	NA	NA	8.00%
Value of Std Investment of ₹ 10,000	11767	NA	NA	10800
Additional Benchmark - CRISIL 10 Year Gilt Index	8.65%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11976	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Rating Profile of Portfolio



■ Sovereign ■ Cash & Current Assets

Tracking Differences	Regular	Direct
1 Year (%)	-0.42	-0.23
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.51	-0.34

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6453	11.6871
IDCW <sup>2</sup> :	11.6454	11.6868

<sup>2</sup>Income Distribution cum capital withdrawal



An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2026. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX Gilt Index – April 2026 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

#### Date of Allotment

October 07, 2022

#### Benchmark

CRISIL IBX Gilt Index – April 2026

#### Managing Fund Since

October 07, 2022

#### Experience in Managing the Fund

2.1 Years

#### Tracking Error

Regular	0.20%
Direct	0.20%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	305.43	Crores
AUM as on last day	₹	303.42	Crores

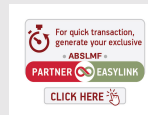
#### Total Expense Ratio (TER)

Regular	0.36%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	1.21 years
Average Maturity	1.30 years
Yield to Maturity	6.82%
Macaulay Duration	1.25 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	96.75%	
5.63% GOI 12APR2026	71.64%	SOV
7.59% GOI(MD 11/01/2026)	15.54%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	4.92%	SOV
7.27% GOI 08APR26	4.65%	SOV

Issuer	% to Net Assets	Rating
Cash Management Bills	0.23%	
Government of India	0.23%	SOV
Cash & Current Assets	3.02%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

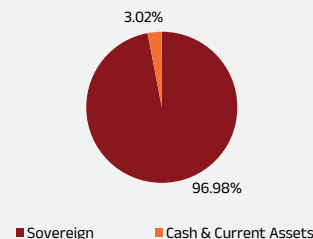
NAV as on November 29, 2024: ₹ 11.6546

	Since Inception	5 Years	3 Years	1 Year
Inception - October 07, 2022				
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	7.39%	NA	NA	7.67%
Value of Std Investment of ₹ 10,000	11655	NA	NA	10767
Benchmark - CRISIL IBX Gilt Index – April 2026	7.77%	NA	NA	8.03%
Value of Std Investment of ₹ 10,000	11743	NA	NA	10803
Additional Benchmark - CRISIL 10 Year Gilt Index	9.12%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	12061	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.35	-0.18
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.38	-0.21

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6546	11.6947
IDCW <sup>1</sup> :	11.6552	11.6956

<sup>1</sup>Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX 50:50 Gilt Plus SDL Index – April 2028 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Mohit Sharma & Mr. Sanjay Godambe

#### Date of Allotment

October 13, 2022

#### Benchmark

CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028

#### Managing Fund Since

October 13, 2022

#### Experience in Managing the Fund

2.1 Years

#### Tracking Error

Regular	0.37%
Direct	0.37%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	405.10	Crores
AUM as on last day	₹	406.28	Crores

#### Total Expense Ratio (TER)

Regular	0.35%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	2.79 years
Average Maturity	3.22 years
Yield to Maturity	6.96%
Macaulay Duration	2.88 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	50.50%	
7.06% GOI 10APR28	25.48%	SOV
7.17% GOI (MD 08/01/2028)	14.79%	SOV
GOI 08.28% 21SEP27	10.23%	SOV
State Government bond	43.52%	
8.28% Tamilnadu SDL (MD 14/03/2028)	22.97%	SOV
8.34% TAMIL NADU 28FEB28 SDL	7.67%	SOV
8.05% Tamilnadu SDL (MD 18/04/2028)	3.20%	SOV
6.98% TELANGANA 22APR2028 SDL	2.46%	SOV
8.43% TAMIL NADU SDL RED 07-MARCH-2028	1.46%	SOV

Issuer	% to Net Assets	Rating
08.23 GUJARAT SDL 21FEB2028	1.31%	SOV
8.34% UTTAR PRADESH 28FEB28 SDL	1.28%	SOV
8.14% Haryana SDL (MD 27/03/2028)	1.27%	SOV
8.15% Chhattisgarh SDL (MD 27/03/2028)	1.27%	SOV
8.25% GJ 25APR28 SDL	0.64%	SOV
Cash Management Bills	4.12%	
Government of India	3.10%	SOV
Government of India	1.02%	SOV
Cash & Current Assets	1.86%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

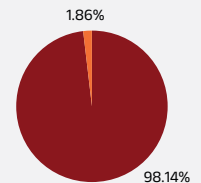
NAV as on November 29, 2024: ₹ 11.8238

Inception - October 13, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	8.18%	NA	NA	8.74%
Value of Std Investment of ₹ 10,000	11824	NA	NA	10874
Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028	8.52%	NA	NA	9.17%
Value of Std Investment of ₹ 10,000	11904	NA	NA	10917
Additional Benchmark - CRISIL 10 Year Gilt Index	8.98%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	12011	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 21. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.43	-0.26
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.34	-0.17



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.8238	11.8630
IDCW <sup>2</sup> :	11.8248	11.8623

<sup>2</sup>Income Distribution cum capital withdrawal







An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2029. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX Gilt Index – April 2029 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harshil Suvarnkar & Mr. Sanjay Godambe

#### Date of Allotment

October 19, 2022

#### Benchmark

CRISIL IBX Gilt Index – April 2029

#### Managing Fund Since

October 19, 2022

#### Experience in Managing the Fund

2.1 Years

#### Tracking Error

Regular	0.33%
Direct	0.33%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	692.40	Crores
AUM as on last day	₹	690.83	Crores

#### Total Expense Ratio (TER)

Regular	0.37%
Direct	0.21%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	3.68 years
Average Maturity	4.34 years
Yield to Maturity	6.82%
Macaulay Duration	3.81 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	92.72%	
7.10% GOVERNMENT OF INDIA 18APR29	91.89%	SOV
7.59% GOI (MD 20/03/2029)	0.65%	SOV
07.26% GOI (MD 14/01/2029)	0.17%	SOV
Cash Management Bills	5.65%	
Government of India	3.89%	SOV

Issuer	% to Net Assets	Rating
Government of India	1.09%	SOV
Government of India	0.58%	SOV
Government of India	0.08%	SOV
Cash & Current Assets	1.64%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

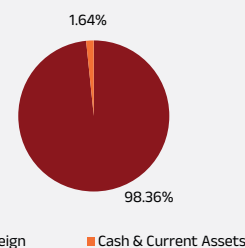
NAV as on November 29, 2024: ₹ 11.9011

Inception - October 19, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund	8.58%	NA	NA	9.25%
Value of Std Investment of ₹ 10,000	11901	NA	NA	10925
Benchmark - CRISIL IBX Gilt Index – April 2029	8.65%	NA	NA	9.32%
Value of Std Investment of ₹ 10,000	11918	NA	NA	10932
Additional Benchmark - CRISIL 10 Year Gilt Index	9.09%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	12021	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Rating Profile of Portfolio



Tracking Differences	Regular	Direct
1 Year (%)	-0.07	0.11
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.07	0.10

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.9011	11.9417
Daily IDCW <sup>3</sup> :	10.4333	10.5009

<sup>3</sup>Income Distribution cum capital withdrawal





An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2027 Index. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the Nifty SDL Sep 2027 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Harshil Suvarnkar

#### Date of Allotment

March 10, 2023

#### Benchmark

Nifty SDL Sep 2027 Index

#### Managing Fund Since

March 14, 2023

#### Experience in Managing the Fund

1.7 Years

#### Tracking Error

Regular	0.78%
Direct	0.78%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	40.24	Crores
AUM as on last day	₹	40.35	Crores

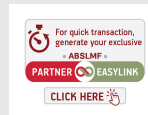
#### Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	2.34 years
Average Maturity	2.63 years
Yield to Maturity	6.99%
Macaulay Duration	2.42 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

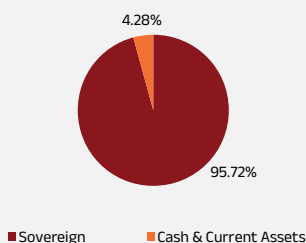
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	66.95%	
7.35% MADHYA PRADESH 13SEP2027 SDL	18.77%	SOV
7.38% TELANGANA 25SEP2027 SDL	12.51%	SOV
7.23% TAMIL NADU 14JUN2027 SDL	12.48%	SOV
7.12% TAMIL NADU 09AUG2027 SDL	12.47%	SOV
7.20% MAHARASHTRA 09AUG2027 SDL	7.48%	SOV
KARNATAKA SDL 07.75% 01MAR27	1.26%	SOV
7.77% KERALA 01MAR2027 SDL	1.22%	SOV

Issuer	% to Net Assets	Rating
8.49% ANDHRA PRADESH 21AUG2027 SDL	0.77%	SOV
Cash Management Bills	15.55%	
Government of India	15.55%	SOV
Government Bond	13.22%	
7.38% GOI 20JUN2027	13.22%	SOV
Cash & Current Assets	4.28%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on November 29, 2024: ₹ 11.4376

Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	8.09%	NA	NA	8.66%
Value of Std Investment of ₹ 10,000	11438	NA	NA	10866
Benchmark - Nifty SDL Sep 2027 Index	8.65%	NA	NA	9.27%
Value of Std Investment of ₹ 10,000	11540	NA	NA	10927
Additional Benchmark - CRISIL 10 Year Gilt Index	9.33%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11664	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Harshil Suvarnkar is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.4376	11.4887
Daily IDCW <sup>2</sup> :	11.4376	11.4883

<sup>2</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.67	-0.42
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.56	-0.28



An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Apr 2028 Index. A relatively high interest rate risk and relatively low credit risk.)

### Fund Details

#### 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 IBX Gilt Apr 2028 Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

#### Date of Allotment

March 15, 2023

#### Benchmark

CRISIL IBX Gilt Apr 2028 Index

#### Managing Fund Since

March 15, 2023

#### Experience in Managing the Fund

1.7 Years

#### Tracking Error

Regular	0.15%
Direct	0.15%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	28.99	Crores
AUM as on last day	₹	29.07	Crores

#### Total Expense Ratio (TER)

Regular	0.79%
Direct	0.49%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	2.56 years
Average Maturity	2.96 years
Yield to Maturity	6.85%
Macaulay Duration	2.65 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

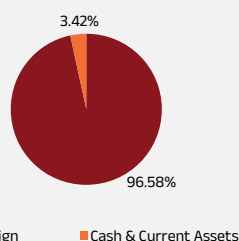
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	96.58%	
7.17% GOI (MD 08/01/2028)	54.63%	SOV
GOI 08.28% 21SEP27	36.38%	SOV
6.01% GOVERNMENT OF INDIA 25MAR2028	3.79%	SOV

Issuer	% to Net Assets	Rating
GOI 08.26% 02AUG2027	1.78%	SOV
Cash & Current Assets	3.42%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on November 29, 2024: ₹ 11.2769

Inception - March 15, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	7.27%	NA	NA	7.93%
Value of Std Investment of ₹ 10,000	11277	NA	NA	10793
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.21%	NA	NA	8.79%
Value of Std Investment of ₹ 10,000	11446	NA	NA	10879
Additional Benchmark - CRISIL 10 Year Gilt Index	9.06%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11600	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.2769	11.3304
Daily IDCW <sup>1</sup> :	11.2764	11.3341

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.86	-0.57
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.94	-0.64





An open ended Target Maturity Index Fund tracking the CRISIL IBX SDL Index – June 2032. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX SDL Index – June 2032 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Mohit Sharma

#### Date of Allotment

February 14, 2023

#### Benchmark

CRISIL IBX SDL Index – June 2032

#### Managing Fund Since

February 14, 2023

#### Experience in Managing the Fund

1.8 years

#### Tracking Error

Regular	1.08%
Direct	1.08%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	162.05	Crores
AUM as on last day	₹	161.33	Crores

#### Total Expense Ratio (TER)

Regular	0.57%
Direct	0.22%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	5.35 years
Average Maturity	7.12
Yield to Maturity	7.19%
Macaulay Duration	5.54 years

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

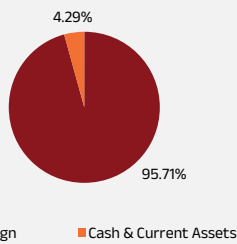
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	74.65%	
7.35% MAHARASHTRA 14JUN2032 SDL	17.35%	SOV
7.73% HARYANA 01MAR2032 SDL	15.98%	SOV
7.70% ANDHRA PRADESH 13SEP2027 SDL	15.96%	SOV
7.14% TAMIL NADU 02MAR2032 SDL	12.41%	SOV
7.42% RAJASTHAN 22MAY2032 SDL	6.30%	SOV
7.75% HIMACHAL PRADESH 29MAR2032 SDL	3.20%	SOV

Issuer	% to Net Assets	Rating
7.70% HARYANA 15FEB2031 SDL	2.23%	SOV
7.72% HARYANA 23MAR2032 SDL	0.70%	SOV
7.73% MAHARASHTRA 29MAR2032 SDL	0.51%	SOV
7.73% ANDHRA PRADESH 23MAR2032 SDL	0.01%	SOV
Government Bond	21.05%	
6.54% GOI 17JAN2032	21.05%	SOV
Cash & Current Assets	4.29%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on November 29, 2024: ₹ 11.6156

Inception - February 14, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	8.72%	NA	NA	10.12%
Value of Std Investment of ₹ 10,000	11616	NA	NA	11012
Benchmark - CRISIL IBX SDL Index – June 2032	9.28%	NA	NA	10.95%
Value of Std Investment of ₹ 10,000	11723	NA	NA	11095
Additional Benchmark - CRISIL 10 Year Gilt Index	9.06%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11681	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Mohit Sharma is 21. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.6156	11.6871
Daily IDCW <sup>1</sup>	11.6158	11.6891

<sup>1</sup>Income Distribution cum capital withdrawal

#### Tracking Differences

	Regular	Direct
1 Year (%)	-0.91	-0.54
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.56	-0.18





An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026. A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX 60:40 SDL + AAA PSU Index - April 2026 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

#### Date of Allotment

December 02, 2022

#### Benchmark

CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026

#### Managing Fund Since

December 02, 2022

#### Experience in Managing the Fund

2.0 Years

#### Tracking Error

Regular	0.26%
Direct	0.26%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	305.43	Crores
AUM as on last day	₹	303.42	Crores

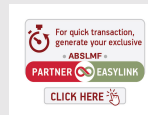
#### Total Expense Ratio (TER)

Regular	0.45%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	1.03 years
Average Maturity	1.14 years
Yield to Maturity	7.20%
Macaulay Duration	1.08 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

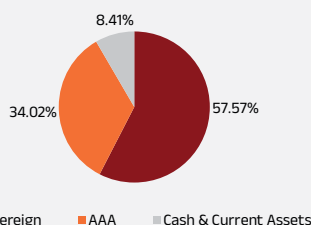
₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
State Government bond	45.16%	
8.67% KARNATAKA 24FEB26 SDL	19.35%	SOV
8.42% KERALA 27JAN2026 SDL	9.63%	SOV
8.38% HARYANA 27JAN26 SDL	4.82%	SOV
8.67% MAHARASHTRA 24FEB2026 SDL	3.10%	SOV
8.51% HARYANA 10FEB2026 SDL	2.12%	SOV
8.08% CHHATTISGARH 23MAR2026 SDL	1.92%	SOV
8.17% KERALA 26NOV2025 SDL	1.90%	SOV
8.23% UTTAR PRADESH 09DEC2025 SDL	1.15%	SOV
8.27% TAMILNADU 23DEC2025 SDL	0.78%	SOV
8.17% TAMIL NADU 26NOV2025 SDL	0.38%	SOV
Fixed rates bonds - Corporate	34.02%	
National Bank For Agriculture and Rural Development	13.22%	ICRA AAA

Issuer	% to Net Assets	Rating
Small Industries Development Bank of India	6.62%	ICRA AAA
Small Industries Development Bank of India	6.06%	CRISIL AAA
Indian Railway Finance Corporation Limited	1.90%	ICRA AAA
REC Limited	1.89%	CRISIL AAA
Export Import Bank of India	1.89%	ICRA AAA
Mangalore Refinery and Petrochemicals Limited	1.49%	CARE AAA
NHPC Limited	0.95%	ICRA AAA
Government Bond	12.41%	
5.63% GOI 12APR2026	10.09%	SOV
6.99% GOVERNMENT OF INDIA 17APR26	2.32%	SOV
Cash & Current Assets	8.41%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on November 29, 2024: ₹ 11.4414

Inception - December 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	6.98%	NA	NA	7.64%
Value of Std Investment of ₹ 10,000	11441	NA	NA	10764
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.41%	NA	NA	8.17%
Value of Std Investment of ₹ 10,000	11533	NA	NA	10817
Additional Benchmark - CRISIL 10 Year Gilt Index	8.35%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11735	NA	NA	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.4414	11.4969
Daily IDCW <sup>1</sup> :	11.4423	11.4969

<sup>1</sup>Income Distribution cum capital withdrawal

#### Tracking Differences

	Regular	Direct
1 Year (%)	-0.56	-0.30
3 Years (%)	-	-
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.43	-0.17



An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2033.  
A relatively high interest rate risk and relatively low credit risk.

### Fund Details

#### 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 IBX Gilt Index – April 2033 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

#### Date of Allotment

December 22, 2023

#### Benchmark

CRISIL IBX Gilt Index – April 2033

#### Managing Fund Since

December 22, 2023

#### Experience in Managing the Fund

0.9 Years

#### Tracking Error

Regular	0.33%
Direct	0.33%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	85.77	Crores
AUM as on last day	₹	86.37	Crores

#### Total Expense Ratio (TER)

Regular	0.47%
Direct	0.22%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 500/-



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#### Other Parameters

Modified Duration	5.65 years
Average Maturity	7.66 years
Yield to Maturity	6.92%
Macaulay Duration	5.85 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 1000 (plus in multiples of ₹ 1)

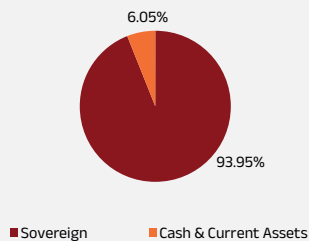
#### Min. Addl. Investment

₹ 1000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	93.95%	
7.26% GOVERNMENT OF INDIA 06FEB33	52.32%	SOV
7.26% GOI 22AUG2032	41.63%	SOV
Cash & Current Assets	6.05%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Rating Profile of Portfolio



#### Investment Performance

NAV as on November 29, 2024: ₹ 10.8840

Inception - December 22, 2023	Since Inception	5 Years	3 Years	6 Months
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	8.84%	NA	NA	NA
Value of Std Investment of ₹ 10,000	10829	NA	NA	NA
Benchmark - CRISIL IBX Gilt Index – April 2033	9.38%	NA	NA	NA
Value of Std Investment of ₹ 10,000	10879	NA	NA	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	9.24%	NA	NA	NA
Value of Std Investment of ₹ 10,000	10866	NA	NA	NA

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Bhupesh Bameta is 16. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. For funds with inception date of less than 1 year, the returns are simple annualised

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.8840	10.9098
Daily IDCW <sup>1</sup>	10.8840	10.9097

<sup>1</sup>Income Distribution cum capital withdrawal







An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – June 2027.  
A moderate interest rate risk and relatively low credit risk

### Fund Details

#### 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 IBX Gilt Index – June 2027 before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Bhupesh Bameta & Mr. Sanjay Godambe

#### Date of Allotment

June 05, 2024

#### Benchmark

CRISIL IBX Gilt Index – June 2027

#### Managing Fund Since

June 05, 2024

#### Experience in Managing the Fund

0.5 Years

#### Tracking Error

Regular	0.30%
Direct	0.30%

#### Fund Category

Index Funds (Debt)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	13.58	Crores
AUM as on last day	₹	13.02	Crores

#### Total Expense Ratio (TER)

Regular	0.50%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 1000/-



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#### Other Parameters

Modified Duration	2.09 years
Average Maturity	2.40 years
Yield to Maturity	6.79%
Macaulay Duration	2.16 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	90.98%	
7.38% GOI 20JUN2027	90.98%	SOV

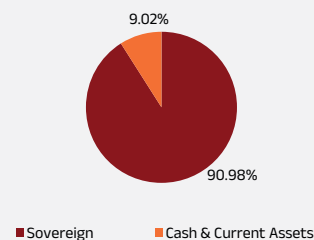
Issuer	% to Net Assets	Rating
Cash & Current Assets	9.02%	
Total Net Assets	100.00%	

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	10.3990	10.4142
IDCW <sup>1</sup> :	10.3990	10.4142

<sup>1</sup>Income Distribution cum capital withdrawal

#### Rating Profile of Portfolio





Fund Details

### Investment Objective

The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

September 18, 2002

#### Benchmark

Nifty 50 TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 years

#### Tracking Error

Regular	0.04%
Direct	0.04%

### Fund Category

Index Funds (Equity)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	961.24	Crores
AUM as on last day	₹	975.02	Crores

#### Total Expense Ratio (TER)

Regular	0.47%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

#### SIP

Monthly: Minimum ₹ 100/-



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#### Other Parameters

Standard Deviation	12.59%
Sharpe Ratio	0.50
Beta	1.00
Portfolio Turnover	0.12
Tracking Error (3 year)	0.05%
Treynor Ratio	0.06

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>29.94%</b>
HDFC Bank Limited	12.55%
ICICI Bank Limited	8.44%
Axis Bank Limited	2.98%
State Bank of India	2.97%
Kotak Mahindra Bank Limited	2.39%
IndusInd Bank Limited	0.61%
<b>IT - Software</b>	<b>13.73%</b>
Infosys Limited	6.16%
Tata Consultancy Services Limited	4.02%
HCL Technologies Limited	1.80%
Tech Mahindra Limited	1.00%
Wipro Limited	0.75%
<b>Petroleum Products</b>	<b>8.59%</b>
Reliance Industries Limited	8.07%
Bharat Petroleum Corporation Limited	0.52%
<b>Automobiles</b>	<b>7.42%</b>
Mahindra & Mahindra Limited	2.43%
Tata Motors Limited	1.54%
Maruti Suzuki India Limited	1.34%
Bajaj Auto Limited	0.92%
Eicher Motors Limited	0.61%
Hero MotoCorp Limited	0.57%
<b>Diversified FMCG</b>	<b>6.13%</b>
ITC Limited	4.09%
Hindustan Unilever Limited	2.05%
<b>Construction</b>	<b>4.04%</b>
Larsen & Toubro Limited	4.04%
Telecom - Services	4.02%
Bharti Airtel Limited	4.02%
<b>Finance</b>	<b>3.27%</b>
Bajaj Finance Limited	1.69%
Bajaj Finserv Limited	0.79%
Shriram Finance Ltd	0.78%

Issuer	% to Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.22%</b>
Sun Pharmaceutical Industries Limited	1.77%
Cipla Limited	0.78%
Dr. Reddys Laboratories Limited	0.68%
<b>Power</b>	<b>2.96%</b>
NTPC Limited	1.59%
Power Grid Corporation of India Limited	1.37%
<b>Consumer Durables</b>	<b>2.27%</b>
Titan Company Limited	1.24%
Asian Paints Limited	1.03%
<b>Cement &amp; Cement Products</b>	<b>2.07%</b>
UltraTech Cement Limited	1.18%
Grasim Industries Limited	0.89%
<b>Ferrous Metals</b>	<b>1.96%</b>
Tata Steel Limited	1.10%
JSW Steel Limited	0.85%
<b>Retailing</b>	<b>1.39%</b>
Trent Limited	1.39%
<b>Food Products</b>	<b>1.27%</b>
Nestle India Limited	0.74%
Britannia Industries Limited	0.54%
<b>Insurance</b>	<b>1.24%</b>
HDFC Life Insurance Company Limited	0.65%
SBI Life Insurance Company Limited	0.59%
<b>Aerospace &amp; Defense</b>	<b>1.01%</b>
Bharat Electronics Limited	1.01%
<b>Oil</b>	<b>0.92%</b>
Oil & Natural Gas Corporation Limited	0.92%
<b>Non - Ferrous Metals</b>	<b>0.88%</b>
Hindalco Industries Limited	0.88%
<b>Consumable Fuels</b>	<b>0.87%</b>
Coal India Limited	0.87%
<b>Transport Infrastructure</b>	<b>0.81%</b>
Adani Ports and Special Economic Zone Limited	0.81%



Issuer	% to Net Assets
Healthcare Services	0.64%
Apollo Hospitals Enterprise Limited	0.64%
Agricultural Food & other Products	0.57%
Tata Consumer Products Limited	0.57%

Issuer	% to Net Assets
Metals & Minerals Trading	0.53%
Adani Enterprises Limited	0.53%
Cash & Current Assets	0.24%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 242.7604

Inception - Sept 18, 2002	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	15.44%	15.41%	13.06%	20.62%
Value of Std Investment of ₹ 10,000	242760	20495	14453	12062
Benchmark - Nifty 50 TRI	17.05%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	330224	21208	14723	12127
Additional Benchmark - BSE Sensex TRI	17.48%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	358048	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	242.7604	247.6653
IDCW <sup>1</sup> :	24.8080	25.6046

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.66	-0.33
3 Years (%)	-0.70	-0.37
5 Years (%)	-0.79	-0.48
10 Years (%)	-1.04	-0.81
Since Launch (%)	-1.61	-0.92

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2650000	600000	360000	120000
Market Value of amount Invested	13784771	923507	454870	125828
Scheme Returns (CAGR)	13.05%	17.30%	15.82%	9.19%
Nifty 50 TRI returns# (CAGR)	14.54%	18.08%	16.47%	9.57%
BSE Sensex TRI returns## (CAGR)	14.79%	17.44%	15.83%	10.45%

Past performance may or may not be sustained in future. The fund's inception date is September 18, 2002, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 50 Equal Weight TR Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

June 08, 2021

#### Benchmark

Nifty 50 Equal Weight TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

### Fund Category

Index Funds (Equity)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	334.71	Crores
AUM as on last day	₹	342.36	Crores

#### Total Expense Ratio (TER)

Regular	1.02%
Direct	0.40%

Including additional expenses and goods and service tax on management fees.

#### Tracking Error

Regular	0.06%
Direct	0.07%



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	14.15%
Sharpe Ratio	0.69
Beta	1.00
Portfolio Turnover	0.45
Tracking Error (3 year)	0.12%
Treynor Ratio	0.10

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	12.31%
State Bank of India	2.34%
HDFC Bank Limited	2.23%
ICICI Bank Limited	2.17%
Kotak Mahindra Bank Limited	2.06%
Axis Bank Limited	1.98%
IndusInd Bank Limited	1.53%
<b>IT - Software</b>	11.42%
Wipro Limited	2.38%
Tech Mahindra Limited	2.36%
HCL Technologies Limited	2.29%
Tata Consultancy Services Limited	2.21%
Infosys Limited	2.17%
<b>Automobiles</b>	11.37%
Eicher Motors Limited	2.18%
Mahindra & Mahindra Limited	2.12%
Maruti Suzuki India Limited	1.92%
Tata Motors Limited	1.81%
Hero MotoCorp Limited	1.73%
Bajaj Auto Limited	1.61%
<b>Pharmaceuticals &amp; Biotechnology</b>	6.16%
Sun Pharmaceutical Industries Limited	2.11%
Cipla Limited	2.06%
Dr. Reddys Laboratories Limited	1.99%
<b>Finance</b>	5.61%
Bajaj Finance Limited	1.91%
Shriram Finance Ltd	1.89%
Bajaj Finserv Limited	1.81%
<b>Cement &amp; Cement Products</b>	4.26%
Grasim Industries Limited	2.17%
UltraTech Cement Limited	2.10%
<b>Ferrous Metals</b>	4.15%
JSW Steel Limited	2.17%
Tata Steel Limited	1.98%
<b>Diversified FMCG</b>	3.91%
ITC Limited	2.04%

Issuer	% to Net Assets
Hindustan Unilever Limited	1.87%
<b>Power</b>	3.85%
Power Grid Corporation of India Limited	2.00%
NTPC Limited	1.84%
<b>Petroleum Products</b>	3.81%
Reliance Industries Limited	1.91%
Bharat Petroleum Corporation Limited	1.90%
<b>Insurance</b>	3.74%
HDFC Life Insurance Company Limited	2.03%
SBI Life Insurance Company Limited	1.71%
<b>Consumer Durables</b>	3.61%
Titan Company Limited	1.92%
Asian Paints Limited	1.69%
<b>Food Products</b>	3.60%
Nestle India Limited	1.83%
Britannia Industries Limited	1.77%
<b>Aerospace &amp; Defense</b>	2.35%
Bharat Electronics Limited	2.35%
<b>Construction</b>	2.17%
Larsen & Toubro Limited	2.17%
<b>Healthcare Services</b>	2.12%
Apollo Hospitals Enterprise Limited	2.12%
<b>Telecom - Services</b>	2.04%
Bharti Airtel Limited	2.04%
<b>Non - Ferrous Metals</b>	2.02%
Hindalco Industries Limited	2.02%
<b>Retailing</b>	1.97%
Trent Limited	1.97%
<b>Oil</b>	1.90%
Oil & Natural Gas Corporation Limited	1.90%
<b>Consumable Fuels</b>	1.82%
Coal India Limited	1.82%
<b>Transport Infrastructure</b>	1.81%
Adani Ports and Special Economic Zone Limited	1.81%
<b>Agricultural Food &amp; other Products</b>	1.78%
Tata Consumer Products Limited	1.78%



Issuer	% to Net Assets
Metals & Minerals Trading	1.75%
Adani Enterprises Limited	1.75%

Issuer	% to Net Assets
Cash & Current Assets	0.45%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 16.8022

Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	16.08%	NA	16.55%	20.65%
Value of Std Investment of ₹ 10,000	16802	NA	15832	12065
Benchmark - Nifty 50 Equal Weight TRI	17.57%	NA	18.04%	22.05%
Value of Std Investment of ₹ 10,000	17563	NA	16446	12205
Additional Benchmark - Nifty 50 TRI	14.45%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	15994	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	16.8022	17.1805
IDCW <sup>2</sup> :	16.8020	17.1806

<sup>2</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-1.42	-0.66
3 Years (%)	-1.48	-0.73
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.49	-0.74



### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	400000	NA	360000	120000
Market Value of amount Invested	537329	NA	474852	123303
Scheme Returns (CAGR)	18.03%	NA	18.87%	5.18%
Nifty 50 Equal Weight TRI returns# (CAGR)	19.46%	NA	20.31%	6.19%
Nifty 50 TRI returns## (CAGR)	15.69%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is June 08, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide returns that closely track the total returns of securities as represented by Nifty Next 50 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

February 18, 2022

#### Benchmark

Nifty Next 50 TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

### Fund Category

Index Funds (Equity)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ 160.87 Crores  
AUM as on last day ₹ 167.07 Crores

#### Total Expense Ratio (TER)

Regular 0.88%  
Direct 0.33%

Including additional expenses and goods and service tax on management fees.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

#### Tracking Error

Regular 0.12%  
Direct 0.14%

## PORTFOLIO

Issuer	% to Net Assets
Finance	12.34%
Power Finance Corporation Limited	3.83%
REC Limited	3.54%
Cholamandalam Investment and Finance Company Limited	2.74%
Jio Financial Services Limited	1.34%
Bajaj Holdings & Investments Limited	0.56%
Indian Railway Finance Corporation Limited	0.33%
Electrical Equipment	7.34%
Siemens Limited	3.55%
ABB India Limited	2.07%
Bharat Heavy Electricals Limited	1.72%
Pharmaceuticals & Biotechnology	7.09%
Divi's Laboratories Limited	4.17%
Torrent Pharmaceuticals Limited	1.63%
Zybus Lifesciences Limited	1.28%
Retailing	6.28%
Info Edge (India) Limited	3.42%
Zomato Limited	2.17%
Avenue Supermarts Limited	0.68%
Banks	6.22%
Bank of Baroda	2.44%
Canara Bank	1.83%
Punjab National Bank	1.65%
Union Bank of India	0.29%
Power	6.05%
Tata Power Company Limited	3.72%
Adani Power Limited	0.60%
Adani Green Energy Limited	0.59%
JSW Energy Limited	0.43%
Adani Energy Solutions Limited	0.38%
NHPC Limited	0.32%
Aerospace & Defense	4.53%
Hindustan Aeronautics Limited	4.53%
Personal Products	4.15%
Godrej Consumer Products Limited	2.49%

Issuer	% to Net Assets
Dabur India Limited	1.65%
Diversified Metals	4.09%
Vedanta Limited	4.09%
Insurance	4.07%
ICICI Lombard General Insurance Company Limited	2.36%
ICICI Prudential Life Insurance Company Limited	1.44%
Life Insurance Corp of India	0.27%
Transport Services	4.03%
InterGlobe Aviation Limited	4.03%
Auto Components	4.02%
Samvardhana Motherson International Limited	2.41%
Bosch Limited	1.61%
Cement & Cement Products	3.57%
Shree Cement Limited	1.87%
Ambuja Cements Limited	1.71%
Beverages	3.33%
United Spirits Limited	2.40%
Varun Beverages Limited	0.93%
Realty	3.24%
DLF Limited	2.81%
Macrotech Developers Limited	0.43%
Gas	3.15%
GAIL (India) Limited	2.87%
Adani Gas Limited	0.28%
Automobiles	3.04%
TVS Motor Company Limited	3.04%
IT - Software	3.04%
LTIMindtree Limited	3.04%
Petroleum Products	2.76%
Indian Oil Corporation Limited	2.76%
Chemicals & Petrochemicals	2.50%
Pidilite Industries Limited	2.50%
Consumer Durables	2.31%
Havells India Limited	2.31%
Ferrous Metals	1.83%





# Aditya Birla Sun Life Nifty Next 50 Index Fund

An open-ended scheme tracking the Nifty Next 50 Index



Wealth Solutions

Issuer	% to Net Assets
Jindal Steel & Power Limited	1.83%
Leisure Services	1.31%
Indian Railway Catering & Tourism Corporation Limited	1.31%

Issuer	% to Net Assets
Cash & Current Assets	-0.28%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 17,1493

Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	21.40%	NA	NA	46.48%
Value of Std Investment of ₹ 10,000	17149	NA	NA	14648
Benchmark - Nifty Next 50 TRI	22.93%	NA	NA	48.24%
Value of Std Investment of ₹ 10,000	17757	NA	NA	14824
Additional Benchmark - Nifty 50 TRI	14.14%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	14445	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.  
 Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	17.1493	17.4728
<b>IDCW<sup>1</sup>:</b>	17.1649	17.4620

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
<b>1 Year (%)</b>	<b>-1.78</b>	<b>-0.69</b>
<b>3 Years (%)</b>	-	-
<b>5 Years (%)</b>	-	-
<b>10 Years (%)</b>	-	-
<b>Since Launch (%)</b>	<b>-1.53</b>	<b>-0.71</b>

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	320000	NA	NA	120000
Market Value of amount Invested	469583	NA	NA	132375
Scheme Returns (CAGR)	30.30%	NA	NA	19.79%
Nifty Next 50 TRI returns# (CAGR)	31.78%	NA	NA	20.98%
Nifty 50 TRI returns## (CAGR)	17.27%	NA	NA	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is February 18, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Midcap 150 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

April 01,2021

#### Benchmark

Nifty Midcap 150 Index TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

#### Tracking Error

Regular	0.31%
Direct	0.31%

### Fund Category

Index Funds (Equity)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 15 days from the date of allotment: 0.25% of applicable NAV. For redemption / switchout of units after 15 days from the date of allotment - NIL

#### AUM

Monthly Average AUM	₹	287.57	Crores
AUM as on last day	₹	298.14	Crores

#### Total Expense Ratio (TER)

Regular	1.01%
Direct	0.44%

Including additional expenses and goods and service tax on management fees.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

#### Other Parameters

Standard Deviation	15.63%
Sharpe Ratio	1.03
Beta	1.00
Tracking Error (3 year)	0.28%
Treynor Ratio	0.16

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
Auto Components	7.76%
Tube Investments of India Limited	1.14%
Bharat Forge Limited	1.01%
Sona BLW Precision Forgings Limited	0.90%
MRF Limited	0.76%
Balkrishna Industries Limited	0.67%
Exide Industries Limited	0.62%
Minda Industries Ltd	0.56%
Apollo Tyres Limited	0.51%
Schaeffler India Limited	0.43%
Sundram Fasteners Limited	0.37%
Motherson Sumi Wiring India Limited	0.32%
Endurance Technologies Limited	0.25%
ZF Commercial Vehicle Control Systems India Limited	0.23%
Industrial Products	7.44%
Cummins India Limited	1.41%
POLYCARBON INDIA Limited	1.03%
Supreme Industries Limited	0.90%
APL Apollo Tubes Limited	0.82%
KEI INDUSTRIES LTD-INR 2 DEMAT EQ-INR 2	0.73%
Astral Limited	0.66%
Carborundum Universal Limited	0.48%
AIA Engineering Limited	0.41%
TIMKEN INDIA LTD	0.36%
SKF India Limited	0.35%
Grindwell Norton Limited	0.29%
Banks	6.84%
The Federal Bank Limited	1.54%
IDFC First Bank Limited	1.26%
Yes Bank Limited	1.12%
AU Small Finance Bank Limited	0.98%
Indian Bank	0.61%
Bandhan Bank Limited	0.42%
Bank of India	0.40%
Bank of Maharashtra	0.27%
IDBI Bank Limited	0.14%
Indian Overseas Bank	0.11%
Pharmaceuticals & Biotechnology	6.78%
Lupin Limited	1.48%
Aurobindo Pharma Limited	1.05%
Alkem Laboratories Limited	0.88%
Mankind Pharma Ltd	0.72%
IPCA Laboratories Limited	0.63%
Biocon Limited	0.49%
Abbott India Limited	0.43%
Gland Pharma Limited	0.41%
Ajanta Pharmaceuticals Limited	0.38%
GlaxoSmithKline Pharmaceuticals Limited	0.30%

Issuer	% to Net Assets
IT - Software	6.78%
Persistent Systems Ltd	1.87%
Coforge Limited	1.72%
Mphasis Limited	1.00%
Oracle Financial Services Software Limited	0.82%
Tata Elxsi Limited	0.69%
KPIT Technologies Limited	0.67%
Finance	5.59%
Sundaram Finance Limited	0.81%
SBI Cards & Payment Services Limited	0.63%
Muthoot Finance Limited	0.61%
LIC Housing Finance Limited	0.57%
Mahindra & Mahindra Financial Services Limited	0.48%
Aditya Birla Capital Limited	0.41%
Indian Renewable Energy Development Agency Ltd	0.41%
CRISIL Limited	0.39%
Housing & Urban Development Corporation Limited	0.36%
L&T Finance Limited	0.34%
Poonawalla Fincorp Limited	0.31%
Tata Investment Corporation Ltd.	0.26%
Electrical Equipment	4.53%
Suzlon Energy Limited	2.23%
CG Power and Industrial Solutions Limited	1.40%
Thermax Limited	0.53%
Hitachi Energy India Limited	0.38%
Consumer Durables	4.12%
Dixon Technologies (India) Limited	1.78%
Volta Limited	1.13%
KALYAN JEWELLERS INDIA LTD	0.68%
Berger Paints (I) Limited	0.42%
Metro Brands Limited	0.11%
Healthcare Services	3.97%
Max Healthcare Institute Limited	2.17%
Fortis Healthcare Limited	1.03%
Syngene International Limited	0.51%
Global Health Ltd/India	0.27%
Chemicals & Petrochemicals	3.75%
SRF Limited	0.98%
Solar Industries India Limited	0.78%
Deepak Nitrite Limited	0.56%
Tata Chemicals Limited	0.52%
Gujarat Fluorochemicals Limited	0.48%
Linde India Limited	0.43%
Capital Markets	3.52%
BSE Limited	1.89%
HDFC Asset Management Company Limited	1.27%
Nippon Life India Asset Management Limited	0.35%
Realty	3.42%





# Aditya Birla Sun Life Nifty Midcap 150 Index Fund

An Open ended scheme tracking the Nifty Midcap 150 TR Index



Wealth Solutions

Issuer	% to Net Assets
Godrej Properties Limited	0.96%
Phoenix Mills Limited	0.92%
Prestige Estates Projects Limited	0.83%
Oberoi Realty Limited	0.71%
Fertilizers & Agrochemicals	2.84%
PI Industries Limited	0.99%
UPL Limited	0.82%
Coromandel International Limited	0.63%
Bayer Cropscience Limited	0.22%
FERTILIZERS & CHEMICALS TRAVANCORE LIMIT	0.19%
Leisure Services	2.81%
The Indian Hotels Company Limited	2.08%
Jubilant Foodworks Limited	0.73%
Telecom - Services	2.74%
Indus Towers Limited	1.30%
Tata Communications Limited	0.62%
Vodafone Idea Limited	0.59%
Bharti Hexacom Limited	0.24%
Financial Technology (Fintech)	2.70%
PB Fintech Limited	1.79%
One 97 Communications Limited	0.91%
Personal Products	1.99%
Colgate Palmolive (India) Limited	1.14%
Procter & Gamble Hygiene and Health Care Limited	0.45%
Emami Limited	0.40%
Agricultural Food & other Products	1.69%
Marico Limited	1.01%
Patanjali Foods Limited	0.53%
Adani Wilmar Limited	0.15%
Insurance	1.64%
Max Financial Services Limited	0.84%
General Insurance Corporation Of India	0.37%
Star Health & Allied Insurance Limited	0.30%
The New India Assurance Company Limited	0.14%
Ferrous Metals	1.58%
JSL STAINLESS LTD	0.67%
Steel Authority of India Limited	0.51%
Lloyds Metals & Energy Ltd	0.40%
Cement & Cement Products	1.42%
JK Cement Limited	0.53%
ACC Limited	0.45%
Dalmia Bharat Limited	0.43%
Agricultural Commercial & Construction Vehicles	1.35%
Ashok Leyland Limited	0.99%
Escorts Kubota Limited	0.36%
Gas	1.33%
Petronet LNG Limited	0.75%
Indraprastha Gas Limited	0.34%

Issuer	% to Net Assets
Gujarat Gas Limited	0.25%
Power	1.25%
Torrent Power Limited	0.75%
NLC India Limited	0.25%
SJVN Limited	0.25%
Petroleum Products	1.18%
Hindustan Petroleum Corporation Limited	1.10%
Mangalore Refinery and Petrochemicals Limited	0.08%
Transport Services	1.15%
Container Corporation of India Limited	0.68%
Delhivery Ltd	0.46%
Transport Infrastructure	1.14%
GMR Infrastructure Limited	0.89%
JSW Infrastructure Ltd	0.25%
Textiles & Apparels	1.08%
Page Industries Limited	0.82%
K.P.R. Mill Limited	0.26%
Retailing	1.07%
FSN E-Commerce Ventures Limited	0.70%
Aditya Birla Fashion and Retail Limited	0.37%
Construction	1.05%
Rail Vikas Nigam Limited	0.74%
IRB Infrastructure Developers Limited	0.32%
Industrial Manufacturing	1.02%
Mazagon Dock Shipbuilders Limited	0.42%
Cochin Shipyard Limited	0.34%
Honeywell Automation India Limited	0.27%
Oil	0.80%
Oil India Limited	0.80%
Minerals & Mining	0.79%
NMDC Limited	0.79%
IT - Services	0.78%
L&T Technology Services Limited	0.43%
Tata Technologies Ltd	0.35%
Diversified	0.48%
3M India Limited	0.27%
Godrej Industries Limited	0.21%
Non - Ferrous Metals	0.45%
Hindustan Zinc Limited	0.45%
Beverages	0.44%
United Breweries Limited	0.44%
Aerospace & Defense	0.32%
Bharat Dynamics Limited	0.32%
Entertainment	0.19%
Sun TV Network Limited	0.19%
RIGHTS	0.03%
UPL Limited	0.03%
Cash & Current Assets	0.17%
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 23.0495

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	25.58%	NA	22.81%	30.95%
Value of Std Investment of ₹ 10,000	23050	NA	18522	13095
Benchmark - Nifty Midcap 150 TRI	26.32%	NA	23.91%	31.68%
Value of Std Investment of ₹ 10,000	23549	NA	19023	13168
Additional Benchmark - Nifty 50 TRI	15.53%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	16974	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	23.0495	23.5912
IDCW#:	23.0459	23.5908

#Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-0.74	0.01
3 Years (%)	-1.10	-0.30
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-0.74	0.06



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	420000	NA	360000	120000
Market Value of amount Invested	664814	NA	547777	130014
Scheme Returns (CAGR)	27.19%	NA	29.31%	15.94%
Nifty Midcap 150 TRI returns# (CAGR)	28.23%	NA	30.35%	16.70%
Nifty 50 TRI returns## (CAGR)	15.59%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Data as on November 29, 2024 unless otherwise specified



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<https://mutualfund.adityabirlacapital.com>



## Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Smallcap 50 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Rupesh Gurav

### Date of Allotment

April 01, 2021

### Benchmark

Nifty Smallcap 50 TRI

### Managing Fund Since

November 22, 2024

### Experience in Managing the Fund

0.0 Years

### Tracking Error

Regular	0.44%
Direct	0.44%

### Fund Category

Index Funds (Equity)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 15 days from the date of allotment: 0.25% of applicable NAV. For redemption / switchout of units after 15 days from the date of allotment - NIL

### AUM

Monthly Average AUM	₹	233.46	Crores
AUM as on last day	₹	239.28	Crores

### Total Expense Ratio (TER)

Regular	1.01%
Direct	0.46%

Including additional expenses and goods and service tax on management fees.



INVEST NOW

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

### SIP

Monthly: Minimum ₹ 100/-

### Other Parameters

Standard Deviation	20.90%
Sharpe Ratio	0.64
Beta	1.00
Tracking Error (3 year)	0.43%
Treynor Ratio	0.13

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

## PORTFOLIO

Issuer	% to Net Assets
Capital Markets	19.07%
Multi Commodity Exchange of India Limited	4.42%
Central Depository Services (India) Limited	4.09%
Computer Age Management Services Limited	3.30%
360 ONE WAM Ltd	3.04%
Angel Broking Limited	2.35%
Indian Energy Exchange Limited	1.87%
Pharmaceuticals & Biotechnology	10.42%
Glenmark Pharmaceuticals Limited	3.23%
Laurus Labs Limited	3.13%
Piramal Pharma Ltd	2.32%
Natco Pharma Limited	1.75%
Consumer Durables	7.06%
Crompton Greaves Consumer Electricals Limited	3.70%
Blue Star Limited	3.37%
Finance	5.82%
Piramal Enterprises Limited	1.99%
IIFL Finance Limited	1.36%
PNB Housing Finance Limited	1.28%
Manappuram Finance Limited	1.19%
Construction	5.25%
NCC Limited	2.13%
Kalpataru Projects International Ltd.	1.68%
NBCC (India) Limited	1.44%
Chemicals & Petrochemicals	4.60%
Navin Fluorine International Limited	1.71%
Atul Limited	1.63%
Aarti Industries Limited	1.27%
Non - Ferrous Metals	4.31%
National Aluminium Company Limited	3.04%
Hindustan Copper Limited	1.27%
IT - Software	4.28%
Sonata Software Limited	1.71%

Issuer	% to Net Assets
Birlasoft Limited	1.35%
Zensar Technologies Limited	1.22%
Banks	3.90%
Karur Vysya Bank Ltd/The	2.60%
RBL Bank Limited	1.29%
Auto Components	3.59%
Amara Raja Energy & Mobility Limited	2.20%
Ramkrishna Forgings Limited	1.39%
Entertainment	3.20%
Zee Entertainment Enterprises Limited	1.67%
PVR Limited	1.53%
Beverages	2.69%
Radico Khaitan Limited	2.69%
Realty	2.40%
Brigade Enterprises Limited	2.40%
Electrical Equipment	2.39%
Apar Industries Limited	2.39%
Gas	2.38%
Gujarat State Petronet Limited	1.43%
Mahanagar Gas Limited	0.95%
IT - Services	2.19%
Cyient Limited	2.19%
Paper Forest & Jute Products	2.02%
Century Textiles & Industries Limited	2.02%
Cement & Cement Products	1.80%
The Ramco Cements Limited	1.80%
Commercial Services & Supplies	1.65%
Redington (India) Limited	1.65%
Telecom - Services	1.62%
HFCL Limited	1.62%
Power	1.54%
CESC Limited	1.54%
Transport Services	1.53%



Issuer	% to Net Assets
Great Eastern Shipping Co Ltd/The	1.53%
Telecom - Equipment & Accessories	1.41%
Tejas Networks Limited	1.41%
Petroleum Products	1.36%
Castrol India Limited	1.36%
Industrial Products	1.22%

Issuer	% to Net Assets
Finolex Cables Limited	1.22%
Healthcare Services	1.21%
Narayana Hrudayalaya Limited	1.21%
Retailing	1.00%
Indiamart Intermesh Limited	1.00%
Cash & Current Assets	0.09%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance NAV as on November 29, 2024: ₹ 21.4803

Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	23.19%	NA	20.14%	36.45%
Value of Std Investment of ₹ 10,000	21480	NA	17341	13645
Benchmark - Nifty Smallcap 50 TRI	24.73%	NA	22.03%	38.54%
Value of Std Investment of ₹ 10,000	22480	NA	18172	13854
Additional Benchmark - Nifty 50 TRI	15.53%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	16974	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
 Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	21.4803	21.9851
IDCW <sup>1</sup> :	21.4823	21.9812

<sup>1</sup>Income Distribution cum capital withdrawal

Tracking Differences	Regular	Direct
1 Year (%)	-2.10	-1.32
3 Years (%)	-1.90	-1.13
5 Years (%)	-	-
10 Years (%)	-	-
Since Launch (%)	-1.54	-0.76

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	420000	NA	360000	120000
Market Value of amount Invested	693646	NA	589840	135351
Scheme Returns (CAGR)	29.86%	NA	34.91%	24.71%
Nifty Smallcap 50 TRI returns# (CAGR)	31.89%	NA	37.13%	26.21%
Nifty 50 TRI returns## (CAGR)	15.59%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





Fund Details

### Investment Objective

The investment objective of the Scheme is to provide returns that, before expenses, correspond to the total returns of securities as represented by the Nifty India Defence Total Return Index, 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.

**Fund Manager**  
Mr. Rupesh Gurav

**Date of Allotment**  
August 30, 2024

**Benchmark**  
Nifty India Defence Total Return Index

**Managing Fund Since**  
November 22, 2024

**Experience in Managing the Fund**  
0.0 Years

Tracking Error	
Regular	0.16%
Direct	0.16%

### Fund Category

Index Fund

Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load	Nil
Exit Load	For redemption / switch-out of units on or before 30 days from the date of allotment: 0.05% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment: Nil.

AUM			
Monthly Average AUM	₹	338.09	Crores
AUM as on last day	₹	408.71	Crores

Total Expense Ratio (TER)	
Regular	1.06%
Direct	0.31%

Including additional expenses and goods and service tax on management fees.



**Application Amount for fresh subscription**  
₹ 500 (plus in multiples of ₹ 100)

**Min. Addl. Investment**  
₹ 500 (plus in multiples of ₹ 100)

**SIP**  
Monthly: Minimum ₹ 500/-

## PORTFOLIO

Issuer	% to Net Assets
<b>Aerospace &amp; Defense</b>	<b>68.50%</b>
Bharat Electronics Limited	21.13%
Hindustan Aeronautics Limited	20.28%
Bharat Dynamics Limited	6.06%
Zen Technologies Ltd	4.72%
Data Patterns India Private Limited	4.23%
Astra Microwave Products Limited	3.87%
Garden Reach Shipbuilders & Engineers Limited	2.81%
MTAR Technologies Limited	2.00%
Mishra Dhatu Nigam Limited	0.97%
Paras Defence & Space Technologies Ltd	0.90%

Issuer	% to Net Assets
Dcx Systems Ltd	0.85%
ideaForge Technology Ltd	0.68%
<b>Industrial Manufacturing</b>	<b>16.31%</b>
Mazagon Dock Shipbuilders Limited	8.06%
Cochin Shipyard Limited	6.53%
Dynamatic Technologies Ltd	1.72%
<b>Chemicals &amp; Petrochemicals</b>	<b>14.87%</b>
Solar Industries India Limited	14.87%
Cash & Current Assets	0.32%
<b>Total Net Assets</b>	<b>100.00%</b>

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	9.6008	9.6182
IDCW <sup>1</sup> :	9.5990	9.6185

<sup>1</sup>Income Distribution cum capital withdrawal



Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 50 TRI, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

July 21, 2011

#### Benchmark

Nifty 50 TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

#### NAV:

27.7204

### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	2759.87	Crores
AUM as on last day	₹	2795.21	Crores

#### Total Expense Ratio (TER)

Regular	0.06%
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Including additional expenses and goods and service tax on management fees.

#### Tracking Error

Regular	0.04%
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#### Other Parameters

Standard Deviation	12.60%
Sharpe Ratio	0.55
Beta	1.00
Tracking Error (3 year)	0.03%
Treynor Ratio	0.07

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>29.97%</b>
HDFC Bank Limited	12.56%
ICICI Bank Limited	8.45%
Axis Bank Limited	2.99%
State Bank of India	2.98%
Kotak Mahindra Bank Limited	2.39%
IndusInd Bank Limited	0.61%
<b>IT - Software</b>	<b>13.74%</b>
Infosys Limited	6.17%
Tata Consultancy Services Limited	4.02%
HCL Technologies Limited	1.80%
Tech Mahindra Limited	1.00%
Wipro Limited	0.75%
<b>Petroleum Products</b>	<b>8.60%</b>
Reliance Industries Limited	8.08%
Bharat Petroleum Corporation Limited	0.52%
<b>Automobiles</b>	<b>7.43%</b>
Mahindra & Mahindra Limited	2.44%
Tata Motors Limited	1.54%
Maruti Suzuki India Limited	1.34%
Bajaj Auto Limited	0.92%
Eicher Motors Limited	0.61%
Hero MotoCorp Limited	0.57%
<b>Diversified FMCG</b>	<b>6.14%</b>
ITC Limited	4.09%
Hindustan Unilever Limited	2.05%
<b>Construction</b>	<b>4.04%</b>
Larsen & Toubro Limited	4.04%
Telecom - Services	4.02%
Bharti Airtel Limited	4.02%
<b>Finance</b>	<b>3.27%</b>
Bajaj Finance Limited	1.70%
Bajaj Finserv Limited	0.80%
Shriram Finance Ltd	0.78%

Issuer	% to Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.23%</b>
Sun Pharmaceutical Industries Limited	1.77%
Cipla Limited	0.78%
Dr. Reddys Laboratories Limited	0.68%
<b>Power</b>	<b>2.96%</b>
NTPC Limited	1.59%
Power Grid Corporation of India Limited	1.38%
<b>Consumer Durables</b>	<b>2.27%</b>
Titan Company Limited	1.24%
Asian Paints Limited	1.03%
<b>Cement &amp; Cement Products</b>	<b>2.07%</b>
UltraTech Cement Limited	1.18%
Grasim Industries Limited	0.89%
<b>Ferrous Metals</b>	<b>1.96%</b>
Tata Steel Limited	1.10%
JSW Steel Limited	0.85%
<b>Retailing</b>	<b>1.39%</b>
Trent Limited	1.39%
<b>Food Products</b>	<b>1.28%</b>
Nestle India Limited	0.74%
Britannia Industries Limited	0.54%
<b>Insurance</b>	<b>1.24%</b>
HDFC Life Insurance Company Limited	0.65%
SBI Life Insurance Company Limited	0.59%
<b>Aerospace &amp; Defense</b>	<b>1.02%</b>
Bharat Electronics Limited	1.02%
<b>Oil</b>	<b>0.92%</b>
Oil & Natural Gas Corporation Limited	0.92%
<b>Non - Ferrous Metals</b>	<b>0.88%</b>
Hindalco Industries Limited	0.88%
<b>Consumable Fuels</b>	<b>0.87%</b>
Coal India Limited	0.87%
<b>Transport Infrastructure</b>	<b>0.81%</b>
Adani Ports and Special Economic Zone Limited	0.81%





Issuer	% to Net Assets
Healthcare Services	0.64%
Apollo Hospitals Enterprise Limited	0.64%
Agricultural Food & other Products	0.57%
Tata Consumer Products Limited	0.57%

Issuer	% to Net Assets
Metals & Minerals Trading	0.53%
Adani Enterprises Limited	0.53%
Cash & Current Assets	0.15%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 27.7204

Inception - July 21, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 ETF	12.67%	16.08%	13.71%	21.15%
Value of Std Investment of ₹ 10,000	49283	21098	14704	12115
Benchmark - Nifty 50 TRI	12.85%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	50349	21208	14723	12127
Additional Benchmark - BSE Sensex TRI	12.95%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	50922	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.12
3 Years (%)	-0.05
5 Years (%)	-0.12
10 Years (%)	-0.09
Since Launch (%)	-0.18



Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of securities as represented by S&P BSE Sensex TRI, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

July 18, 2016

#### Benchmark

BSE Sensex TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

#### NAV:

78.9417

### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	328.20	Crores
AUM as on last day	₹	331.86	Crores

#### Total Expense Ratio (TER)

Regular	0.08%
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Including additional expenses and goods and service tax on management fees.

#### Tracking Error

Regular	0.04%
---------	-------



#### Other Parameters

Standard Deviation	12.24%
Sharpe Ratio	0.52
Beta	1.00
Tracking Error (3 year)	0.06%
Treynor Ratio	0.06

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>35.21%</b>
HDFC Bank Limited	14.72%
ICICI Bank Limited	9.95%
Axis Bank Limited	3.51%
State Bank of India	3.50%
Kotak Mahindra Bank Limited	2.82%
IndusInd Bank Limited	0.72%
<b>IT - Software</b>	<b>15.30%</b>
Infosys Limited	7.29%
Tata Consultancy Services Limited	4.70%
HCL Technologies Limited	2.12%
Tech Mahindra Limited	1.18%
Petroleum Products	9.49%
Reliance Industries Limited	9.49%
Diversified FMCG	7.21%
ITC Limited	4.79%
Hindustan Unilever Limited	2.42%
Automobiles	6.51%
Mahindra & Mahindra Limited	3.13%
Tata Motors Limited	1.79%
Maruti Suzuki India Limited	1.59%
Telecom - Services	4.73%
Bharti Airtel Limited	4.73%

Issuer	% to Net Assets
<b>Construction</b>	<b>4.73%</b>
Larsen & Toubro Limited	4.73%
<b>Power</b>	<b>3.51%</b>
NTPC Limited	1.88%
Power Grid Corporation of India Limited	1.63%
<b>Finance</b>	<b>2.92%</b>
Bajaj Finance Limited	1.99%
Bajaj Finserv Limited	0.93%
<b>Consumer Durables</b>	<b>2.69%</b>
Titan Company Limited	1.47%
Asian Paints Limited	1.21%
<b>Ferrous Metals</b>	<b>2.29%</b>
Tata Steel Limited	1.29%
JSW Steel Limited	1.00%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.09%</b>
Sun Pharmaceutical Industries Limited	2.09%
<b>Cement &amp; Cement Products</b>	<b>1.37%</b>
UltraTech Cement Limited	1.37%
<b>Transport Infrastructure</b>	<b>0.95%</b>
Adani Ports and Special Economic Zone Limited	0.95%
<b>Food Products</b>	<b>0.87%</b>
Nestle India Limited	0.87%
<b>Cash &amp; Current Assets</b>	<b>0.15%</b>
<b>Total Net Assets</b>	<b>100.00%</b>



## Investment Performance

NAV as on November 29, 2024: ₹ 78.9417

Inception - July 18, 2016	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life BSE Sensex ETF	13.32%	15.63%	13.18%	20.43%
Value of Std Investment of ₹ 10,000	28495	20684	14500	12043
Benchmark - BSE Sensex TRI	14.82%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	31811	20783	14535	12059
Additional Benchmark - Nifty 50 TRI	14.64%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	31387	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or From any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.16
3 Years (%)	-0.09
5 Years (%)	-0.11
10 Years (%)	-
Since Launch (%)	-1.50



## Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty Next 50, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Rupesh Gurav

### Date of Allotment

December 18, 2018

### Benchmark

Nifty Next 50 TR Index

### Managing Fund Since

November 22, 2024

### Experience in Managing the Fund

0.0 Years

### NAV:

73.3129

### Fund Category

Exchange Traded Fund (ETF)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

### AUM

Monthly Average AUM	₹	40.70	Crores
AUM as on last day <sup>a</sup>	₹	42.39	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 20.77 Crs as on November 29, 2024.

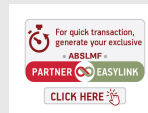
### Total Expense Ratio (TER)

Regular	0.17%
---------	-------

Including additional expenses and goods and service tax on management fees.

### Tracking Error

Regular	0.11%
---------	-------



### Other Parameters

Standard Deviation	17.96%
Sharpe Ratio	0.74
Beta	1.00
Tracking Error (3 year)	0.09%
Treynor Ratio	0.13

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Minimum Application Amount:

#### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

#### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets
Finance	12.27%
Power Finance Corporation Limited	3.81%
REC Limited	3.52%
Cholamandalam Investment and Finance Company Limited	2.72%
Jio Financial Services Limited	1.33%
Bajaj Holdings & Investments Limited	0.55%
Indian Railway Finance Corporation Limited	0.33%
Electrical Equipment	7.30%
Siemens Limited	3.53%
ABB India Limited	2.06%
Bharat Heavy Electricals Limited	1.71%
Pharmaceuticals & Biotechnology	7.05%
Divi's Laboratories Limited	4.15%
Torrent Pharmaceuticals Limited	1.62%
Zydus Lifesciences Limited	1.28%
Retailing	6.24%
Info Edge (India) Limited	3.41%
Zomato Limited	2.16%
Avenue Supermarts Limited	0.68%
Banks	6.18%
Bank of Baroda	2.43%
Canara Bank	1.82%
Punjab National Bank	1.64%
Union Bank of India	0.29%
Power	6.02%
Tata Power Company Limited	3.70%
Adani Power Limited	0.60%
Adani Green Energy Limited	0.59%
JSW Energy Limited	0.43%
Adani Energy Solutions Limited	0.38%
NHPC Limited	0.32%
Aerospace & Defense	4.50%
Hindustan Aeronautics Limited	4.50%

Issuer	% to Net Assets
Personal Products	4.13%
Godrej Consumer Products Limited	2.48%
Dabur India Limited	1.65%
Diversified Metals	4.07%
Vedanta Limited	4.07%
Insurance	4.05%
ICICI Lombard General Insurance Company Limited	2.34%
ICICI Prudential Life Insurance Company Limited	1.44%
Life Insurance Corp of India	0.27%
Transport Services	4.01%
InterGlobe Aviation Limited	4.01%
Auto Components	4.00%
Samvardhana Motherson International Limited	2.40%
Bosch Limited	1.59%
Cement & Cement Products	3.55%
Shree Cement Limited	1.85%
Ambuja Cements Limited	1.70%
Beverages	3.32%
United Spirits Limited	2.39%
Varun Beverages Limited	0.93%
Realty	3.22%
DLF Limited	2.79%
Macrotech Developers Limited	0.43%
Gas	3.13%
GAIL (India) Limited	2.85%
Adani Gas Limited	0.28%
Automobiles	3.03%
TVS Motor Company Limited	3.03%
IT - Software	3.02%
LTIMindtree Limited	3.02%
Petroleum Products	2.75%
Indian Oil Corporation Limited	2.75%
Chemicals & Petrochemicals	2.48%

# Aditya Birla Sun Life Nifty Next 50 ETF

An Open ended Scheme tracking Nifty Next 50 Index  
BSE Scrip Code: 542230 | Symbol: ABSLNN50ET



Wealth Solutions

Issuer	% to Net Assets
Pidilite Industries Limited	2.48%
Consumer Durables	2.30%
Havells India Limited	2.30%
Ferrous Metals	1.82%
Jindal Steel & Power Limited	1.82%

Issuer	% to Net Assets
Leisure Services	1.30%
Indian Railway Catering & Tourism Corporation Limited	1.30%
Cash & Current Assets	0.26%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance NAV as on November 29, 2024: ₹ 73.3129

Inception - December 18, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 ETF	17.91%	20.55%	20.00%	48.07%
Value of Std Investment of ₹ 10,000	26654	25485	17281	14807
Benchmark - Nifty Next 50 TR Index	17.47%	20.83%	20.18%	48.24%
Value of Std Investment of ₹ 10,000	26067	25786	17357	14824
Additional Benchmark - BSE Sensex Next 50 TRI	18.21%	22.74%	21.82%	38.93%
Value of Std Investment of ₹ 10,000	27065	27886	18080	13893

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.17
3 Years (%)	-0.17
5 Years (%)	-0.28
10 Years (%)	-
Since Launch (%)	-0.27



## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the Nifty Bank Index. However, the performance of scheme may differ from that of the underlying index due to tracking error. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

October 23, 2019

#### Benchmark

Nifty Bank TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	2656.41	Crores
AUM as on last day	₹	2694.56	Crores

#### Total Expense Ratio (TER)

Regular	0.17%
---------	-------

Including additional expenses and goods and service tax on management fees.

#### Tracking Error

Regular	0.07%
---------	-------

#### NAV:

52.8570



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#### Other Parameters

Standard Deviation	14.72%
Sharpe Ratio	0.50
Beta	1.00
Tracking Error (3 year)	0.06%
Treynor Ratio	0.07

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets
<b>Banks</b>	<b>99.98%</b>
HDFC Bank Limited	29.38%
ICICI Bank Limited	24.52%
State Bank of India	10.23%
Kotak Mahindra Bank Limited	9.00%
Axis Bank Limited	8.67%
IndusInd Bank Limited	3.94%
The Federal Bank Limited	3.09%

Issuer	% to Net Assets
Bank of Baroda	2.75%
IDFC First Bank Limited	2.53%
Canara Bank	2.06%
AU Small Finance Bank Limited	1.96%
Punjab National Bank	1.86%
<b>Cash &amp; Current Assets</b>	<b>0.02%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on November 29, 2024: ₹ 52.8570

Inception - October 23, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Bank ETF	12.42%	10.62%	14.15%	17.84%
Value of Std Investment of ₹ 10,000	18181	16571	14875	11784
Benchmark - Nifty Bank TRI	12.43%	10.89%	14.36%	18.07%
Value of Std Investment of ₹ 10,000	18191	16775	14958	11807
Additional Benchmark - Nifty 50 TRI	16.73%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	22035	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.  
Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.23
3 Years (%)	-0.21
5 Years (%)	-0.27
10 Years (%)	-
Since Launch (%)	-0.28



## Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns that before expenses, closely correspond to the total returns of securities as represented by Nifty Healthcare TRI, subject to tracking errors. However, the performance of scheme may differ from that of the underlying index due to tracking error. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

October 20, 2021

#### Benchmark

Nifty Healthcare TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

#### Tracking Error

Regular 0.55%

### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	40.82	Crores
AUM as on last day	₹	42.05	Crores

#### Total Expense Ratio (TER)

Regular	0.22%
---------	-------

Including additional expenses and goods and service tax on management fees.

#### NAV:

14.4378



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#### Other Parameters

Standard Deviation	16.35%
Sharpe Ratio	0.69
Beta	1.00
Tracking Error (3 year)	0.33%
Treynor Ratio	0.11

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the Scheme shall be 1,10,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets
Pharmaceuticals & Biotechnology	79.86%
Sun Pharmaceutical Industries Limited	21.85%
Cipla Limited	9.58%
Divi's Laboratories Limited	8.90%
Dr. Reddys Laboratories Limited	8.33%
Lupin Limited	5.61%
Aurobindo Pharma Limited	4.01%
Torrent Pharmaceuticals Limited	3.49%
Alkem Laboratories Limited	3.35%
Zydus Lifesciences Limited	2.74%
Glenmark Pharmaceuticals Limited	2.61%
Laurus Labs Limited	2.53%

Issuer	% to Net Assets
IPCA Laboratories Limited	2.38%
Biocon Limited	1.86%
Abbott India Limited	1.64%
Granules India Limited	0.96%
Healthcare Services	19.93%
Max Healthcare Institute Limited	8.26%
Apollo Hospitals Enterprise Limited	7.86%
Syngene International Limited	1.93%
Dr. Lal Path Labs Limited	1.25%
METROPOLIS HEALTHCARE LIMITED	0.63%
Cash & Current Assets	0.21%
<b>Total Net Assets</b>	<b>100.00%</b>



### Investment Performance

NAV as on November 29, 2024: ₹ 14.4378

Inception - October 20, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Healthcare ETF	17.91%	NA	18.01%	38.51%
Value of Std Investment of ₹ 10,000	16700	NA	16434	13851
Benchmark - Nifty Healthcare TRI	17.36%	NA	17.95%	38.08%
Value of Std Investment of ₹ 10,000	16458	NA	16409	13808
Additional Benchmark - Nifty 50 TRI	10.68%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	13712	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.  
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.  
Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	0.43
3 Years (%)	0.06
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	0.05







### Fund Details

#### Investment Objective

The investment objective of the scheme is to provide returns that before expenses, closely correspond to the total returns of securities as represented by Nifty Information Technology TRI, subject to tracking errors. However, the performance of scheme may differ from that of the underlying index due to tracking error. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

October 29, 2021

#### Benchmark

Nifty IT TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

#### Total Expense Ratio (TER)

Regular 0.21%

Including additional expenses and goods and service tax on management fees.

#### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	29.73	Crores
AUM as on last day <sup>a</sup>	₹	29.90	Crores

<sup>a</sup>Net assets excludes aggregate investments by other Schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 22.26 Crs as on November 29, 2024.

#### NAV:

45.2631

#### Tracking Error

Regular	0.14%
---------	-------



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#### Other Parameters

Standard Deviation	21.69%
Sharpe Ratio	0.10
Beta	1.00
Tracking Error (3 year)	0.12%
Treynor Ratio	0.02

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Minimum Application Amount:

#### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the Scheme shall be 10,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

#### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	98.48%
Infosys Limited	26.15%
Tata Consultancy Services Limited	23.41%
HCL Technologies Limited	10.47%
Tech Mahindra Limited	10.41%
Wipro Limited	7.83%
Persistent Systems Ltd	6.01%

Issuer	% to Net Assets
Coforge Limited	5.53%
LTI Mindtree Limited	5.46%
Mphasis Limited	3.22%
IT - Services	1.39%
L&T Technology Services Limited	1.39%
Cash & Current Assets	0.14%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on November 29, 2024: ₹ 45.2631

Inception - Oct 29, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty IT ETF	9.29%	NA	8.96%	34.43%
Value of Std Investment of ₹ 10,000	13155	NA	12938	13443
Benchmark - Nifty IT TRI	9.69%	NA	9.28%	35.02%
Value of Std Investment of ₹ 10,000	13306	NA	13051	13502
Additional Benchmark - Nifty 50 TRI	11.92%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	14159	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.59
3 Years (%)	-0.32
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.41





## Fund Details

### Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty PSE Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

May 17, 2024

#### Benchmark

Nifty PSE Index

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	30.77	Crores
AUM as on last day	₹	32.10	Crores

#### Total Expense Ratio (TER)

Regular	0.20%
Including additional expenses and goods and service tax on management fees.	

#### Tracking Error

Regular	0.11%
---------	-------



INVEST NOW

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size in case of Aditya Birla Sun Life Nifty PSE ETF shall be 2,50,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

#### NAV:

10.2050

## PORTFOLIO

Issuer	% to Net Assets
Power	27.55%
NTPC Limited	13.67%
Power Grid Corporation of India Limited	11.85%
NHPC Limited	2.03%
Aerospace & Defense	15.49%
Bharat Electronics Limited	8.74%
Hindustan Aeronautics Limited	6.75%
Finance	13.11%
Power Finance Corporation Limited	5.72%
REC Limited	5.27%
Indian Railway Finance Corporation Limited	2.12%
Petroleum Products	11.53%
Bharat Petroleum Corporation Limited	4.49%
Indian Oil Corporation Limited	4.12%
Hindustan Petroleum Corporation Limited	2.92%
Oil	10.03%
Oil & Natural Gas Corporation Limited	7.90%
Oil India Limited	2.12%

Issuer	% to Net Assets
Consumable Fuels	7.50%
Coal India Limited	7.50%
Gas	4.28%
GAIL (India) Limited	4.28%
Electrical Equipment	2.56%
Bharat Heavy Electricals Limited	2.56%
Minerals & Mining	2.10%
NMDC Limited	2.10%
Leisure Services	1.95%
Indian Railway Catering & Tourism Corporation Limited	1.95%
Transport Services	1.81%
Container Corporation of India Limited	1.81%
Ferrous Metals	1.34%
Steel Authority of India Limited	1.34%
Cash & Current Assets	0.77%
<b>Total Net Assets</b>	<b>100.00%</b>





### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Sachin Wankhede

#### Date of Allotment

May 13, 2011

#### Benchmark

Domestic Price of Physical Gold

#### Managing Fund Since

February 23, 2022

#### Experience in Managing the Fund

2.8 Years

#### Tracking Error

Regular **0.26%**

#### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ **560.89** Crores  
AUM as on last day<sup>^</sup> ₹ **564.33** Crores

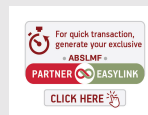
<sup>^</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 382.14 Crs as on November 29, 2024.

#### Total Expense Ratio (TER)

Regular **0.54%**  
Including additional expenses and goods and service tax on management fees.

#### NAV:

68.1003



#### Other Parameters

Standard Deviation **11.60%**  
Sharpe Ratio **0.77**  
Beta **0.98**  
Tracking Error (3 year) **0.25%**  
Treyner Ratio **0.09**

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>GOLD</b>	<b>98.08%</b>	
Gold	98.08%	
Cash & Current Assets	1.92%	
<b>Total Net Assets</b>	<b>100.00%</b>	

#### Investment Performance

NAV as on November 29, 2024: ₹ 68.1003

Inception - May 13, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold ETF	8.60%	14.23%	15.68%	21.24%
Value of Std Investment of ₹ 10,000	30588	19461	15480	12124
Benchmark - Domestic Price of Physical Gold	9.58%	15.04%	16.68%	22.36%
Value of Std Investment of ₹ 10,000	34570	20164	15883	12236

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Sachin Wankhede is 3. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1610000	600000	360000	120000
Market Value of amount Invested	3295190	849791	467558	133068
Scheme Returns (CAGR)	10.08%	13.91%	17.77%	20.93%
Domestic Price of Physical Gold returns# (CAGR)	10.95%	14.80%	18.80%	22.03%

Past Performance may or may not be sustained in future. The fund's inception date is May 13, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Tracking Differences	Regular
1 Year (%)	-1.12
3 Years (%)	-1.00
5 Years (%)	-0.81
10 Years (%)	-1.02
Since Launch (%)	-1.05



### Fund Details

#### Investment Objective

The investment objective of the scheme is to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Sachin Wankhede

#### Date of Allotment

January 31, 2022

#### Benchmark

Price of silver

#### Managing Fund Since

January 31, 2022

#### Experience in Managing the Fund

2.8 Years

#### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	334.77	Crores
AUM as on last day <sup>a</sup>	₹	337.64	Crores

<sup>a</sup>Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 147.44 Crs as on November 29, 2024.

#### Total Expense Ratio (TER)

Regular	0.35%
---------	-------

Including additional expenses and goods and service tax on management fees.



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#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers:	The Creation Unit size shall be 30,000 units and in multiples of 1 unit thereof.
For Large Investors:	Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

#### NAV:

90.5492

#### Tracking Error

Regular	0.56%
---------	-------

## PORTFOLIO

Issuer	% to Net Assets
SILVER	97.59%
Silver	97.59%
Cash & Current Assets	2.41%
Total Net Assets	100.00%



#### Investment Performance

NAV as on November 29, 2024: ₹ 90.5492

Inception - January 31, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF	13.61%	NA	NA	16.81%
Value of Std Investment of ₹ 10,000	14348	NA	NA	11681
Benchmark - Price of Silver	14.37%	NA	NA	17.67%
Value of Std Investment of ₹ 10,000	14624	NA	NA	11767

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Sachin Wankhede is 3. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

Tracking Differences	Regular
1 Year (%)	-0.89
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.77





## Fund Details

### Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty 200 Momentum 30 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

August 12, 2022

#### Benchmark

Nifty 200 Momentum 30 TRI

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

### Fund Category

Exchange Traded Fund (ETF)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	69.15	Crores
AUM as on last day	₹	71.37	Crores

#### Total Expense Ratio (TER)

Regular	0.32%
---------	-------

Including additional expenses and goods and service tax on management fees.



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#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers:	The Creation Unit size shall be 87,000 units and in multiples thereof.
For Large Investors:	Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

#### NAV:

34.6660

#### Tracking Error

Regular	0.10%
---------	-------

## PORTFOLIO

Issuer	% to Net Assets
Automobiles	16.85%
Mahindra & Mahindra Limited	5.21%
Bajaj Auto Limited	4.78%
Tata Motors Limited	4.21%
Hero MotoCorp Limited	2.65%
Electrical Equipment	9.56%
Siemens Limited	5.06%
ABB India Limited	2.30%
Bharat Heavy Electricals Limited	2.19%
Aerospace & Defense	9.34%
Bharat Electronics Limited	5.08%
Hindustan Aeronautics Limited	4.26%
Power	8.80%
NTPC Limited	5.15%
Tata Power Company Limited	3.65%
Finance	8.34%
REC Limited	4.24%
Power Finance Corporation Limited	4.10%
Telecom - Services	7.52%
Bharti Airtel Limited	5.88%
Indus Towers Limited	1.64%
Retailing	6.50%
Trent Limited	6.50%
Auto Components	5.27%
Samvardhana Motherson International Limited	2.45%
Bosch Limited	1.47%

Issuer	% to Net Assets
Bharat Forge Limited	1.35%
Consumable Fuels	4.18%
Coal India Limited	4.18%
Transport Infrastructure	4.18%
Adani Ports and Special Economic Zone Limited	4.18%
Consumer Durables	3.76%
Dixon Technologies (India) Limited	3.76%
Pharmaceuticals & Biotechnology	3.57%
Lupin Limited	2.14%
Zydus Lifesciences Limited	1.43%
Industrial Products	3.41%
Cummins India Limited	3.41%
Diversified Metals	3.25%
Vedanta Limited	3.25%
Banks	1.79%
Punjab National Bank	1.79%
IT - Software	1.33%
Oracle Financial Services Software Limited	1.33%
Minerals & Mining	1.23%
NMDC Limited	1.23%
Realty	0.87%
Oberoi Realty Limited	0.87%
Cash & Current Assets	0.24%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on November 29, 2024: ₹ 34.6660

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	30.41%	NA	NA	37.44%
Value of Std Investment of ₹ 10,000	18425	NA	NA	13744
Benchmark - Nifty 200 Momentum 30 TRI	30.80%	NA	NA	38.08%
Value of Std Investment of ₹ 10,000	18552	NA	NA	13808
Additional Benchmark - Nifty 50 TRI	15.64%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	13972	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Tracking Differences

	Regular
1 Year (%)	-0.66
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.44





Fund Details

## Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of Nifty 200 Quality 30 Index, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Rupesh Gurav

### Date of Allotment

August 12, 2022

### Benchmark

Nifty 200 Quality 30 TRI

### Managing Fund Since

November 22, 2024

### Experience in Managing the Fund

0.0 Years

## Fund Category

Exchange Traded Fund (ETF)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

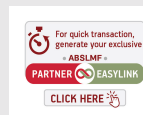
### AUM

Monthly Average AUM	₹	53.69	Crores
AUM as on last day	₹	54.84	Crores

### Total Expense Ratio (TER)

Regular	0.30%
---------	-------

Including additional expenses and goods and service tax on management fees.



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### Minimum Application Amount:

#### For Transactions Directly with the Fund:

For Market Makers:	The Creation Unit size shall be 1,06,000 units and in multiples thereof.
For Large Investors:	Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

#### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

### NAV:

21.7898

### Tracking Error

Regular	0.15%
---------	-------

## PORTFOLIO

Issuer	% to Net Assets
IT - Software	30.76%
HCL Technologies Limited	6.16%
Infosys Limited	5.82%
Tata Consultancy Services Limited	5.37%
Tech Mahindra Limited	4.08%
Persistent Systems Ltd	3.76%
LTIMindtree Limited	3.21%
Oracle Financial Services Software Limited	2.35%
Diversified FMCG	10.39%
ITC Limited	5.44%
Hindustan Unilever Limited	4.96%
Food Products	8.16%
Nestle India Limited	4.29%
Britannia Industries Limited	3.87%
Consumer Durables	7.61%
Asian Paints Limited	4.06%
Havells India Limited	2.26%
Berger Paints (I) Limited	1.29%
Aerospace & Defense	7.18%
Bharat Electronics Limited	3.95%
Hindustan Aeronautics Limited	3.24%
Automobiles	6.33%
Bajaj Auto Limited	3.68%
Hero MotoCorp Limited	2.65%
Personal Products	5.79%

Issuer	% to Net Assets
Colgate Palmolive (India) Limited	3.89%
Dabur India Limited	1.90%
Consumable Fuels	4.29%
Coal India Limited	4.29%
Pharmaceuticals & Biotechnology	3.47%
Divi's Laboratories Limited	3.47%
Agricultural Food & other Products	2.69%
Marico Limited	2.69%
Textiles & Apparels	2.68%
Page Industries Limited	2.68%
Capital Markets	2.56%
HDFC Asset Management Company Limited	2.56%
Chemicals & Petrochemicals	2.47%
Pidilite Industries Limited	2.47%
Leisure Services	1.87%
Indian Railway Catering & Tourism Corporation Limited	1.87%
IT - Services	1.58%
L&T Technology Services Limited	1.58%
Gas	1.03%
Indraprastha Gas Limited	1.03%
Entertainment	0.94%
Sun TV Network Limited	0.94%
Cash & Current Assets	0.23%
<b>Total Net Assets</b>	<b>100.00%</b>

## Investment Performance

NAV as on November 29, 2024: ₹ 21.7898

Inception - Aug 12, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 200 Quality 30 ETF	18.56%	NA	NA	25.29%
Value of Std Investment of ₹ 10,000	14796	NA	NA	12529
Benchmark - Nifty 200 Quality 30 TRI	19.08%	NA	NA	25.61%
Value of Std Investment of ₹ 10,000	14947	NA	NA	12561
Additional Benchmark - Nifty 50 TRI	15.64%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	13972	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

### Tracking Differences

Tracking Differences	Regular
1 Year (%)	-0.33
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.40





An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk



### Fund Details

#### 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 Liquid Overnight Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Sanjay Pawar & Ms. Sunaina da Cunha

#### Date of Allotment

March 13, 2023

#### Benchmark

CRISIL Liquid Overnight Index

#### Managing Fund Since

March 13, 2023

#### Experience in Managing the Fund

1.7 years

#### Tracking Error

Regular **0.02%**

#### Fund Category

Debt (ETFs)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	59.34	Crores
AUM as on last day	₹	65.82	Crores

#### Total Expense Ratio (TER)

Regular	0.00%
Direct	0.43%

Including additional expenses and goods and service tax on management fees.



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#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 2500 units and in multiples of 1 unit thereafter

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

#### NAV:

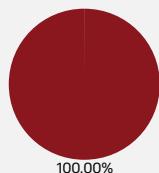
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## PORTFOLIO

Issuer	% to Net Assets	Rating
Cash & Current Assets	100.00%	
Total Net Assets	100.00%	



#### Rating Profile of Portfolio



■ Cash & Current Assets



#### Investment Performance

NAV as on November 29, 2024: ₹ 1000.0000

Inception - March 13, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL Liquid Overnight ETF	6.29%	NA	NA	6.37%
Value of Std Investment of ₹ 10,000	11104	NA	NA	10637
Benchmark - CRISIL Liquid Overnight Index	6.77%	NA	NA	6.76%
Value of Std Investment of ₹ 10,000	11191	NA	NA	10676
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.47%	NA	NA	7.59%
Value of Std Investment of ₹ 10,000	11318	NA	NA	10759

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Sanjay Pawar is 2. Total Schemes managed by Ms. Sunaina da Cunha is 5. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### Tracking Differences

1 Year (%)	-0.39
3 Years (%)	-
5 Years (%)	-
10 Years (%)	-
Since Launch (%)	-0.48







An open ended Debt Exchange Traded Fund tracking the CRISIL Broad Based Gilt Index. A relatively high interest rate risk and relatively low credit risk. NSE Symbol: ABGSEC | BSE Symbol: 544211



### Fund Details

#### 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 Broad Based Gilt Index before expenses, subject to tracking errors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta, Mr. Harshil Suvarnkar & Mr. Vighnesh Gupta

#### Date of Allotment

July 05, 2024

#### Benchmark

CRISIL Broad Based Gilt Index

#### Managing Fund Since

July 05, 2024

#### Experience in Managing the Fund

0.4 Years

#### Tracking Error

Regular 0.49%

#### Fund Category

Debt (ETFs)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	43.25	Crores
AUM as on last day	₹	43.42	Crores

#### Total Expense Ratio (TER)

Regular	0.19%
Including additional expenses and goods and service tax on management fees.	

#### NAV:

103.8901



#### Other Parameters

Modified Duration	6.91 years
Average Maturity	12.06 years
Yield to Maturity	6.94%
Macaulay Duration	7.14 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Minimum Application Amount:

##### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size for the scheme shall be 25,000 units and in multiples of 1 unit thereafter

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

##### For Transactions on Stock Exchanges:

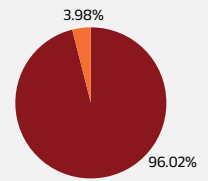
Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	96.02%	
7.30% GOI 19JUN53	19.41%	SOV
7.32% GOI BOND 13NOV2030	19.25%	SOV
7.18% GOI 24-Jul-2037	19.22%	SOV
7.10% GOVT 08-Apr-2034	19.15%	SOV
7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC	18.98%	SOV
Cash & Current Assets	3.98%	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Rating Profile of Portfolio



■ Sovereign ■ Cash & Current Assets





An open ended Debt Exchange Traded Fund tracking the CRISIL 10 Year Gilt Index.

A relatively high interest rate risk and relatively low credit risk. NSE Symbol: GSEC10ABSL | BSE Symbol: 544228

### Fund Details

#### 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 10 Year 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.

#### Fund Manager

Mr. Bhupesh Bameta, Mr. Sanjay Godambe & Mr. Vighnesh Gupta

#### Date of Allotment

August 13, 2024

#### Benchmark

CRISIL 10 Year Gilt Index

#### Managing Fund Since

August 13, 2024

#### Experience in Managing the Fund

0.3 Years

#### Tracking Error

Regular 0.28%

#### Fund Category

Debt ETFs

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load Nil  
Exit Load Nil

#### AUM

Monthly Average AUM ₹ 17.62 Crores  
AUM as on last day ₹ 17.74 Crores

#### Total Expense Ratio (TER)

Regular 0.10%  
Including additional expenses and goods and service tax on management fees.

#### NAV:

102.6902



#### Other Parameters

Modified Duration 6.49 years  
Average Maturity 9.03 years  
Yield to Maturity 6.89%  
Macaulay Duration 6.71 years

Standard deviation of daily tracking difference computed for a 1 year horizon. If the fund is non-existent for 1 year then since inception returns are considered.

#### Minimum Application Amount:

#### For Transactions Directly with the Fund:

For Market Makers: The Creation Unit size in case of Aditya Birla Sun Life CRISIL 10 Year Gilt ETF shall be 25,000 units and in multiples thereof.

For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

#### For Transactions on Stock Exchanges:

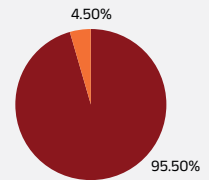
Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

## PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	95.50%	
7.10% GOVT 08-Apr-2034	95.50%	SOV
Cash & Current Assets	4.50%	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Rating Profile of Portfolio



■ Sovereign ■ Cash & Current Assets





## Fund Details

### Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity schemes,ETFs and debt schemes accessed through the diversified investment styles. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

#### Date of Allotment

August 17, 2006

#### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

#### Managing Fund Since

August 16, 2019 & November 21, 2022

#### Experience in Managing the Fund

5.3 years & 2.0 Years

### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL

#### AUM

Monthly Average AUM	₹	184.52	Crores
AUM as on last day	₹	187.45	Crores

#### Total Expense Ratio (TER)

Regular	1.25%
Direct	0.26%

Including additional expenses and goods and service tax on management fees.  
(In addition to the above, the scheme will also incur 0.71% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



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#### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

#### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>86.47%</b>
Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan	19.88%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	12.87%
Aditya Birla Sun Life Multi-Cap Fund-Direct Growth	12.83%
ABSL GOVERNMENT SEC FUND-DG	8.52%
Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan	6.57%
Aditya Birla Sun Life Midcap Fund - Growth - Direct Plan	6.31%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	5.89%
Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth	5.88%

Issuer	% to Net Assets
Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan	2.77%
ABSL MANUFACTURING EQUITY FUND - DG	2.69%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	2.26%
<b>Exchange Traded Fund</b>	<b>12.98%</b>
Aditya Birla Sun Life Gold ETF	12.98%
<b>Cash &amp; Current Assets</b>	<b>0.55%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on November 29, 2024: ₹ 63.0099

Inception - Aug 17, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Asset Allocator FoF	10.58%	16.12%	13.73%	23.24%
Value of Std Investment of ₹ 10,000	63010	21133	14712	12324
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.11%	13.15%	11.16%	17.85%
Value of Std Investment of ₹ 10,000	68702	18563	13736	11785
Additional Benchmark - BSE Sensex TRI	12.66%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	88617	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2180000	600000	360000	120000
Market Value of amount Invested	6786272	918396	470753	128152
Scheme Returns (CAGR)	11.35%	17.07%	18.25%	12.93%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	NA	13.71%	13.92%	10.83%
BSE Sensex TRI returns## (CAGR)	13.31%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is August 17, 2006, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	63.0099	33.0412
IDCW <sup>1</sup> :	58.0231	31.4847

<sup>1</sup>Income Distribution cum capital withdrawal



An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).

### Fund Details

#### Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

#### Date of Allotment

May 09, 2011

#### Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

#### Managing Fund Since

August 16, 2019 & November 21, 2022

#### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

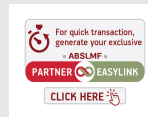
Entry Load	Nil
Exit Load	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.

#### AUM

Monthly Average AUM	₹	214.46	Crores
AUM as on last day	₹	216.04	Crores

#### Experience in Managing the Fund

5.3 years & 2.0 Years



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

#### Total Expense Ratio (TER)

Regular	1.19%
Direct	0.41%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.69% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which investments are made by the FoF scheme.

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>90.81%</b>
Nippon India Growth Fund - DR - GR	15.67%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	15.06%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	14.91%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	14.80%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	14.77%
HDFC Corporate Bond Fund - Growth Option - Direct Plan	9.55%

Issuer	% to Net Assets
ABSL GOVERNMENT SEC FUND-DG	5.12%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	0.93%
Exchange Traded Fund	8.61%
Aditya Birla Sun Life Gold ETF	8.61%
Cash & Current Assets	0.57%
<b>Total Net Assets</b>	<b>100.00%</b>



#### Investment Performance

NAV as on November 29, 2024: ₹ 51.2300

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	12.79%	17.04%	15.57%	23.91%
Value of Std Investment of ₹ 10,000	51230	21984	15437	12391
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.20%	14.91%	12.68%	20.40%
Value of Std Investment of ₹ 10,000	47668	20051	14308	12040
Additional Benchmark - Nifty 50 TRI	12.82%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	51404	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	51.2300	56.0077
IDCW <sup>1</sup> :	46.8936	51.2928

<sup>1</sup>Income Distribution cum capital withdrawal



#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1610000	600000	360000	120000
Market Value of amount Invested	4461417	953262	479987	128653
Scheme Returns (CAGR)	14.12%	18.60%	19.64%	13.73%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	13.39%	15.85%	15.77%	11.37%
Nifty 50 TRI returns## (CAGR)	14.50%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is May 09, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)

### Fund Details

#### Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

#### Date of Allotment

May 09, 2011

#### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

#### Managing Fund Since

August 16, 2019 & November 21, 2022

#### Experience in Managing the Fund

5.3 years & 2.0 Years

#### SIP

Monthly: Minimum ₹ 100/-

#### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

Monthly Average AUM	₹	36.06	Crores
AUM as on last day	₹	36.27	Crores

#### Total Expense Ratio (TER)

Regular	1.18%
Direct	0.62%

Including additional expenses and goods and service tax on management fees.  
(In addition to the above, the scheme will also incur 0.63% i.e. total weighted average of the expense ratio levied by the underlying schemes.)  
**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>90.80%</b>
HDFC Corporate Bond Fund - Growth Option - Direct Plan	14.50%
Nippon India Growth Fund - DR - GR	12.20%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	11.01%
ABSL GOVERNMENT SEC FUND-DG	10.98%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	10.76%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	10.58%
ICICI Prudential Bluechip Fund - Direct Plan - Growth	10.26%

Issuer	% to Net Assets
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	8.09%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	2.40%
<b>Exchange Traded Fund</b>	<b>8.02%</b>
Aditya Birla Sun Life Gold ETF	8.02%
Cash & Current Assets	1.17%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on November 29, 2024: ₹ 40.1215

	Since Inception	5 Years	3 Years	1 Year
Inception - May 09, 2011				
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	10.78%	14.17%	13.11%	19.57%
Value of Std Investment of ₹ 10,000	40121	19413	14472	11957
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.34%	13.15%	11.16%	17.85%
Value of Std Investment of ₹ 10,000	42940	18563	13736	11785
Additional Benchmark - Nifty 50 TRI	12.82%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	51404	21208	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	40.1215	42.7642
IDCW <sup>1</sup> :	35.9862	38.7753

<sup>1</sup>Income Distribution cum capital withdrawal

#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1610000	600000	360000	120000
Market Value of amount Invested	3716135	878108	457729	127516
Scheme Returns (CAGR)	11.69%	15.24%	16.27%	11.90%
CRISIL Hybrid 50+50 - Moderate Index returns## (CAGR)	12.18%	13.71%	13.92%	10.83%
Nifty 50 TRI returns## (CAGR)	14.50%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is May 09, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Data as on November 29, 2024 unless otherwise specified





An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).

### Fund Details

#### Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

#### Date of Allotment

May 09, 2011

#### Benchmark

CRISIL Short Term Debt Hybrid 75+25 Index

#### Managing Fund Since

August 16, 2019 & November 21, 2022

#### Experience in Managing the Fund

5.3 years & 2.0 Years

#### SIP

Monthly: Minimum ₹ 100/-

#### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil

#### AUM

Monthly Average AUM	₹	18.99	Crores
AUM as on last day	₹	19.06	Crores

#### Total Expense Ratio (TER)

Regular	1.06%
Direct	0.64%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.55% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund ('FoF') scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>91.20%</b>
HDFC Corporate Bond Fund - Growth Option - Direct Plan	21.27%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	13.36%
KOTAK DYNAMIC BOND FUND - GROWTH DIRECT	11.20%
ABSL GOVERNMENT SEC FUND-DG	10.30%
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	8.64%
Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan	7.76%
Nippon India Growth Fund - DR - GR	7.69%

Issuer	% to Net Assets
ICICI Prudential Bluechip Fund - Direct Plan - Growth	6.53%
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	4.45%
<b>Exchange Traded Fund</b>	<b>8.15%</b>
Aditya Birla Sun Life Gold ETF	8.15%
Cash & Current Assets	0.65%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on November 29, 2024: ₹ 32.3632

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	9.04%	11.28%	10.71%	15.10%
Value of Std Investment of ₹ 10,000	32363	17072	13569	11510
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.67%	9.95%	8.73%	12.61%
Value of Std Investment of ₹ 10,000	34980	16077	12856	11261
Additional Benchmark - CRISIL 10 Year Gilt Index	6.75%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	24258	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.3632	34.3199
IDCW <sup>#</sup> :	29.4438	23.3025

<sup>#</sup>Income Distribution cum capital withdrawal

#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1610000	600000	360000	120000
Market Value of amount Invested	3165655	809920	436323	126328
Scheme Returns (CAGR)	9.53%	11.96%	12.92%	9.99%
CRISIL Short Term Debt Hybrid 75+25 Index returns# (CAGR)	9.83%	10.09%	10.48%	9.32%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.57%	6.10%	8.09%	9.77%

Past Performance may or may not be sustained in future. The fund's inception date is May 09, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





### Fund Details

#### Investment Objective

The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the Aditya Birla Sun LifeAMC process. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Kaustubh Gupta

#### Date of Allotment

December 29, 2006

#### Benchmark

CRISIL Composite Bond Index

#### Managing Fund Since

March 22, 2021

#### Experience in Managing the Fund

3.7 years

#### SIP

Monthly: Minimum ₹ 100/-

#### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption / switch-out of units within 15 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

Monthly Average AUM	₹	14.63	Crores
AUM as on last day	₹	10.29	Crores

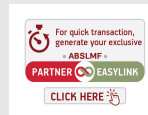
#### Total Expense Ratio (TER)

Regular	0.54%
Direct	0.19%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.27% i.e total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	60.46%
ABSL CRISIL 10 YEAR GILT ETF	57.94%
ABSL CRISIL BROAD BASED GILT ETF	2.52%
MUTUAL FUNDS	35.81%
ABSL LONG DURATION FUND-DIRECT GROWTH	11.54%

Issuer	% to Net Assets
ABSL GOVERNMENT SEC FUND-DG	11.43%
ABSL INCOME FUND - GROWTH - DIRECT PLAN	8.69%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	4.15%
Cash & Current Assets	3.73%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on November 29, 2024: ₹ 35.6980

Inception - Dec 29, 2006	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	7.35%	6.15%	5.78%	8.21%
Value of Std Investment of ₹ 10,000	35698	13481	11836	10821
Benchmark - CRISIL Composite Bond Index	7.52%	6.74%	5.95%	9.47%
Value of Std Investment of ₹ 10,000	36668	13862	11895	10947
Additional Benchmark - CRISIL 10 Year Gilt Index	6.49%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	30875	13059	11762	11041

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kaustubh Gupta is 11. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	35.6980	37.6593
IDCW <sup>2</sup> :	22.3874	23.5814

<sup>2</sup>Income Distribution cum capital withdrawal





An open ended fund of fund investing in units of overseas ETF's and/or Index Fundbased on NASDAQ-100 Index

\*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under and existing systematic transactions are being suspended temporarily till further notice.

### Fund Details

#### Investment Objective

The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETFs and/or Index Fund based on NASDAQ-100 Index. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Joshi

#### Date of Allotment

November 01, 2021

#### Benchmark

NASDAQ 100 TRI

#### Managing Fund Since

November 21, 2022

#### Experience in Managing the Fund

2.0 Years

#### Fund Category

FOF (Overseas)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

#### AUM

Monthly Average AUM	₹	403.21	Crores
AUM as on last day	₹	406.49	Crores

#### Total Expense Ratio (TER)

Regular	0.62%
Direct	0.26%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.33% i.e total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which investments are made by the FoF scheme.



#### Other Parameters

Portfolio Turnover	0.00
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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

Fresh subscriptions/switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

## PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	99.56%
iShares Nasdaq 100 UCITS ETF	99.56%
Cash & Current Assets	0.44%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on November 29, 2024: ₹ 14.3832

Inception - Nov 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life NASDAQ 100 FOF	12.53%	NA	12.52%	33.18%
Value of Std Investment of ₹ 10,000	14383	NA	14245	13318
Benchmark - NASDAQ 100 TRI	14.82%	NA	13.82%	34.18%
Value of Std Investment of ₹ 10,000	15305	NA	14744	13418
Additional Benchmark - Nifty 50 TRI	11.43%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	13955	NA	14723	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.3832	14.5620
IDCW <sup>#</sup> :	14.3820	14.5640

<sup>#</sup>Income Distribution cum capital withdrawal

#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	350000	NA	360000	120000
Market Value of amount Invested	518636	NA	533076	138733
Scheme Returns (CAGR)	28.20%	NA	27.28%	30.37%
NASDAQ 100 TRI# (CAGR)	29.97%	NA	29.02%	32.42%
Nifty 50 TRI## (CAGR)	16.68%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is November 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Fund Details

### Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of Julius Baer Global Excellence Equity Fund. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Joshi

#### Date of Allotment

December 31, 2007

#### Benchmark

MSCI World Index

#### Managing Fund Since

November 21, 2022

#### Experience in Managing the Fund

2.0 Years

#### SIP

Monthly: Minimum ₹ 100/-

### Fund Category

FOF (Overseas)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 28 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW

#### AUM

Monthly Average AUM	₹	199.32	Crores
AUM as on last day	₹	201.41	Crores

#### Total Expense Ratio (TER)

Regular	1.28%
Direct	0.68%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.91% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which investments are made by the FoF scheme.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets
MUTUAL FUNDS	99.08%
Julius Baer Global Excellence Equity USD	99.08%
Cash & Current Assets	0.92%
Total Net Assets	100.00%

### Investment Performance

NAV as on November 29, 2024: ₹ 32.5138

Inception - Dec 31, 2007	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	7.21%	8.83%	8.68%	25.90%
Value of Std Investment of ₹ 10,000	32514	15273	12838	12590
Benchmark - MSCI World Index	4.59%	9.54%	5.88%	24.21%
Value of Std Investment of ₹ 10,000	21388	15776	11871	12421
Additional Benchmark - BSE Sensex TRI	9.90%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	49434	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	32.5138	34.4548
IDCW <sup>1</sup> :	32.5340	34.4724

<sup>1</sup>Income Distribution cum capital withdrawal

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2020000	600000	360000	120000
Market Value of amount Invested	4427809	871542	480888	130887
Scheme Returns (CAGR)	8.69%	14.97%	19.85%	17.57%
MSCI World Index returns# (CAGR)	8.03%	11.16%	15.01%	20.71%
BSE Sensex TRI returns## (CAGR)	13.80%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is December 31, 2007, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





### Fund Details

#### Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of Julius Baer Equity Next Generation Fund. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Dhaval Joshi

#### Date of Allotment

September 17, 2008

#### Benchmark

MSCI ACWI Index

#### Managing Fund Since

November 21, 2022

#### Experience in Managing the Fund

2.0 Years

#### Fund Category

FoF (Overseas)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch out of units within 28 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 28 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

Monthly Average AUM	₹	245.35	Crores
AUM as on last day	₹	248.15	Crores

#### Total Expense Ratio (TER)

Regular	1.16%
Direct	0.61%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.92% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>99.18%</b>
Julius Baer Equity Next Generation - USD Class C Shares	99.18%
Cash & Current Assets	0.82%
<b>Total Net Assets</b>	<b>100.00%</b>

#### Investment Performance

NAV as on November 29, 2024: ₹ 25.5778

	Since Inception	5 Years	3 Years	1 Year
Inception - Sep 17, 2008				
Aditya Birla Sun Life Global Emerging Opportunities Fund	5.96%	13.13%	5.75%	26.83%
Value of Std Investment of ₹ 10,000	25578	18546	11827	12683
Benchmark - MSCI ACWI Index	12.81%	15.05%	12.00%	27.86%
Value of Std Investment of ₹ 10,000	70604	20175	14048	12786
Additional Benchmark - BSE Sensex TRI	13.21%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	74749	20783	14535	12059

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	25.5778	26.6819
IDCW <sup>1</sup> :	25.5824	23.5986

<sup>1</sup>Income Distribution cum capital withdrawal

#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1930000	600000	360000	120000
Market Value of amount Invested	3638820	814656	447040	132412
Scheme Returns (CAGR)	7.43%	12.22%	14.66%	20.10%
MSCI ACWI Index returns## (CAGR)	NA	16.44%	19.99%	25.71%
BSE Sensex TRI returns## (CAGR)	14.08%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is September 17, 2008, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





## Fund Details

### Investment Objective

An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Aditya Birla Sun Life Gold ETF (Aditya Birla Sun Life Gold ETF). The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Rupesh Gurav

### Date of Allotment

March 20, 2012

### Benchmark

Domestic price of physical gold

### Managing Fund Since

November 22, 2024

### Experience in Managing the Fund

0.0 Years

### Fund Category

FOF (Domestic)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch out of units within 15 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL **Exit Load is NIL for units issued in Reinvestment of IDCW.

### AUM

Monthly Average AUM	₹	430.21	Crores
AUM as on last day	₹	434.72	Crores

### Total Expense Ratio (TER)

Regular	0.52%
Direct	0.20%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.54% i.e total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



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### Other Parameters

Standard Deviation	10.95%
Sharpe Ratio	0.78
Beta	0.90
Tracking Error (3 year)	2.49%
Treynor Ratio	0.09

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR as on 30 Nov 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

### SIP

Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	98.78%
Aditya Birla Sun Life Gold ETF	98.78%
Cash & Current Assets	1.22%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on November 29, 2024: ₹ 22.6167

	Since Inception	5 Years	3 Years	1 Year
Inception - Mar 20, 2012				
Aditya Birla Sun Life Gold Fund	6.63%	13.48%	15.32%	20.49%
Value of Std Investment of ₹ 10,000	22617	18834	15338	12049
Benchmark - Domestic price of physical gold	8.35%	15.04%	16.68%	22.36%
Value of Std Investment of ₹ 10,000	27687	20164	15883	12236

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800- 270-7000 or from any of our Investor Service Centers.

### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	22.6167	23.4611
IDCW <sup>2</sup> :	22.6159	23.4644

<sup>2</sup>Income Distribution cum capital withdrawal

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1510000	600000	360000	120000
Market Value of amount Invested	2946620	839164	465029	132523
Scheme Returns (CAGR)	10.08%	13.40%	17.38%	20.05%
Domestic Price of Physical Gold returns# (CAGR)	11.39%	14.80%	18.80%	22.03%

Past Performance may or may not be sustained in future. The fund's inception date is Mar 20, 2012, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





Fund Details

### Investment Objective

The investment objective of the scheme is to provide returns similar to the returns generated by Aditya Birla Sun Life Silver ETF. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Rupesh Gurav

#### Date of Allotment

February 02, 2022

#### Benchmark

Price of silver

#### Managing Fund Since

November 22, 2024

#### Experience in Managing the Fund

0.0 Years

### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switchout of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. For redemption/switchout of units after 30 days from the date of allotment: NIL.

#### AUM

Monthly Average AUM	₹	174.85	Crores
AUM as on last day	₹	173.97	Crores

#### Total Expense Ratio (TER)

Regular	0.67%
Direct	0.30%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.35% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



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#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

#### SIP

Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	97.20%
ADITYA BIRLA SUN LIFE SILVER ETF	97.20%
Cash & Current Assets	2.80%
<b>Total Net Assets</b>	<b>100.00%</b>

Investment Performance	NAV as on November 29, 2024: ₹ 14.0982			
Inception - February 03, 2022				
Aditya Birla Sun Life Silver ETF Fund of Fund	12.93%	NA	NA	16.12%
Value of Std Investment of ₹ 10,000	14098	NA	NA	11612
Benchmark - Price of Silver	14.14%	NA	NA	17.67%
Value of Std Investment of ₹ 10,000	14530	NA	NA	11767

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Rupesh Gurav is 18. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)	Regular Plan	Direct Plan
Growth	14.0982	14.3001
IDCW <sup>2</sup> :	14.0962	14.2970

<sup>2</sup>Income Distribution cum capital withdrawal



# Aditya Birla Sun Life Multi - Index Fund of Funds

An open-ended fund of funds scheme investing in Exchange Traded Funds and Index Funds.



Wealth Solutions

## Fund Details

### Investment Objective

The primary objective of the Scheme is to generate capital appreciation by investing in passively managed instruments such as ETFs and Index Funds of equity and equity related instruments (domestic index funds & ETFs as well as overseas ETFs), fixed income securities, Gold / Silver. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

### Fund Manager

Mr. Dhaval Joshi & Mr. Vinod Bhat

### Date of Allotment

October 14, 2022

### Benchmark

50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver

### Managing Fund Since

March 10, 2023

### Experience in Managing the Fund

1.7 Years

### Fund Category

FOF (Domestic)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch out of units on or before 15 days from the date of allotment: 0.5% of applicable NAV. For redemption/switch out of units after 15 days from the date of allotment: NIL

### AUM

Monthly Average AUM	₹	17.64	Crores
AUM as on last day	₹	17.95	Crores

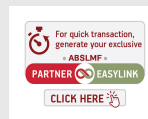
### Total Expense Ratio (TER)

Regular	0.63%
Direct	0.30%

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.33% i.e. the total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



INVEST NOW

### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

### SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

## PORTFOLIO

Issuer	% to Net Assets
Exchange Traded Fund	73.91%
ZERODHA NIFTY 1D RATE LIQUID ETF	19.08%
NIPPON INDIA ETF GOLD BEES	12.56%
ADITYA BIRLA SUN LIFE NIFTY IT ETF	10.20%
KOTAK NIFTY 50 ETF	9.66%
ABSL NIFTY 200 QUALITY 30 ETF	9.35%
ABSL CRISIL BROAD BASED GILT ETF	6.80%
ABSL CRISIL 10 YEAR GILT ETF	6.25%

Issuer	% to Net Assets
MUTUAL FUNDS	25.49%
ABSL NIFTY MIDCAP 150 INDEX FUND-DR-GR	11.54%
ABSL NIFTY NEXT 50 INDEX-DG	8.28%
ABSL NIFTY SMALLCAP 50 INX FD-DIR GR	5.67%
Cash & Current Assets	0.60%
<b>Total Net Assets</b>	<b>100.00%</b>

### Investment Performance

NAV as on November 29, 2024: ₹ 15.0621

	Since Inception	5 Years	3 Years	1 Year
Inception - October 14, 2022				
Aditya Birla Sun Life Multi - Index Fund of Funds	21.22%	NA	NA	25.94%
Value of Std Investment of ₹ 10,000	15062	NA	NA	12594
Benchmark - 50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver	19.17%	NA	NA	21.05%
Value of Std Investment of ₹ 10,000	14525	NA	NA	12105
Additional Benchmark - Nifty 50 TRI	18.60%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	14378	NA	NA	12127

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Schemes managed by Mr. Vinod Bhat is 5. Total Schemes managed by Mr. Dhaval Joshi is 36. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	15.0621	15.1851
IDCW <sup>1</sup> :	15.0623	15.1857

<sup>1</sup>Income Distribution cum capital withdrawal

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	240000	NA	NA	120000
Market Value of amount Invested	299650	NA	NA	128775
Scheme Returns (CAGR)	23.02%	NA	NA	13.92%
50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver returns# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	17.54%	NA	NA	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is October 14, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.





An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years.

\*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under and existing systematic transactions are being suspended temporarily till further notice.

### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vighnesh Gupta & Mr. Bhupesh Bameta

#### Date of Allotment

October 31, 2023

#### Benchmark

Bloomberg US Treasury 1-3 Year Index

#### Managing Fund Since

November 02, 2023 & November 02, 2023

#### Experience in Managing the Fund

1.1 Years & 1.1 Years

#### Fund Category

FOF (International)

#### Load Structure (as % of NAV) (Incl. for SIP)

<b>Entry Load</b>	Nil
<b>Exit Load</b>	For redemption/switch out of units on or before 30 days from the date of allotment: <b>0.25%</b> of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil

#### AUM

<b>Monthly Average AUM</b>	₹	<b>84.80</b>	Crores
<b>AUM as on last day</b>	₹	<b>85.19</b>	Crores

#### Total Expense Ratio (TER)

<b>Regular</b>	<b>0.23%</b>
<b>Direct</b>	<b>0.19%</b>

Including additional expenses and goods and service tax on management fees.

(In addition to the above, the scheme will also incur 0.08% i.e. total weighted average of the expense ratio levied by the underlying schemes.)

**Note:** The investors will bear the recurring expenses of the Fund of Fund ('FoF') scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



#### Other Parameters

<b>Modified Duration</b>	<b>1.85 years</b>
<b>Average Maturity</b>	<b>1.94 years</b>
<b>Yield to Maturity</b>	<b>4.24%</b>
<b>Macaulay Duration</b>	-

#### Application Amount for fresh subscription

₹ 10,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 5,000 (plus in multiples of ₹ 1)

#### SIP

**Monthly: Minimum ₹ 100/-**

Fresh subscriptions/switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>98.66%</b>
<b>ISHARES USD TRSRY 1-3Y USD A</b>	<b>84.25%</b>
<b>SPDR BLOOMBERG 1-3 YEAR U.S. T</b>	<b>14.41%</b>

Issuer	% to Net Assets
<b>Cash &amp; Current Assets</b>	<b>1.34%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	10.7362	10.7438
<b>IDCW<sup>§</sup>:</b>	10.7351	10.7438

<sup>§</sup>Income Distribution cum capital withdrawal

#### Investment Performance

NAV as on November 29, 2024: ₹ 10.7362

Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Years
<b>Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds</b>	6.78%	NA	NA	6.26%
<b>Value of Std Investment of ₹ 10,000</b>	10736	NA	NA	10626
<b>Benchmark - Bloomberg US Treasury 1-3 Year Index</b>	5.61%	NA	NA	5.00%
<b>Value of Std Investment of ₹ 10,000</b>	10608	NA	NA	10500

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Schemes managed by Mr. Vighnesh Gupta is 6. Total Scheme managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

**Note:** The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

For funds with inception date of less than 1 year, the returns are simple annualised





An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years.

\*Fresh subscriptions/ switch-in application(s) including fresh registrations for subscriptions under and existing systematic transactions are being suspended temporarily till further notice.

### Fund Details

#### Investment Objective

The investment objective of the Scheme is to generate returns that are in line with the performance of units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be achieved.

#### Fund Manager

Mr. Vighnesh Gupta & Mr. Bhupesh Bameta

#### Date of Allotment

October 31, 2023

#### Benchmark

Bloomberg US Treasury 3-10 Year Index

#### Managing Fund Since

November 02, 2023 & November 02, 2023

#### Experience in Managing the Fund

1.1 Years & 1.1 Years

#### Fund Category

FOF (International)

#### Load Structure (as % of NAV) (Incl. for SIP)

<b>Entry Load</b>	Nil
<b>Exit Load</b>	For redemption/switch out of units on or before 30 days from the date of allotment: <b>0.25% of applicable NAV.</b> For redemption/switch out of units after 30 days from the date of allotment: Nil

#### AUM

<b>Monthly Average AUM</b>	₹	<b>186.23</b>	<b>Crores</b>
<b>AUM as on last day</b>	₹	<b>185.42</b>	<b>Crores</b>

#### Total Expense Ratio (TER)

<b>Regular</b>	<b>0.20%</b>
<b>Direct</b>	<b>0.15%</b>

Including additional expenses and goods and service tax on management fees.  
(In addition to the above, the scheme will also incur 0.07% i.e total weighted average of the expense ratio levied by the underlying schemes.)  
**Note:** The investors will bear the recurring expenses of the Fund of Fund (FoF) scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.



#### Other Parameters

<b>Modified Duration</b>	<b>5.06 years</b>
<b>Average Maturity</b>	<b>5.75 years</b>
<b>Yield to Maturity</b>	<b>4.16%</b>
<b>Macaulay Duration</b>	<b>-</b>

#### Application Amount for fresh subscription

₹ 10,000 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 5,000 (plus in multiples of ₹ 1)

#### SIP

**Monthly: Minimum ₹ 100/-**

Fresh subscriptions/switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024

## PORTFOLIO

Issuer	% to Net Assets
<b>MUTUAL FUNDS</b>	<b>98.81%</b>
<b>ISHARES USD TREASURY 3-7YR</b>	<b>71.82%</b>
<b>ISHARES USD TRES BOND 7-10Y</b>	<b>26.99%</b>

Issuer	% to Net Assets
<b>Cash &amp; Current Assets</b>	<b>1.19%</b>
<b>Total Net Assets</b>	<b>100.00%</b>

#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	10.9400	10.9478
<b>IDCW<sup>2</sup>:</b>	10.9400	10.9478

<sup>2</sup>Income Distribution cum capital withdrawal



#### Investment Performance

NAV as on November 29, 2024: ₹ 10.9400

	Since Inception	5 Years	3 Years	1 Year
<b>Inception - October 31, 2023</b>				
<b>Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds</b>	8.66%	NA	NA	6.40%
<b>Value of Std Investment of ₹ 10,000</b>	10940	NA	NA	10640
<b>Benchmark - Bloomberg US Treasury 3-10 Year Index</b>	7.86%	NA	NA	5.30%
<b>Value of Std Investment of ₹ 10,000</b>	10854	NA	NA	10530

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Schemes managed by Mr. Vighnesh Gupta is 6. Total Scheme managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 177-178 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. For funds with inception date of less than 1 year, the returns are simple annualised

# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund	45
2	Aditya Birla Sun Life MNC Fund	25
3	Aditya Birla Sun Life Equity Hybrid '95 Fund	71
4	Aditya Birla Sun Life ESG Integration Strategy Fund	62
5	Aditya Birla Sun Life Bal Bhavishya Yojna	50
6	Aditya Birla Sun Life Retirement Fund - The 40s Plan	54

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	37
2	Aditya Birla Sun Life Dividend Yield Fund	39
3	Aditya Birla Sun Life PSU Equity Fund	58
4	Aditya Birla Sun Life Business Cycle Fund	64
5	Aditya Birla Sun Life Transportation and Logistics Fund	66
6	Aditya Birla Sun Life Special Opportunities Fund	60
7	Aditya Birla Sun Life Multi Asset Allocation Fund	79

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Frontline Equity Fund	17
2	Aditya Birla Sun Life Infrastructure Fund	41

Sr. no	Funds Managed By Mr. Vinod Bhat	Refer page No
1	Aditya Birla Sun Life Asset Allocator FoF	164
2	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	165
3	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	167
4	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	166
5	Aditya Birla Sun Life Multi - Index Fund of Funds	174

Sr. no	Funds Managed By Mr. Jonas Bhutta	Refer page No
1	Aditya Birla Sun Life Infrastructure Fund	41
2	Aditya Birla Sun Life Retirement Fund - The 30s Plan	52

Sr. no	Funds Managed By Mr. Vishal Gajwani	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	23
2	Aditya Birla Sun Life Midcap Fund	27

Sr. no	Funds Managed By Mr. Sanjay Godambe	Refer page No
1	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	127
2	Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	126
3	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	129
4	Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	128
5	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	133
6	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	131
7	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	134
8	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	135
9	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	163
10	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - DEC 2025 Fund	-

Sr. no	Funds Managed By Mr. Atul Penkar	Refer page No
1	Aditya Birla Sun Life Equity Savings Fund	74

Sr. no	Funds Managed By Mr. Sachin Wankhede	Refer page No
1	Aditya Birla Sun Life Gold ETF	157
2	Aditya Birla Sun Life Silver ETF	158
3	Aditya Birla Sun Life Multi Asset Allocation Fund	79

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund	90
2	Aditya Birla Sun Life Liquid Fund	86
3	Aditya Birla Sun Life Floating Rate Fund	94
4	Aditya Birla Sun Life Money Manager Fund	88
5	Aditya Birla Sun Life Savings Fund	92
6	Aditya Birla Sun Life Corporate Bond Fund	97
7	Aditya Birla Sun Life Short Term Fund	100
8	Aditya Birla Sun Life Banking & PSU Debt Fund	102
9	Aditya Birla Sun Life Overnight Fund	85
10	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	168
11	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	162

Sr. no	Funds Managed By Mr. Bhupesh Bameta	Refer page No
1	Aditya Birla Sun Life Dynamic Bond Fund	109
2	Aditya Birla Sun Life Government Securities Fund	113
3	Aditya Birla Sun Life Income Fund	111
4	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	122
5	Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	126
6	Aditya Birla Sun Life Long Duration Fund	117
7	Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	127
8	Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	133
9	Aditya Birla Sun Life Multi Asset Allocation Fund	79
10	Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	132
11	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	131
12	Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds	175
13	Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds	176
14	Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	134
15	Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	135
16	Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	163

Sr. no	Funds Managed By Mr. Anuj Jain	Refer page No
1	Aditya Birla Sun Life Money Manager Fund	88

Sr. no	Funds Managed By Ms. Monika Gandhi	Refer page No
1	Aditya Birla Sun Life Savings Fund	92

Sr. no	Funds Managed By Mr. Harshil Suvarnkar	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund	71
2	Aditya Birla Sun Life Equity Savings Fund	74
3	Aditya Birla Sun Life Regular Savings Fund	77
4	Aditya Birla Sun Life Bal Bhavishya Yojna	50
5	Aditya Birla Sun Life Retirement Fund - The 40s Plan	54
6	Aditya Birla Sun Life Retirement Fund - The 50s Plan	56
7	Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	114
8	Aditya Birla Sun Life Banking & PSU Debt Fund	102
9	Aditya Birla Sun Life Floating Rate Fund	94
10	Aditya Birla Sun Life Multi-Cap Fund	29
11	Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund	122
12	Aditya Birla Sun Life Long Duration Fund	117
13	Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	129
14	Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	130
15	Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	162
16	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - SEP 2026 Fund	-
17	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	-
18	Aditya Birla Sun Life CRISIL-IBX Financial Services 3 to 6 Months Debt Index Fund	-

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund	86
2	Aditya Birla Sun Life Credit Risk Fund	107
3	Aditya Birla Sun Life Medium Term Plan	105
4	Aditya Birla Sun Life Savings Fund	92
5	Aditya Birla Sun Life CRISIL Liquid Overnight ETF	161

The Fund Manager-wise Scheme Details appearing above are As on November 29, 2024.



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# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Dhaval Joshi	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	21
2	Aditya Birla Sun Life Business Cycle Fund	64
3	Aditya Birla Sun Life Midcap Fund	27
4	Aditya Birla Sun Life Special Opportunities Fund	60
5	Aditya Birla Sun Life ELSS Tax Saver Fund	68
6	Aditya Birla Sun Life Bal Bhavishya Yojna	50
7	Aditya Birla Sun Life India GenNext Fund	45
8	Aditya Birla Sun Life MNC Fund	25
9	Aditya Birla Sun Life Dividend Yield Fund	39
10	Aditya Birla Sun Life Banking and Financial Services Fund	37
11	Aditya Birla Sun Life Global Emerging Opportunities Fund	171
12	Aditya Birla Sun Life Global Excellence Equity Fund of Fund	170
13	Aditya Birla Sun Life International Equity Fund	47
14	Aditya Birla Sun Life NASDAQ 100 FOF	169
15	Aditya Birla Sun Life Pharma & Healthcare Fund	49
16	Aditya Birla Sun Life Retirement Fund - The 30s Plan	52
17	Aditya Birla Sun Life Retirement Fund - The 40s Plan	54
18	Aditya Birla Sun Life Digital India Fund	43
19	Aditya Birla Sun Life Pure Value Fund	33
20	Aditya Birla Sun Life Multi - Index Fund of Funds	174
21	Aditya Birla Sun Life Frontline Equity Fund	17
22	Aditya Birla Sun Life PSU Equity Fund	58
23	Aditya Birla Sun Life Multi-Cap Fund	29
24	Aditya Birla Sun Life Infrastructure Fund	41
25	Aditya Birla Sun Life Focused Fund	19
26	Aditya Birla Sun Life ESG Integration Strategy Fund	62
27	Aditya Birla Sun Life Equity Hybrid '95 Fund	71
28	Aditya Birla Sun Life Asset Allocator FoF	164
29	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	167
30	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	166
31	Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	165
32	Aditya Birla Sun Life Small Cap Fund	31
33	Aditya Birla Sun Life Multi Asset Allocation Fund	79
34	Aditya Birla Sun Life Transportation and Logistics Fund	66
35	Aditya Birla Sun Life Quant Fund	67
36	Aditya Birla Sun Life Equity Advantage Fund	23

Sr. no	Funds Managed By Mr. Harish Krishnan	Refer page No
1	Aditya Birla Sun Life Flexi Cap Fund	21
2	Aditya Birla Sun Life Manufacturing Equity Fund	35
3	Aditya Birla Sun Life Business Cycle Fund	64
4	Aditya Birla Sun Life Quant Fund	67
5	Aditya Birla Sun Life Balanced Advantage Fund	81

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Aditya Birla Sun Life Digital India Fund	43
2	Aditya Birla Sun Life Focused Fund	19
3	Aditya Birla Sun Life Pure Value Fund	33

Sr. no	Funds Managed By Mr. Abhinav Khandelwal	Refer page No
1	Aditya Birla Sun Life Small Cap Fund	31
2	Aditya Birla Sun Life Multi-Cap Fund	29

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	115
2	Aditya Birla Sun Life Balanced Advantage Fund	81
3	Aditya Birla Sun Life Equity Savings Fund	74

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Pharma & Healthcare Fund	49
2	Aditya Birla Sun Life ELSS Tax Saver Fund	68

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5	Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - SEP 2026 Fund	-
6	Aditya Birla Sun Life Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	-

The Fund Manager-wise Scheme Details appearing above are As on November 29, 2024.

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
<b>EQUITY FUNDS</b>				
Aditya Birla Sun Life Frontline Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Focused Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Flexi Cap Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Equity Advantage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life MNC Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Midcap Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment / IDCW Sweep Facility) Growth (Growth with Triggered Facility)	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Multi-Cap Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life Small Cap Fund	Regular Plan Direct Plan	IDCW (Payout /Reinvestment) Growth	IDCW Payout	₹ 1,000/-
Aditya Birla Sun Life Pure Value Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-
Aditya Birla Sun Life Manufacturing Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Banking and Financial Services Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Dividend Yield Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Infrastructure Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Digital India Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life India GenNext Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life International Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Growth / Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Bal Bhavishya Yojna	Regular Plan Direct Plan	Growth Reinvestment of IDCW	Growth Option	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund - The 30s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund - The 40s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund - The 50s Plan	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life PSU Equity Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life Special Opportunities Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life ESG Integration Strategy Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 500/-
Aditya Birla Sun Life Business Cycle Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life Transportation and Logistics Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	IDCW Payout	₹ 500/-
Aditya Birla Sun Life Quant Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life ELSS Tax Saver Fund	Regular Plan Direct Plan	IDCW (Payout/IDCW Sweep Facility) Growth	IDCW Payout	₹ 500/-

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
<b>HYBRID FUNDS</b>				
Aditya Birla Sun Life Equity Hybrid '95 Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	IDCW (Payout, Reinvestment & IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Regular Savings Fund	Regular Plan Direct Plan	Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility) Monthly Payment Growth	• Choice of Option : Growth • Choice of Sub-Option within Monthly IDCW Option : Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Multi Asset Allocation Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Growth Option/ Payout of IDCW	₹ 500/-
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	Reinvestment of IDCW	₹ 100/-
<b>DEBT FUNDS</b>				
Aditya Birla Sun Life Overnight Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth Monthly IDCW (Payout/Reinvestment/IDCW Sweep Facility)	Daily IDCW Option	₹ 500/-
Aditya Birla Sun Life Liquid Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Payout/Reinvestment) IDCW (Payout/Reinvestment) Growth	Daily Reinvestment of IDCW	₹ 500/-
Aditya Birla Sun Life Money Manager Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Low Duration Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Savings Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Payout/Reinvestment) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Floating Rate Fund	Regular Plan Direct Plan	Daily IDCW (Reinvestment of IDCW) Weekly IDCW (Reinvestment of IDCW) Growth	Daily Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan Direct Plan	Monthly IDCW (Payout/Reinvestment) IDCW (Payout/Reinvestment/) Growth	Reinvestment of IDCW	₹ 100/-
Aditya Birla Sun Life Short Term Fund	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth	Growth	₹ 1,000/-
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan Direct Plan	Monthly IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment) Growth	Monthly Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Medium Term Plan	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment) Half Yearly IDCW (Payout / Reinvestment) IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth	Growth	₹ 1,000/-
Aditya Birla Sun Life Credit Risk Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment) Growth	Growth	₹ 100/-
Aditya Birla Sun Life Dynamic Bond Fund	Regular Plan Direct Plan	Monthly IDCW Sweep Facility Monthly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth IDCW (Payout / Reinvestment /IDCW Sweep Facility)	• Choice of Option : Quarterly IDCW • Choice of Sub-Option : Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Income Fund	Regular Plan Direct Plan	IDCW (Payout / Reinvestment) Quarterly IDCW (Payout / Reinvestment) Growth	IDCW Option / Reinvestment of IDCW	₹ 5,000/-
Aditya Birla Sun Life Government Securities Fund	Regular Plan Direct Plan	Quarterly IDCW (Payout / Reinvestment /IDCW Sweep Facility) Growth (Quarterly Gain / Annual Gain)	Growth	₹ 1,000/-
Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'	Regular Plan Direct Plan	IDCW (Payout/Reinvestment) Growth	NA	₹ 1,000/-
Aditya Birla Sun Life Arbitrage Fund	Regular Plan Direct Plan	IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth	Reinvestment of IDCW	₹ 1,000/-
Aditya Birla Sun Life Long Duration Fund	Regular Plan Direct Plan	IDCW Growth	Growth IDCW Option	₹ 100/-
<b>PASSIVE DEBT INDEX FUNDS</b>				
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1000/-
Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
<b>PASSIVE EQUITY INDEX FUNDS</b>				
Aditya Birla Sun Life Nifty 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Next 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Nifty India Defence Index Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 500/-
<b>PASSIVE ETFs</b>				
Aditya Birla Sun Life Nifty 50 ETF	NA	Growth	Growth	The Creation Unit size for the scheme shall be 5,00,000 units and in multiples thereof
Aditya Birla Sun Life BSE Sensex ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty Next 50 ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty Bank ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 10,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty Healthcare ETF	NA	NA	NA	The Creation Unit size for the Scheme shall be 1,10,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty IT ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty IT ETF shall be 10,000 units and in multiples thereof.
Aditya Birla Sun Life Nifty PSE ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty PSE ETF shall be 2,50,000 units and in multiples thereof.
Aditya Birla Sun Life Gold ETF	NA	NA	NA	The Creation Unit size for the scheme shall be 1,00,000 units and in multiples thereof.
Aditya Birla Sun Life Silver ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Silver ETF shall be 30,000 units and in multiples of 1 unit thereof.
Aditya Birla Sun Life Nifty 200 Momentum 30 ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty 200 Momentum 30 ETF shall be 87,000 units and in multiples thereof.



SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT
	PLAN*	OPTION		
Aditya Birla Sun Life Nifty 200 Quality 30 ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life Nifty 200 Quality 30 ETF shall be 1,06,000 units and in multiples thereof.
Aditya Birla Sun Life CRISIL Liquid Overnight ETF	IDCW	IDCW	IDCW	The Creation Unit size in case of Aditya Birla Sun Life CRISIL Liquid Overnight Index ETF shall be 2500 units and in multiples of 1 unit there after.
Aditya Birla Sun Life CRISIL Broad Based Gilt ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life CRISIL Liquid Overnight Index ETF shall be 25,000 units and in multiples of 1 unit there after.
Aditya Birla Sun Life CRISIL 10 Year Gilt ETF	NA	NA	NA	The Creation Unit size in case of Aditya Birla Sun Life CRISIL 10 Year Gilt ETF shall be 25,000 units and in multiples thereof.

## PASSIVE FUND OF FUNDS

Aditya Birla Sun Life Asset Allocator FoF	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 1,000/-
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Financial Planning FOF Moderate Plan	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life NASDAQ 100 FOF*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Global Emerging Opportunities Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Gold Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Silver ETF Fund of Fund	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life Multi - Index Fund of Funds	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 100/-
Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 10,000/-
Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds*	Regular Plan Direct Plan	IDCW Growth	Growth Option	₹ 10,000/-

Last Friday of the month and penultimate business day if that day is March 31 of any Financial Year. Every Tuesday of the week and next business day in case that day is a non-business day.

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. \*Every Tuesday of the week and next business day in case that day is a non-business day.

IDCW - Income Distribution cum Capital Withdrawal

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

**Minimum application amount for ETF Schemes:**

**For Transactions Directly with the Fund:**

For Market Makers: In Creation Unit Size and in multiples thereof. For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

**For Transactions on Stock Exchanges:**

Units of ETF schemes can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

#The Reinvestment of IDCW Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

\* Fresh subscriptions / switch-in application(s) and existing systematic transactions are suspended until further notice with effect from 28th March, 2024.



# Direct Performance



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Frontline Equity Fund</b>	15.48%	17.80%	15.90%	26.85%
<b>Value of Std Investment of ₹ 10,000</b>	55581	22703	15570	12685
<b>Benchmark - NIFTY 100 TRI</b>	14.30%	16.76%	14.47%	25.34%
<b>Value of Std Investment of ₹ 10,000</b>	49188	21722	15001	12534
<b>Additional Benchmark - BSE Sensex TRI</b>	14.00%	15.74%	13.28%	20.59%
<b>Value of Std Investment of ₹ 10,000</b>	47666	20783	14535	12059



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Focused Fund</b>	15.95%	18.22%	16.21%	30.21%
<b>Value of Std Investment of ₹ 10,000</b>	58316	23108	15694	13021
<b>Benchmark - Nifty 500 TRI</b>	15.23%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	54142	24337	15969	12729
<b>Additional Benchmark - BSE Sensex TRI</b>	14.00%	15.74%	13.28%	20.59%
<b>Value of Std Investment of ₹ 10,000</b>	47666	20783	14535	12059



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Flexi Cap Fund</b>	17.49%	18.81%	16.25%	29.74%
<b>Value of Std Investment of ₹ 10,000</b>	68263	23698	15711	12974
<b>Benchmark - NIFTY 500 TRI</b>	15.23%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	54142	24337	15969	12729
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Equity Advantage Fund</b>	16.14%	16.83%	10.74%	24.08%
<b>Value of Std Investment of ₹ 10,000</b>	59480	21785	13580	12408
<b>Benchmark - Nifty Large Midcap 250 TRI</b>	17.24%	22.39%	19.22%	28.54%
<b>Value of Std Investment of ₹ 10,000</b>	66534	27497	16947	12854
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life MNC Fund</b>	15.74%	12.55%	13.27%	25.46%
<b>Value of Std Investment of ₹ 10,000</b>	57073	18068	14534	12546
<b>Benchmark - Nifty MNC TRI</b>	15.86%	17.39%	17.25%	28.47%
<b>Value of Std Investment of ₹ 10,000</b>	57806	22314	16120	12847
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Midcap Fund</b>	17.90%	24.15%	19.71%	32.60%
<b>Value of Std Investment of ₹ 10,000</b>	71817	29525	17157	13260
<b>Benchmark - NIFTY Midcap 150 TRI</b>	19.95%	28.00%	23.91%	31.68%
<b>Value of Std Investment of ₹ 10,000</b>	87377	34409	19023	13168
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



## Investment Performance

Inception - May 07, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Multi-Cap Fund</b>	22.44%	NA	18.48%	31.48%
<b>Value of Std Investment of ₹ 10,000</b>	20590	NA	16632	13148
<b>Benchmark - NIFTY 500 Multicap 50:25:25 TRI</b>	22.23%	NA	19.48%	29.27%
<b>Value of Std Investment of ₹ 10,000</b>	20466	NA	17058	12927
<b>Additional Benchmark - Nifty 50 TRI</b>	16.07%	NA	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	17017	NA	14723	12127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Small Cap Fund</b>	18.42%	25.11%	19.43%	28.66%
<b>Value of Std Investment of ₹ 10,000</b>	74976	30688	17037	12866
<b>Benchmark - BSE 250 SmallCap TRI</b>	16.14%	30.02%	24.31%	33.63%
<b>Value of Std Investment of ₹ 10,000</b>	59492	37207	19210	13363
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Pure Value Fund</b>	18.76%	23.25%	23.63%	28.76%
<b>Value of Std Investment of ₹ 10,000</b>	77629	28468	18896	12876
<b>Benchmark - Nifty 500 TRI</b>	15.23%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	54142	24337	15969	12729
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



## Investment Performance

Inception - January 31, 2015	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b>	14.12%	21.16%	20.41%	39.67%
<b>Value of Std Investment of ₹ 10,000</b>	36663	26141	17457	13967
<b>Benchmark - BSE India Manufacturing TRI</b>	12.87%	19.97%	20.77%	22.17%
<b>Value of Std Investment of ₹ 10,000</b>	32906	24875	17613	12217
<b>Additional Benchmark - Nifty 50 TRI</b>	12.16%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	30924	21208	14723	12127



## Investment Performance

Inception - December 14, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b>	18.24%	13.63%	15.41%	18.87%
<b>Value of Std Investment of ₹ 10,000</b>	62800	18956	15373	11887
<b>Benchmark - Nifty Financial Services TRI</b>	16.93%	11.85%	12.10%	20.92%
<b>Value of Std Investment of ₹ 10,000</b>	55579	17519	14086	12092
<b>Additional Benchmark - Nifty 50 TRI</b>	14.62%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	44676	21208	14723	12127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Dividend Yield Fund</b>	14.90%	24.41%	24.11%	31.45%
<b>Value of Std Investment of ₹ 10,000</b>	52357	29838	19117	13145
<b>Benchmark - Nifty 500 TRI</b>	15.23%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	54142	24337	15969	12729
<b>Benchmark - Nifty Dividend Opportunities 50 Index TRI</b>	NA	23.43%	24.46%	34.46%
<b>Value of Std Investment of ₹ 10,000</b>	NA	NA	NA	NA
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46,895	21,208	14,723	12,127



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Infrastructure Fund</b>	16.90%	27.25%	27.36%	36.42%
<b>Value of Std Investment of ₹ 10,000</b>	64292	33412	20658	13642
<b>Benchmark - Nifty Infrastructure TRI</b>	12.22%	22.85%	21.98%	33.67%
<b>Value of Std Investment of ₹ 10,000</b>	39528	28010	18150	13367
<b>Additional Benchmark - BSE Sensex TRI</b>	14.00%	15.74%	13.28%	20.59%
<b>Value of Std Investment of ₹ 10,000</b>	47666	20783	14535	12059



## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Digital India Fund</b>	22.75%	29.76%	11.75%	27.93%
<b>Value of Std Investment of ₹ 10,000</b>	115048	36834	13954	12793
<b>Benchmark - BSE Teck TRI</b>	17.75%	23.34%	10.35%	33.66%
<b>Value of Std Investment of ₹ 10,000</b>	70124	28582	13436	13366
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127



Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life India GenNext Fund</b>	18.37%	19.79%	17.17%	25.77%
<b>Value of Std Investment of ₹ 10,000</b>	74638	24692	16088	12577
<b>Benchmark - NIFTY India Consumption TRI</b>	15.43%	19.33%	19.03%	28.60%
<b>Value of Std Investment of ₹ 10,000</b>	55320	24216	16865	12860
<b>Additional Benchmark - BSE Sensex TRI</b>	14.00%	15.74%	13.28%	20.59%
<b>Value of Std Investment of ₹ 10,000</b>	47666	20783	14535	12059

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life International Equity Fund</b>	10.28%	9.52%	6.68%	17.56%
<b>Value of Std Investment of ₹ 10,000</b>	32086	15765	12141	11756
<b>Benchmark - S&amp;P Global 1200 TRI</b>	15.65%	16.41%	13.68%	29.40%
<b>Value of Std Investment of ₹ 10,000</b>	56589	21391	14690	12940
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127

Investment Performance				
Inception - July 10, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Pharma &amp; Healthcare Fund</b>	25.18%	25.51%	19.13%	37.83%
<b>Value of Std Investment of ₹ 10,000</b>	33590	31188	16905	13783
<b>Benchmark - BSE Healthcare TRI</b>	26.54%	27.06%	20.42%	44.55%
<b>Value of Std Investment of ₹ 10,000</b>	35602	33156	17463	14455
<b>Additional Benchmark - Nifty 50 TRI</b>	16.10%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	22375	21208	14723	12127

Investment Performance				
Inception - February 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Bal Bhavishya Yojna</b>	14.10%	14.43%	14.24%	22.58%
<b>Value of Std Investment of ₹ 10,000</b>	21500	19635	14910	12258
<b>Benchmark - Nifty 500 TRI</b>	18.62%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	26934	24337	15969	12729
<b>Additional Benchmark - Nifty 50 TRI</b>	16.08%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	23760	21208	14723	12127

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 30s Plan</b>	13.97%	14.95%	14.97%	29.13%
<b>Value of Std Investment of ₹ 10,000</b>	21142	20089	15196	12913
<b>Benchmark - NIFTY 500 TRI</b>	18.02%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	25823	24337	15969	12729
<b>Additional Benchmark - Nifty 50 TRI</b>	15.79%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	23147	21208	14723	12127

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 40s Plan</b>	12.58%	13.37%	13.01%	23.57%
<b>Value of Std Investment of ₹ 10,000</b>	19712	18738	14434	12357
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	14.52%	14.91%	12.68%	20.40%
<b>Value of Std Investment of ₹ 10,000</b>	21733	20051	14308	12040
<b>Additional Benchmark - Nifty 50 TRI</b>	15.79%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	23147	21208	14723	12127

Investment Performance				
Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund - The 50s Plan</b>	7.57%	7.41%	8.16%	13.04%
<b>Value of Std Investment of ₹ 10,000</b>	15188	14304	12652	11304
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index</b>	10.04%	9.95%	8.73%	12.61%
<b>Value of Std Investment of ₹ 10,000</b>	17299	16077	12856	11261
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.54%	5.48%	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	14375	13059	11762	11041

Investment Performance				
Inception - December 30, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life PSU Equity Fund</b>	29.79%	NA	37.39%	42.23%
<b>Value of Std Investment of ₹ 10,000</b>	36070	NA	25931	14223
<b>Benchmark - BSE PSU TRI</b>	29.15%	NA	39.75%	51.43%
<b>Value of Std Investment of ₹ 10,000</b>	35211	NA	27295	15143
<b>Additional Benchmark - Nifty 50 TRI</b>	16.12%	NA	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	20860	NA	14723	12127

Investment Performance				
Inception - October 23, 2020	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Special Opportunities Fund</b>	25.41%	NA	16.84%	32.00%
<b>Value of Std Investment of ₹ 10,000</b>	25330	NA	15951	13200
<b>Benchmark - BSE 500 TRI</b>	24.03%	NA	16.85%	27.01%
<b>Value of Std Investment of ₹ 10,000</b>	24199	NA	15954	12701
<b>Additional Benchmark - Nifty 50 TRI</b>	20.13%	NA	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	21226	NA	14723	12127

Investment Performance				
Inception - December 24, 2020	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life ESG Integration Strategy Fund</b>	17.61%	NA	11.74%	31.09%
<b>Value of Std Investment of ₹ 10,000</b>	18930	NA	13950	13109
<b>Benchmark - Nifty 100 ESG TRI</b>	16.95%	NA	12.40%	24.29%
<b>Value of Std Investment of ₹ 10,000</b>	18512	NA	14201	12429
<b>Additional Benchmark - Nifty 50 TRI</b>	16.76%	NA	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	18396	NA	14723	12127

Investment Performance				
Inception - December 03, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Business Cycle Fund</b>	16.00%	NA	NA	28.52%
<b>Value of Std Investment of ₹ 10,000</b>	15590	NA	NA	12852
<b>Benchmark - BSE 500 TRI</b>	16.37%	NA	NA	27.01%
<b>Value of Std Investment of ₹ 10,000</b>	15739	NA	NA	12701
<b>Additional Benchmark - Nifty 50 TRI</b>	13.33%	NA	NA	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	14541	NA	NA	12127

Investment Performance				
Inception - November 17, 2023	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Transportation and Logistics Fund</b>	39.73%	NA	NA	36.49%
<b>Value of Std Investment of ₹ 10,000</b>	14140	NA	NA	13649
<b>Benchmark - Nifty Transportation and Logistics TRI</b>	40.56%	NA	NA	38.09%
<b>Value of Std Investment of ₹ 10,000</b>	14227	NA	NA	13809
<b>Additional Benchmark - Nifty 50 TRI</b>	22.84%	NA	NA	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	12374	NA	NA	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life ELSS Tax Saver Fund</b>	15.12%	13.36%	12.71%	26.75%
<b>Value of Std Investment of ₹ 10,000</b>	53575	18733	14319	12675
<b>Benchmark - NIFTY 500 TRI</b>	15.23%	19.44%	16.89%	27.29%
<b>Value of Std Investment of ₹ 10,000</b>	54142	24337	15969	12729
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b>	13.92%	15.03%	12.85%	23.77%
<b>Value of Std Investment of ₹ 10,000</b>	47287	20152	14373	12377
<b>Benchmark - CRISIL Hybrid 35+65 - Aggressive Index</b>	12.89%	14.91%	12.68%	20.40%
<b>Value of Std Investment of ₹ 10,000</b>	42424	20051	14308	12040
<b>Additional Benchmark - Nifty 50 TRI</b>	13.84%	16.21%	13.76%	21.27%
<b>Value of Std Investment of ₹ 10,000</b>	46895	21208	14723	12127

Investment Performance				
Inception - November 28, 2014	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Equity Savings Fund</b>	8.72%	9.23%	7.03%	10.69%
Value of Std Investment of ₹ 10,000	23090	15559	12262	11069
Benchmark - NIFTY Equity Savings TRI	8.83%	9.94%	9.09%	12.73%
Value of Std Investment of ₹ 10,000	23333	16072	12981	11273
Additional Benchmark - CRISIL 10 Year Gilt Index	6.79%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	19309	13059	11762	11041

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Regular Savings Fund</b>	10.76%	10.51%	9.53%	13.66%
Value of Std Investment of ₹ 10,000	33791	16488	13142	11366
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	9.14%	8.75%	7.54%	11.97%
Value of Std Investment of ₹ 10,000	28345	15215	12435	11197
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

Investment Performance				
Inception - January 31, 2023	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Multi Asset Allocation Fund</b>	21.50%	NA	NA	23.40%
Value of Std Investment of ₹ 10,000	14282	NA	NA	12340
Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver	20.04%	NA	NA	21.39%
Value of Std Investment of ₹ 10,000	13970	NA	NA	12139
Additional Benchmark - Nifty 50 TRI	20.03%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	13968	NA	NA	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>	12.62%	14.03%	13.02%	20.30%
Value of Std Investment of ₹ 10,000	41242	19296	14437	12030
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.84%	13.15%	11.16%	17.85%
Value of Std Investment of ₹ 10,000	37936	18563	13736	11785
Additional Benchmark - BSE Sensex TRI	14.00%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	47666	20783	14535	12059

Investment Performance				
Inception - November 01, 2018	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Overnight Fund</b>	5.08%	4.90%	5.94%	6.74%
Value of Std Investment of ₹ 10,000	13520	12706	11893	10676
Benchmark - CRISIL Liquid Overnight Index	5.13%	4.95%	5.99%	6.76%
Value of Std Investment of ₹ 10,000	13554	12734	11909	10678
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.01%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	14263	13089	11938	10761

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Liquid Fund</b>	6.92%	5.43%	6.43%	7.52%
Value of Std Investment of ₹ 10,000	22210	13029	12057	10754
Benchmark - NIFTY Liquid Index A-I	6.78%	5.34%	6.39%	7.44%
Value of Std Investment of ₹ 10,000	21847	12973	12044	10746
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.50%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	21178	13089	11938	10761

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Money Manager Fund</b>	7.42%	6.18%	6.70%	7.87%
Value of Std Investment of ₹ 10,000	23458	13499	12148	10787
Benchmark - CRISIL Money Market A-I Index	7.04%	5.70%	6.52%	7.50%
Value of Std Investment of ₹ 10,000	22491	13199	12087	10750
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.50%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	21175	13089	11936	10759

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Low Duration Fund</b>	7.99%	6.66%	6.78%	8.01%
Value of Std Investment of ₹ 10,000	24986	13807	12176	10801
Benchmark - NIFTY Low Duration Debt Index A-I	7.15%	5.69%	6.25%	7.59%
Value of Std Investment of ₹ 10,000	22779	13193	11994	10759
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.50%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	21175	13089	11936	10759

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Savings Fund</b>	7.73%	6.26%	6.65%	7.95%
Value of Std Investment of ₹ 10,000	24294	13552	12131	10795
Benchmark - NIFTY Ultra Short Duration Debt Index A-I	7.25%	5.75%	6.55%	7.69%
Value of Std Investment of ₹ 10,000	23020	13232	12096	10769
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.50%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	21175	13089	11936	10759

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Floating Rate Fund</b>	7.97%	6.64%	6.82%	8.19%
Value of Std Investment of ₹ 10,000	24944	13794	12189	10819
Benchmark - NIFTY Low Duration Debt Index A-I	7.15%	5.69%	6.25%	7.59%
Value of Std Investment of ₹ 10,000	22779	13193	11994	10759
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.50%	5.52%	6.08%	7.59%
Value of Std Investment of ₹ 10,000	21175	13089	11936	10759

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Corporate Bond Fund</b>	8.24%	7.24%	6.65%	9.02%
Value of Std Investment of ₹ 10,000	25680	14189	12132	10902
Benchmark - NIFTY Corporate Bond Index A-II	7.55%	6.28%	5.79%	7.74%
Value of Std Investment of ₹ 10,000	23821	13564	11841	10774
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Short Term Fund</b>	8.63%	7.29%	6.90%	8.85%
Value of Std Investment of ₹ 10,000	26806	14225	12216	10885
Benchmark - NIFTY Short Duration Debt Index A-II	7.42%	6.12%	5.91%	7.86%
Value of Std Investment of ₹ 10,000	23479	13465	11879	10786
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b>	8.45%	6.80%	6.35%	8.44%
Value of Std Investment of ₹ 10,000	26298	13900	12027	10844
Benchmark - Nifty Banking & PSU Debt Index A-II	7.41%	6.06%	5.56%	7.83%
Value of Std Investment of ₹ 10,000	23436	13427	11762	10783
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Medium Term Plan</b>	9.59%	12.00%	14.50%	11.64%
Value of Std Investment of ₹ 10,000	29768	17636	15011	11164
Benchmark - CRISIL Medium Duration Debt A-III Index	8.00%	6.55%	5.35%	8.36%
Value of Std Investment of ₹ 10,000	25011	13740	11694	10836
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

## Investment Performance

Inception - April 17, 2015	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Credit Risk Fund</b>	8.69%	9.20%	9.53%	13.18%
<b>Value of Std Investment of ₹ 10,000</b>	22299	15535	13141	11318
<b>Benchmark - CRISIL Credit Risk Debt B-II Index</b>	8.16%	7.61%	7.02%	8.25%
<b>Value of Std Investment of ₹ 10,000</b>	21284	14433	12259	10825
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.54%	5.48%	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	18398	13059	11762	11041

## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Income Fund</b>	7.94%	7.08%	5.98%	9.49%
<b>Value of Std Investment of ₹ 10,000</b>	24860	14084	11905	10949
<b>Benchmark - CRISIL Medium to Long Duration Debt A-III Index</b>	7.92%	6.73%	5.68%	9.35%
<b>Value of Std Investment of ₹ 10,000</b>	24814	13857	11804	10935
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.57%	5.48%	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	21338	13059	11762	11041

## Investment Performance

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Retirement Fund -The 50s Plus Debt Plan</b>	5.64%	5.32%	5.17%	7.74%
<b>Value of Std Investment of ₹ 10,000</b>	13689	12965	11632	10774
<b>Benchmark - CRISIL Short Term Bond Index</b>	7.10%	6.62%	6.14%	8.14%
<b>Value of Std Investment of ₹ 10,000</b>	14814	13783	11958	10814
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.54%	5.48%	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	14375	13059	11762	11041

## Investment Performance

Inception - August 08, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Long Duration Fund</b>	9.71%	NA	NA	12.03%
<b>Value of Std Investment of ₹ 10,000</b>	12391	NA	NA	11203
<b>Benchmark - NIFTY Long Duration Debt Index A-III</b>	9.36%	NA	NA	11.67%
<b>Value of Std Investment of ₹ 10,000</b>	12300	NA	NA	11167
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.42%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	12055	NA	NA	11041

## Investment Performance

Inception - September 24, 2021	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund</b>	5.44%	NA	5.53%	8.17%
<b>Value of Std Investment of ₹ 10,000</b>	11835	NA	11754	10817
<b>Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</b>	5.63%	NA	5.77%	8.33%
<b>Value of Std Investment of ₹ 10,000</b>	11904	NA	11832	10833
<b>Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index</b>	5.26%	NA	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	11774	NA	11762	11041

## Investment Performance

Inception - March 29, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund</b>	5.92%	NA	NA	8.40%
<b>Value of Std Investment of ₹ 10,000</b>	11663	NA	NA	10840
<b>Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027</b>	6.13%	NA	NA	8.77%
<b>Value of Std Investment of ₹ 10,000</b>	11725	NA	NA	10877
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.82%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	11930	NA	NA	11041

## Investment Performance

Inception - October 07, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund</b>	7.56%	NA	NA	7.85%
<b>Value of Std Investment of ₹ 10,000</b>	11695	NA	NA	10785
<b>Benchmark - CRISIL IBX Gilt Index - April 2026</b>	7.77%	NA	NA	8.03%
<b>Value of Std Investment of ₹ 10,000</b>	11743	NA	NA	10803
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	9.12%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	12061	NA	NA	11041

## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Dynamic Bond Fund</b>	7.70%	7.69%	7.70%	9.97%
<b>Value of Std Investment of ₹ 10,000</b>	24215	14490	12492	10997
<b>Benchmark - NIFTY Composite Debt Index A-III</b>	7.66%	6.62%	5.79%	9.06%
<b>Value of Std Investment of ₹ 10,000</b>	24099	13782	11839	10906
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.57%	5.48%	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	21338	13059	11762	11041

## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Government Securities Fund</b>	8.92%	7.21%	6.45%	10.83%
<b>Value of Std Investment of ₹ 10,000</b>	27683	14169	12062	11083
<b>Benchmark - NIFTY All Duration G-Sec Index</b>	7.48%	6.80%	6.42%	11.04%
<b>Value of Std Investment of ₹ 10,000</b>	23621	13902	12051	11104
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.57%	5.48%	5.56%	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	21338	13059	11762	11041

## Investment Performance

Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Arbitrage Fund</b>	6.96%	5.95%	6.80%	8.27%
<b>Value of Std Investment of ₹ 10,000</b>	22302	13357	12182	10827
<b>Benchmark - Nifty 50 Arbitrage TRI</b>	6.03%	5.14%	6.43%	7.49%
<b>Value of Std Investment of ₹ 10,000</b>	20099	12853	12055	10749
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.50%	5.52%	6.08%	7.59%
<b>Value of Std Investment of ₹ 10,000</b>	21175	13089	11936	10759

## Investment Performance

Inception - March 30, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund</b>	7.24%	NA	NA	7.89%
<b>Value of Std Investment of ₹ 10,000</b>	11497	NA	NA	10789
<b>Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025</b>	7.41%	NA	NA	8.17%
<b>Value of Std Investment of ₹ 10,000</b>	11533	NA	NA	10817
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.35%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	11735	NA	NA	11041

## Investment Performance

Inception - January 28, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund</b>	6.14%	NA	NA	8.58%
<b>Value of Std Investment of ₹ 10,000</b>	11843	NA	NA	10858
<b>Benchmark - Nifty SDL Apr 2027 Index</b>	6.40%	NA	NA	8.87%
<b>Value of Std Investment of ₹ 10,000</b>	11926	NA	NA	10887
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	6.61%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	11992	NA	NA	11041

## Investment Performance

Inception - September 28, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life Nifty SDL SEP 2025 Index Fund</b>	7.44%	NA	NA	7.71%
<b>Value of Std Investment of ₹ 10,000</b>	11687	NA	NA	10771
<b>Benchmark - Nifty SDL Sep 2025 Index</b>	7.78%	NA	NA	8.00%
<b>Value of Std Investment of ₹ 10,000</b>	11767	NA	NA	10800
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.65%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	11976	NA	NA	11041

## Investment Performance

Inception - October 13, 2022	Since Inception	5 Years	3 Years	1 Year
<b>Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund</b>	8.34%	NA	NA	8.90%
<b>Value of Std Investment of ₹ 10,000</b>	11863	NA	NA	10890
<b>Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028</b>	8.52%	NA	NA	9.17%
<b>Value of Std Investment of ₹ 10,000</b>	11904	NA	NA	10917
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	8.98%	NA	NA	10.41%
<b>Value of Std Investment of ₹ 10,000</b>	12011	NA	NA	11041

Investment Performance				
Inception - October 19, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund	8.75%	NA	NA	9.43%
Value of Std Investment of ₹ 10,000	11942	NA	NA	10943
Benchmark - CRISIL IBX Gilt Index - April 2029	8.65%	NA	NA	9.32%
Value of Std Investment of ₹ 10,000	11918	NA	NA	10932
Additional Benchmark - CRISIL 10 Year Gilt Index	9.09%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	12021	NA	NA	11041

Investment Performance				
Inception - March 10, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund	8.37%	NA	NA	8.90%
Value of Std Investment of ₹ 10,000	11489	NA	NA	10890
Benchmark - Nifty SDL Sep 2027 Index	8.65%	NA	NA	9.27%
Value of Std Investment of ₹ 10,000	11540	NA	NA	10927
Additional Benchmark - CRISIL 10 Year Gilt Index	9.33%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11664	NA	NA	11041

Investment Performance				
Inception - March 15, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund	7.57%	NA	NA	8.22%
Value of Std Investment of ₹ 10,000	11330	NA	NA	10822
Benchmark - CRISIL IBX Gilt Apr 2028 Index	8.21%	NA	NA	8.79%
Value of Std Investment of ₹ 10,000	11446	NA	NA	10879
Additional Benchmark - CRISIL 10 Year Gilt Index	9.06%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11600	NA	NA	11041

Investment Performance				
Inception - February 14, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund	9.09%	NA	NA	10.49%
Value of Std Investment of ₹ 10,000	11687	NA	NA	11049
Benchmark - CRISIL IBX SDL Index - June 2032	9.28%	NA	NA	10.95%
Value of Std Investment of ₹ 10,000	11723	NA	NA	11095
Additional Benchmark - CRISIL 10 Year Gilt Index	9.06%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11681	NA	NA	11041

Investment Performance				
Inception - December 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX 60:40 SDL+ AAA PSU Apr 2026 Index Fund	7.24%	NA	NA	7.89%
Value of Std Investment of ₹ 10,000	11497	NA	NA	10789
Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026	7.41%	NA	NA	8.17%
Value of Std Investment of ₹ 10,000	11533	NA	NA	10817
Additional Benchmark - CRISIL 10 Year Gilt Index	8.35%	NA	NA	10.41%
Value of Std Investment of ₹ 10,000	11735	NA	NA	11041

Investment Performance				
Inception - December 22, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund	9.10%	NA	NA	NA
Value of Std Investment of ₹ 10,000	10853	NA	NA	NA
Benchmark - CRISIL IBX Gilt Index - April 2033	9.38%	NA	NA	NA
Value of Std Investment of ₹ 10,000	10879	NA	NA	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	9.24%	NA	NA	NA
Value of Std Investment of ₹ 10,000	10866	NA	NA	NA

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Index Fund	12.86%	15.72%	13.40%	20.95%
Value of Std Investment of ₹ 10,000	42292	20769	14581	12095
Benchmark - Nifty 50 TRI	13.84%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	46895	21208	14723	12127
Additional Benchmark - BSE Sensex TRI	14.00%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	47666	20783	14535	12059

Investment Performance				
Inception - June 08, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund	16.83%	NA	17.31%	21.40%
Value of Std Investment of ₹ 10,000	17180	NA	16142	12140
Benchmark - Nifty 50 Equal Weight TRI	17.57%	NA	18.04%	22.05%
Value of Std Investment of ₹ 10,000	17563	NA	16446	12205
Additional Benchmark - Nifty 50 TRI	14.45%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	15994	NA	14723	12127

Investment Performance				
Inception - February 18, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Next 50 Index Fund	22.22%	NA	NA	47.55%
Value of Std Investment of ₹ 10,000	17473	NA	NA	14755
Benchmark - Nifty Next 50 TRI	22.93%	NA	NA	48.24%
Value of Std Investment of ₹ 10,000	17757	NA	NA	14824
Additional Benchmark - Nifty 50 TRI	14.14%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	14445	NA	NA	12127

Investment Performance				
Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Midcap 150 Index Fund	26.38%	NA	23.60%	31.70%
Value of Std Investment of ₹ 10,000	23591	NA	18883	13170
Benchmark - Nifty Midcap 150 TRI	26.32%	NA	23.91%	31.68%
Value of Std Investment of ₹ 10,000	23549	NA	19023	13168
Additional Benchmark - Nifty 50 TRI	15.53%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	16974	NA	14723	12127

Investment Performance				
Inception - April 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Nifty Smallcap 50 Index Fund	23.97%	NA	20.90%	37.23%
Value of Std Investment of ₹ 10,000	21985	NA	17673	13723
Benchmark - Nifty Smallcap 50 TRI	24.73%	NA	22.03%	38.54%
Value of Std Investment of ₹ 10,000	22480	NA	18172	13854
Additional Benchmark - Nifty 50 TRI	15.53%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	16974	NA	14723	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Asset Allocator FoF	12.62%	17.07%	14.96%	24.54%
Value of Std Investment of ₹ 10,000	41232	22005	15192	12454
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.84%	13.15%	11.16%	17.85%
Value of Std Investment of ₹ 10,000	37936	18563	13736	11785
Additional Benchmark - BSE Sensex TRI	14.00%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	47666	20783	14535	12059



Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	14.17%	18.06%	16.49%	24.85%
Value of Std Investment of ₹ 10,000	48524	22953	15809	12485
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	12.89%	14.91%	12.68%	20.40%
Value of Std Investment of ₹ 10,000	42424	20051	14308	12040
Additional Benchmark - Nifty 50 TRI	13.84%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	46895	21208	14723	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	11.50%	14.85%	13.74%	20.25%
Value of Std Investment of ₹ 10,000	36582	19994	14715	12025
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	11.84%	13.15%	11.16%	17.85%
Value of Std Investment of ₹ 10,000	37936	18563	13736	11785
Additional Benchmark - Nifty 50 TRI	13.84%	16.21%	13.76%	21.27%
Value of Std Investment of ₹ 10,000	46895	21208	14723	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Active Debt Multi Manager FOF Scheme	7.55%	6.60%	6.19%	8.59%
Value of Std Investment of ₹ 10,000	23812	13769	11973	10859
Benchmark - CRISIL Composite Bond Index	7.88%	6.74%	5.95%	9.47%
Value of Std Investment of ₹ 10,000	24697	13862	11895	10947
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Emerging Opportunities Fund	5.92%	13.71%	6.30%	27.55%
Value of Std Investment of ₹ 10,000	19857	19021	12012	12755
Benchmark - MSCI ACWI Index	14.26%	15.05%	12.00%	27.86%
Value of Std Investment of ₹ 10,000	48979	20175	14048	12786
Additional Benchmark - BSE Sensex TRI	14.00%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	47666	20783	14535	12059

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Gold Fund	6.87%	13.91%	15.73%	20.92%
Value of Std Investment of ₹ 10,000	22074	19188	15500	12092
Benchmark - Domestic price of physical gold	7.97%	15.04%	16.68%	22.36%
Value of Std Investment of ₹ 10,000	24942	20164	15883	12236

Investment Performance				
Inception - October 14, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Multi - Index Fund of Funds	21.68%	NA	NA	26.36%
Value of Std Investment of ₹ 10,000	15185	NA	NA	12636
Benchmark - 50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver	19.17%	NA	NA	21.05%
Value of Std Investment of ₹ 10,000	14525	NA	NA	12105
Additional Benchmark - Nifty 50 TRI	18.60%	NA	NA	21.27%
Value of Std Investment of ₹ 10,000	14378	NA	NA	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	9.46%	11.79%	11.16%	15.62%
Value of Std Investment of ₹ 10,000	29374	17473	13735	11562
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.83%	9.95%	8.73%	12.61%
Value of Std Investment of ₹ 10,000	30578	16077	12856	11261
Additional Benchmark - CRISIL 10 Year Gilt Index	6.57%	5.48%	5.56%	10.41%
Value of Std Investment of ₹ 10,000	21338	13059	11762	11041

Investment Performance				
Inception - November 01, 2021	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life NASDAQ 100 FOF	12.98%	NA	12.97%	33.69%
Value of Std Investment of ₹ 10,000	14562	NA	14416	13369
Benchmark - NASDAQ 100 TRI	14.82%	NA	13.82%	34.18%
Value of Std Investment of ₹ 10,000	15305	NA	14744	13418
Additional Benchmark - Nifty 50 TRI	11.43%	NA	13.76%	21.27%
Value of Std Investment of ₹ 10,000	13955	NA	14723	12127

Investment Performance				
Inception - January 01, 2013	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Global Excellence Equity Fund of Fund	7.96%	9.42%	9.33%	26.69%
Value of Std Investment of ₹ 10,000	24924	15690	13069	12669
Benchmark - MSCI World Index	8.13%	9.54%	5.88%	24.21%
Value of Std Investment of ₹ 10,000	25383	15776	11871	12421
Additional Benchmark - BSE Sensex TRI	14.00%	15.74%	13.28%	20.59%
Value of Std Investment of ₹ 10,000	47666	20783	14535	12059

Investment Performance				
Inception - February 02, 2022	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Silver ETF Fund of Fund	13.50%	NA	NA	16.65%
Value of Std Investment of ₹ 10,000	14300	NA	NA	11665
Benchmark - Price of Silver	14.14%	NA	NA	17.67%
Value of Std Investment of ₹ 10,000	14530	NA	NA	11767

Investment Performance				
Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds	6.85%	NA	NA	6.32%
Value of Std Investment of ₹ 10,000	10744	NA	NA	10632
Benchmark - Bloomberg US Treasury 1-3 Year Index	5.61%	NA	NA	5.00%
Value of Std Investment of ₹ 10,000	10608	NA	NA	10500

Investment Performance				
Inception - October 31, 2023	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life US Treasury 3-10 Year Bond ETFs Fund Of Funds	8.73%	NA	NA	6.47%
Value of Std Investment of ₹ 10,000	10948	NA	NA	10647
Benchmark - Bloomberg US Treasury 3-10 Year Index	7.86%	NA	NA	5.30%
Value of Std Investment of ₹ 10,000	10854	NA	NA	10530

# Direct SIP Performance

## Aditya Birla Sun Life Frontline Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3770318	1002459	484506	129208
Scheme Returns (CAGR)	15.72%	20.67%	20.31%	14.63%
NIFTY 100 TRI returns# (CAGR)	15.13%	19.02%	18.15%	11.08%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Flexi Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4225382	1029346	499211	131226
Scheme Returns (CAGR)	17.47%	21.76%	22.47%	17.91%
NIFTY 500 TRI# (CAGR)	16.50%	21.99%	21.40%	13.04%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life MNC Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3336542	894995	481280	130290
Scheme Returns (CAGR)	13.83%	16.02%	19.83%	16.38%
Nifty MNC TRI returns# (CAGR)	15.81%	19.68%	20.56%	10.78%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Multi-Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	410000	NA	360000	120000
Market Value of amount Invested	603386	NA	516870	132980
Scheme Returns (CAGR)	23.27%	NA	25.00%	20.79%
NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR)	23.39%	NA	25.03%	15.15%
Nifty 50 TRI returns## (CAGR)	15.64%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is May 07, 2012, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Pure Value Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4405783	1189059	547479	129679
Scheme Returns (CAGR)	18.11%	27.78%	29.26%	15.39%
Nifty 500 TRI returns# (CAGR)	16.50%	21.99%	21.40%	13.04%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Banking and Financial Services Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1300000	600000	360000	120000
Market Value of amount Invested	3161783	973214	472791	127209
Scheme Returns (CAGR)	15.55%	19.45%	18.56%	11.40%
Nifty Financial Services TRI returns# (CAGR)	15.01%	16.08%	15.64%	16.47%
Nifty 50 TRI returns## (CAGR)	14.76%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 14, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Infrastructure Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4765926	1328098	573348	129781
Scheme Returns (CAGR)	19.31%	32.47%	32.75%	15.56%
Nifty Infrastructure TRI returns# (CAGR)	16.28%	26.78%	27.07%	7.11%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Focused Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3906457	1012461	494918	130969
Scheme Returns (CAGR)	16.27%	21.08%	21.84%	17.49%
Nifty 500 TRI returns# (CAGR)	16.50%	21.99%	21.40%	13.04%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Equity Advantage Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3751782	957216	474369	128143
Scheme Returns (CAGR)	15.64%	18.77%	18.80%	12.90%
Nifty Large Midcap 250 TRI# (CAGR)	18.55%	24.88%	24.22%	13.92%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Midcap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4589788	1181865	532229	132649
Scheme Returns (CAGR)	18.74%	27.53%	27.16%	20.24%
NIFTY Midcap 150 TRI returns# (CAGR)	21.79%	30.76%	30.35%	16.70%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Small Cap Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4585495	1200683	536282	133088
Scheme Returns (CAGR)	18.72%	28.19%	27.72%	20.97%
BSE 250 SmallCap TRI returns# (CAGR)	19.95%	33.19%	32.25%	20.59%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Manufacturing Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1170000	600000	360000	120000
Market Value of amount Invested	1808840	1090196	537858	134214
Scheme Returns (CAGR)	19.24%	24.15%	27.94%	22.83%
BSE India Manufacturing TRI returns# (CAGR)	16.88%	22.88%	22.14%	2.91%
Nifty 50 TRI returns## (CAGR)	15.23%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 2015, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Dividend Yield Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4213226	1195989	549028	129878
Scheme Returns (CAGR)	17.43%	28.03%	29.48%	15.72%
Nifty 500 TRI returns# (CAGR)	16.50%	21.99%	21.40%	13.04%
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Digital India Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	5938603	1150447	505488	137403
Scheme Returns (CAGR)	22.66%	26.39%	23.37%	28.14%
BSE Teck TRI returns# (CAGR)	17.40%	21.14%	20.86%	30.35%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



# Direct SIP Performance



## Aditya Birla Sun Life India GenNext Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	4627365	1048269	497593	130926
Scheme Returns (CAGR)	18.86%	22.52%	22.23%	17.42%
NIFTY India Consumption TRI returns# (CAGR)	16.26%	22.00%	23.14%	16.06%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Pharma & Healthcare Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	630000	600000	360000	120000
Market Value of amount Invested	1207843	1109815	562232	137348
Scheme Returns (CAGR)	25.00%	24.89%	31.26%	28.04%
BSE Healthcare TRI# (CAGR)	26.98%	26.88%	34.23%	38.65%
Nifty 50 TRI## (CAGR)	17.96%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is July 10, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Retirement Fund - The 30s Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	670000	600000	360000	120000
Market Value of amount Invested	1094078	944574	490544	131641
Scheme Returns (CAGR)	17.52%	18.22%	21.20%	18.59%
Nifty 500 TRI# (CAGR)	21.29%	21.99%	21.40%	13.04%
Nifty 50 TRI## (CAGR)	17.63%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Retirement Fund - The 50s Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	670000	600000	360000	120000
Market Value of amount Invested	846581	743725	423058	126908
Scheme Returns (CAGR)	8.30%	8.53%	10.79%	10.92%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	10.08%	10.09%	10.48%	9.32%
CRISIL 10 Year Gilt Index## (CAGR)	6.03%	6.10%	8.09%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Special Opportunities Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	480000	NA	360000	120000
Market Value of amount Invested	740862	NA	513649	132648
Scheme Returns (CAGR)	22.14%	NA	24.54%	20.24%
BSE 500 TRI# (CAGR)	19.78%	NA	21.16%	12.67%
Nifty 50 TRI## (CAGR)	15.78%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is October 23, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Business Cycle Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	340000	NA	360000	120000
Market Value of amount Invested	457320	NA	488070	130699
Scheme Returns (CAGR)	21.55%	NA	20.85%	17.05%
BSE 500 TRI returns# (CAGR)	21.84%	NA	21.16%	12.67%
Nifty 50 TRI returns## (CAGR)	16.93%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 03, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Equity Hybrid '95 Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3283704	926285	466890	129476
Scheme Returns (CAGR)	13.59%	17.42%	17.67%	15.06%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	13.53%	15.85%	15.77%	11.37%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life International Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2581366	767022	423836	129508
Scheme Returns (CAGR)	9.83%	9.77%	10.91%	15.11%
S&P Global 1200 TRI returns# (CAGR)	15.23%	17.99%	21.37%	26.52%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Bal Bhavishya Yojna

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	1088806	922919	479048	127927
Scheme Returns (CAGR)	16.54%	17.27%	19.50%	12.56%
Nifty 500 TRI# (CAGR)	21.15%	21.99%	21.40%	13.04%
Nifty 50 TRI## (CAGR)	17.54%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is February 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Retirement Fund - The 40s Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	670000	600000	360000	120000
Market Value of amount Invested	1026642	888637	470645	130284
Scheme Returns (CAGR)	15.22%	15.73%	18.23%	16.37%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	15.62%	15.85%	15.77%	11.37%
Nifty 50 TRI## (CAGR)	17.63%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life PSU Equity Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	580000	NA	360000	120000
Market Value of amount Invested	1423741	NA	629922	123190
Scheme Returns (CAGR)	38.38%	NA	40.01%	5.00%
BSE PSU TRI# (CAGR)	41.85%	NA	44.32%	11.03%
Nifty 50 TRI## (CAGR)	18.24%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life ESG Integration Strategy Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	460000	NA	360000	120000
Market Value of amount Invested	655498	NA	491640	135877
Scheme Returns (CAGR)	18.77%	NA	21.36%	25.59%
Nifty 100 ESG TRI# (CAGR)	16.14%	NA	17.68%	11.11%
Nifty 50 TRI## (CAGR)	15.64%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is December 24, 2020, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life ELSS Tax Saver Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3389310	898782	474468	128869
Scheme Returns (CAGR)	14.08%	16.19%	18.81%	14.08%
Nifty 500 TRI returns# (CAGR)	16.50%	21.99%	21.40%	13.04%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Equity Savings Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1900000	600000	360000	120000
Market Value of amount Invested	1878243	765031	415902	125388
Scheme Returns (CAGR)	8.91%	9.67%	9.62%	8.49%
NIFTY Equity Savings TRI returns# (CAGR)	9.67%	10.48%	10.59%	8.65%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.25%	6.10%	8.09%	9.77%

Past Performance may or may not be sustained in future. The fund's inception date is November 28, 2014, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Direct SIP Performance

## Aditya Birla Sun Life Regular Savings Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2649429	799221	425157	127801
Scheme Returns (CAGR)	10.24%	11.43%	11.13%	12.36%
CRISIL Hybrid 85+15 - Conservative Index# (CAGR)	9.02%	8.74%	9.59%	9.49%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.48%	6.10%	8.09%	9.77%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Balanced Advantage Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3151577	882005	456272	128387
Scheme Returns (CAGR)	12.95%	15.42%	16.04%	13.30%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	12.26%	13.71%	13.92%	10.83%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	400000	NA	360000	120000
Market Value of amount Invested	543745	NA	479966	123729
Scheme Returns (CAGR)	18.78%	NA	19.63%	5.85%
Nifty 50 Equal Weight TRI returns# (CAGR)	19.46%	NA	20.31%	6.19%
Nifty 50 TRI returns## (CAGR)	15.69%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is June 08, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Nifty Midcap 150 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	420000	NA	360000	120000
Market Value of amount Invested	673111	NA	553566	130428
Scheme Returns (CAGR)	27.96%	NA	30.09%	16.61%
Nifty Midcap 150 TRI returns# (CAGR)	28.23%	NA	30.35%	16.70%
Nifty 50 TRI returns## (CAGR)	15.59%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Gold ETF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1610000	600000	360000	120000
Market Value of amount Invested	3295190	849791	467558	133068
Scheme Returns (CAGR)	10.08%	13.91%	17.77%	20.93%
Domestic Price of Physical Gold returns# (CAGR)	10.95%	14.80%	18.80%	22.03%

Past Performance may or may not be sustained in future. The fund's inception date is May 13, 2011, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3659992	976466	486297	129205
Scheme Returns (CAGR)	15.26%	19.59%	20.58%	14.63%
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	13.53%	15.85%	15.77%	11.37%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2651301	819798	439268	126634
Scheme Returns (CAGR)	10.25%	12.45%	13.39%	10.48%
CRISIL Short Term Debt Hybrid 75+25 Index returns# (CAGR)	9.77%	10.09%	10.48%	9.32%
CRISIL 10 Year Gilt Index returns## (CAGR)	6.48%	6.10%	8.09%	9.77%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Multi Asset Allocation Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	210000	NA	NA	120000
Market Value of amount Invested	250503	NA	NA	130310
Scheme Returns (CAGR)	20.74%	NA	NA	16.42%
65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	17.63%	NA	NA	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 31, 2023, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Nifty 50 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3368471	931147	457024	126016
Scheme Returns (CAGR)	13.98%	17.63%	16.16%	9.49%
Nifty 50 TRI returns# (CAGR)	14.72%	18.08%	16.47%	9.57%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Nifty Next 50 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	320000	NA	NA	120000
Market Value of amount Invested	474325	NA	NA	132907
Scheme Returns (CAGR)	31.16%	NA	NA	20.67%
Nifty Next 50 TRI returns# (CAGR)	31.78%	NA	NA	20.98%
Nifty 50 TRI returns## (CAGR)	17.27%	NA	NA	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is February 18, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Nifty Smallcap 50 Index Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	420000	NA	360000	120000
Market Value of amount Invested	701859	NA	595867	135782
Scheme Returns (CAGR)	30.61%	NA	35.69%	25.43%
Nifty Smallcap 50 TRI returns# (CAGR)	31.89%	NA	37.13%	26.21%
Nifty 50 TRI returns## (CAGR)	15.59%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is April 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Asset Allocator FoF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2506228	943641	479127	128883
Scheme Returns (CAGR)	14.39%	18.18%	19.51%	14.11%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	12.26%	13.71%	13.92%	10.83%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life Financial Planning FOF - Moderate Plan

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3073987	892611	461908	127913
Scheme Returns (CAGR)	12.56%	15.91%	16.91%	12.54%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	12.26%	13.71%	13.92%	10.83%
Nifty 50 TRI returns## (CAGR)	14.72%	18.08%	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

## Aditya Birla Sun Life NASDAQ 100 FOF

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	350000	NA	360000	120000
Market Value of amount Invested	521767	NA	536379	139023
Scheme Returns (CAGR)	28.66%	NA	27.74%	30.86%
NASDAQ 100 TRI# (CAGR)	29.97%	NA	29.02%	32.42%
Nifty 50 TRI## (CAGR)	16.68%	NA	16.47%	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is November 01, 2021, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Direct SIP Performance



## Aditya Birla Sun Life Global Excellence Equity Fund of Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2457833	885287	485666	131335
Scheme Returns (CAGR)	9.06%	15.60%	20.56%	18.31%
MSCI World Index returns## (CAGR)	8.63%	11.16%	15.01%	20.71%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Gold Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2795105	847540	467758	132782
Scheme Returns (CAGR)	11.08%	13.80%	17.80%	20.47%
Domestic Price of Physical Gold returns# (CAGR)	12.04%	14.80%	18.80%	22.03%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Global Emerging Opportunities Fund

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2567231	826300	450866	132821
Scheme Returns (CAGR)	9.75%	12.80%	15.26%	20.78%
MSCI ACWI Index returns## (CAGR)	13.93%	16.44%	19.99%	25.71%
BSE Sensex TRI returns## (CAGR)	14.71%	17.44%	15.83%	10.45%

Past Performance may or may not be sustained in future. The fund's inception date is January 01, 2013, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.



## Aditya Birla Sun Life Multi - Index Fund of Funds

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	240000	NA	NA	120000
Market Value of amount Invested	300813	NA	NA	129008
Scheme Returns (CAGR)	23.45%	NA	NA	14.30%
50% Nifty 500 TRI + 30% CRISIL Low Duration Debt Index + 10% MSCI AC World Index + 5% Domestic Price of Physical Gold + 5% Price of silver returns# (CAGR)	NA	NA	NA	NA
Nifty 50 TRI returns## (CAGR)	17.54%	NA	NA	9.57%

Past Performance may or may not be sustained in future. The fund's inception date is October 14, 2022, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (Investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.



## Aditya Birla Sun Life Equity Savings Fund Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	21-Jun-24	22-Mar-24
IDCW Yield (Regular Plan)	1.74%	1.75%	1.75%
IDCW (₹) Per Unit	0.2370	0.2340	0.2300
Cum IDCW NAV	13.6000	13.4000	13.1700
Declared on date	23-Sep-24	21-Jun-24	22-Mar-24
IDCW Yield (Direct Plan)	1.74%	1.75%	1.75%
IDCW (₹) Per Unit	0.2780	0.2740	0.2690
Cum IDCW NAV	15.9400	15.6800	15.3900

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Frontline Equity Fund Income Distribution cum capital withdrawal

Declared on date	25-Oct-24	20-Oct-23	25-Oct-22
IDCW Yield (Regular Plan)	7.20%	7.09%	5.92%
IDCW (₹) Per Unit	3.1210	2.5350	2.0100
Cum IDCW NAV	43.3500	35.7500	33.8800
Declared on date	25-Oct-24	20-Oct-23	25-Oct-22
IDCW Yield (Direct Plan)	7.20%	7.09%	5.92%
IDCW (₹) Per Unit	7.4170	5.9820	4.7000
Cum IDCW NAV	103.0200	84.3900	79.4400

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Equity Advantage Fund Income Distribution cum capital withdrawal

Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Regular Plan)	6.85%	6.87%	6.13%
IDCW (₹) Per Unit	10.5520	8.4200	7.1070
Cum IDCW NAV	153.9600	122.6900	115.8500
Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Direct Plan)	6.85%	6.87%	6.13%
IDCW (₹) Per Unit	16.1000	12.7500	10.6670
Cum IDCW NAV	234.9300	185.6900	173.9100

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Small Cap Fund Income Distribution cum capital withdrawal

Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Regular Plan)	6.88%	6.89%	5.98%
IDCW (₹) Per Unit	2.9200	2.2600	1.6720
Cum IDCW NAV	42.4131	32.8200	27.9623
Declared on date	23-Aug-24	24-Aug-23	25-Aug-22
IDCW Yield (Direct Plan)	6.88%	6.89%	5.98%
IDCW (₹) Per Unit	5.5750	4.2700	3.1260
Cum IDCW NAV	80.9976	61.9900	52.2767

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Banking and Financial Services Fund Income Distribution cum capital withdrawal

Declared on date	25-Jan-24	25-Jan-23	31-Jan-22
IDCW Yield (Regular Plan)	7.14%	6.11%	5.33%
IDCW (₹) Per Unit	1.5880	1.1840	1.0600
Cum IDCW NAV	22.2300	19.3700	19.8700
Declared on date	25-Jan-24	25-Jan-23	31-Jan-22
IDCW Yield (Direct Plan)	7.14%	6.12%	5.33%
IDCW (₹) Per Unit	2.1170	1.5650	1.3870
Cum IDCW NAV	29.6500	25.5900	26.0000

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Balanced Advantage Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	25-Oct-24	23-Sep-24
IDCW Yield (Regular Plan)	0.58%	0.59%	0.57%
IDCW (₹) Per Unit	0.1520	0.1570	0.1600
Cum IDCW NAV	26.4100	26.6700	27.8800
Declared on date	22-Nov-24	25-Oct-24	23-Sep-24
IDCW Yield (Direct Plan)	0.58%	0.59%	0.57%
IDCW (₹) Per Unit	0.1720	0.1780	0.1800
Cum IDCW NAV	29.8100	30.0800	31.4200

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Focused Fund Income Distribution cum capital withdrawal

Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Regular Plan)	6.97%	6.89%	5.90%
IDCW (₹) Per Unit	1.8600	1.4700	1.1440
Cum IDCW NAV	26.6755	21.3900	19.4018
Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Direct Plan)	6.97%	6.89%	5.90%
IDCW (₹) Per Unit	4.3400	3.4100	2.6180
Cum IDCW NAV	62.2534	49.4400	44.4056

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life MNC Fund Income Distribution cum capital withdrawal

Declared on date	25-Oct-21	23-Oct-20	25-Oct-19
IDCW Yield (Regular Plan)	5.75%	5.49%	6.00%
IDCW (₹) Per Unit	10.2010	8.1800	9.5358
Cum IDCW NAV	177.4200	149.0500	158.9600
Declared on date	25-Oct-21		
IDCW Yield (Direct Plan)	5.75%		
IDCW (₹) Per Unit	20.4640		
Cum IDCW NAV	355.9800		

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Pure Value Fund Income Distribution cum capital withdrawal

Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Regular Plan)	7.07%	6.86%	5.82%
IDCW (₹) Per Unit	3.3760	2.4100	1.7120
Cum IDCW NAV	47.7519	35.1000	29.3989
Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Direct Plan)	7.07%	6.86%	5.82%
IDCW (₹) Per Unit	6.1080	4.3200	3.0440
Cum IDCW NAV	86.4233	62.9700	52.2839

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Dividend Yield Fund Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	21-Jun-24	22-Mar-24
IDCW Yield (Regular Plan)	1.73%	1.75%	1.74%
IDCW (₹) Per Unit	0.5430	0.5010	0.4500
Cum IDCW NAV	31.3400	28.6200	25.8800
Declared on date	23-Sep-24	21-Jun-24	22-Mar-24
IDCW Yield (Direct Plan)	1.73%	1.75%	1.74%
IDCW (₹) Per Unit	0.9790	0.9000	0.8100
Cum IDCW NAV	56.4900	51.4700	46.4600

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Equity Hybrid '95 Fund Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	21-Jun-24	22-Mar-24
IDCW Yield (Regular Plan)	1.73%	1.75%	1.74%
IDCW (₹) Per Unit	3.3850	3.2250	2.9530
Cum IDCW NAV	195.9500	184.2300	169.8600
Declared on date	23-Sep-24	21-Jun-24	22-Mar-24
IDCW Yield (Direct Plan)	1.73%	1.75%	1.74%
IDCW (₹) Per Unit	5.7460	5.4640	4.9930
Cum IDCW NAV	332.6900	312.1700	287.2700

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Flexi Cap Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	24-Nov-23	25-Nov-22
IDCW Yield (Regular Plan)	6.92%	6.98%	5.91%
IDCW (₹) Per Unit	11.5620	9.6900	7.7770
Cum IDCW NAV	167.0400	138.8800	131.5800
Declared on date	22-Nov-24	24-Nov-23	25-Nov-22
IDCW Yield (Direct Plan)	6.92%	6.98%	5.91%
IDCW (₹) Per Unit	16.2440	13.5100	10.7490
Cum IDCW NAV	234.7200	193.5700	181.8900

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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## Aditya Birla Sun Life Midcap Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	24-Aug-23	25-Aug-22
IDCW Yield (Regular Plan)	6.97%	6.80%	6.07%
IDCW (₹) Per Unit	4.2010	3.1800	2.5900
Cum IDCW NAV	60.3100	46.8100	42.6800
Declared on date	22-Nov-24	24-Aug-23	25-Aug-22
IDCW Yield (Direct Plan)	6.97%	6.79%	6.07%
IDCW (₹) Per Unit	7.1290	5.3400	4.3100
Cum IDCW NAV	102.3400	78.6000	71.0400

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Manufacturing Equity Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	23-Feb-24	25-Feb-21
IDCW Yield (Regular Plan)	6.93%	6.96%	5.46%
IDCW (₹) Per Unit	1.4950	1.3720	0.7100
Cum IDCW NAV	21.5800	19.7000	13.0000
Declared on date	22-Nov-24	23-Feb-24	25-Feb-21
IDCW Yield (Direct Plan)	6.93%	6.96%	5.49%
IDCW (₹) Per Unit	1.6240	1.4800	0.7500
Cum IDCW NAV	23.4500	21.2500	13.6600

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Infrastructure Fund Income Distribution cum capital withdrawal

Declared on date	25-Oct-24	24-Nov-23	22-Feb-23
IDCW Yield (Regular Plan)	7.38%	6.99%	6.14%
IDCW (₹) Per Unit	2.1600	1.6500	1.1600
Cum IDCW NAV	29.2800	23.5600	18.8200
Declared on date	25-Oct-24	22-Feb-23	25-Feb-22
IDCW Yield (Direct Plan)	7.37%	6.14%	5.79%
IDCW (₹) Per Unit	3.6110	1.7700	1.5540
Cum IDCW NAV	48.9700	28.8600	26.8600

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



## Aditya Birla Sun Life Digital India Fund Income Distribution cum capital withdrawal

Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Regular Plan)	6.91%	6.97%	5.82%
IDCW (₹) Per Unit	3.4480	2.8500	2.1400
Cum IDCW NAV	49.8900	40.8100	36.7900
Declared on date	19-Jul-24	20-Jul-23	25-Jul-22
IDCW Yield (Direct Plan)	6.91%	6.97%	5.82%
IDCW (₹) Per Unit	4.6390	3.7900	2.8150
Cum IDCW NAV	67.1300	54.3100	48.4000

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life PSU Equity Fund Income Distribution cum capital withdrawal

Declared on date	25-Jan-24	25-Jan-23	25-Jan-22
IDCW Yield (Regular Plan)	7.03%	6.14%	5.52%
IDCW (₹) Per Unit	1.8300	0.9850	0.7860
Cum IDCW NAV	26.0200	16.0400	14.2300
Declared on date	25-Jan-24	25-Jan-23	25-Jan-22
IDCW Yield (Direct Plan)	7.03%	6.14%	-
IDCW (₹) Per Unit	2.0780	1.1000	-
Cum IDCW NAV	29.5500	17.9600	-

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Arbitrage Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24	25-Oct-24	23-Sep-24
IDCW Yield (Regular Plan)	0.58%	0.58%	0.58%
IDCW (₹) Per Unit	0.0650	0.0650	0.0650
Cum IDCW NAV	11.2682	11.2688	11.2646
Declared on date	22-Nov-24	25-Oct-24	23-Sep-24
IDCW Yield (Direct Plan)	0.58%	0.58%	0.58%
IDCW (₹) Per Unit	0.0670	0.0670	0.0670
Cum IDCW NAV	11.5741	11.5685	11.5572

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Short Term Fund Income Distribution cum capital withdrawal

Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Regular Plan)	1.59%	1.66%	1.71%
IDCW (₹) Per Unit	0.1704	0.1777	0.1825
Cum IDCW NAV	10.7483	10.6954	10.6845
Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Direct Plan)	1.58%	1.66%	1.71%
IDCW (₹) Per Unit	0.1797	0.1870	0.1917
Cum IDCW NAV	11.3483	11.2744	11.2432

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Bal Bhavishya Yojna Income Distribution cum capital withdrawal

Declared on date	23-Aug-24		
IDCW Yield (Regular Plan)	6.90%		
IDCW (₹) Per Unit	1.3970		
Cum IDCW NAV	20.2400		
Declared on date	23-Aug-24		
IDCW Yield (Direct Plan)	6.90%		
IDCW (₹) Per Unit	1.5370		
Cum IDCW NAV	22.2700		

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life India GenNext Fund Income Distribution cum capital withdrawal

Declared on date	24-May-24	25-May-23	25-May-22
IDCW Yield (Regular Plan)	6.94%	6.44%	6.07%
IDCW (₹) Per Unit	2.8660	2.1600	1.8320
Cum IDCW NAV	41.3100	33.4700	30.1600
Declared on date	24-May-24	25-May-23	25-May-22
IDCW Yield (Direct Plan)	6.93%	6.44%	6.07%
IDCW (₹) Per Unit	3.5890	2.6700	2.2430
Cum IDCW NAV	51.7600	41.4700	36.9400

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Special Opportunities Fund Income Distribution cum capital withdrawal

Declared on date	24-May-24	26-Dec-22	27-Dec-21
IDCW Yield (Regular Plan)	6.92%	6.17%	5.35%
IDCW (₹) Per Unit	1.3340	0.9000	0.8210
Cum IDCW NAV	19.2700	14.5100	15.3400
Declared on date	24-May-24	26-Dec-22	27-Dec-21
IDCW Yield (Direct Plan)	6.92%	6.16%	5.35%
IDCW (₹) Per Unit	1.4100	0.9300	0.8400
Cum IDCW NAV	20.3800	15.0800	15.6900

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
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## Aditya Birla Sun Life Overnight Fund Income Distribution cum capital withdrawal

Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Regular Plan)	0.60%	0.48%	0.49%
IDCW (₹) Per Unit	6.0091	4.7825	4.8854
Cum IDCW NAV	1000.0200	1000.0200	1000.0200
Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Direct Plan)	0.61%	0.49%	0.50%
IDCW (₹) Per Unit	6.1148	4.8677	4.9694
Cum IDCW NAV	1000.0200	1000.0200	1000.0200

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 1000.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Corporate Bond Fund Income Distribution cum capital withdrawal

Declared on date	18-Nov-24	15-Oct-24	17-Sep-24
IDCW Yield (Regular Plan)	0.60%	0.50%	0.56%
IDCW (₹) Per Unit	0.0756	0.0621	0.0707
Cum IDCW NAV	12.5354	12.5449	12.5158
Declared on date	18-Nov-24	15-Oct-24	17-Sep-24
IDCW Yield (Direct Plan)	0.60%	0.49%	0.56%
IDCW (₹) Per Unit	0.0767	0.0629	0.0717
Cum IDCW NAV	12.7171	12.7246	12.6933

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
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## Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan' Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Regular Plan)	6.99%	6.99%	
IDCW (₹) Per Unit	0.8190	0.8510	
Cum IDCW NAV	11.7220	12.1748	
Declared on date	23-Sep-24	22-Mar-24	
IDCW Yield (Direct Plan)	6.99%	6.99%	
IDCW (₹) Per Unit	0.8810	0.9100	
Cum IDCW NAV	12.6059	13.0195	

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life International Equity Fund Income Distribution cum capital withdrawal

Declared on date	19-Apr-24	25-Apr-23	29-Apr-22
IDCW Yield (Regular Plan)	7.15%	7.03%	6.19%
IDCW (₹) Per Unit	1.1750	1.2090	1.0810
Cum IDCW NAV	16.4300	17.1883	17.4741

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Pharma & Healthcare Fund Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	21-Sep-23	26-Sep-22
IDCW Yield (Regular Plan)	7.05%	5.55%	6.03%
IDCW (₹) Per Unit	1.7090	0.9300	0.8590
Cum IDCW NAV	24.2300	16.7800	14.2500
Declared on date	23-Sep-24	21-Sep-23	26-Sep-22
IDCW Yield (Direct Plan)	7.06%	7.02%	6.03%
IDCW (₹) Per Unit	1.8280	1.2600	0.9080
Cum IDCW NAV	25.9100	17.9900	15.0700

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
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## Aditya Birla Sun Life Nifty 50 Index Fund Income Distribution cum capital withdrawal

Declared on date	30-Mar-21	29-Mar-19	20-Mar-18
IDCW Yield (Regular Plan)	5.44%	7.09%	10.32%
IDCW (₹) Per Unit	0.8600	0.9474	1.3400
Cum IDCW NAV	15.8051	13.3683	12.9892
Declared on date	30-Mar-21	29-Mar-19	20-Mar-18
IDCW Yield (Direct Plan)	5.45%	7.04%	10.33%
IDCW (₹) Per Unit	0.6800	0.9562	1.3600
Cum IDCW NAV	16.1400	13.5803	13.1673

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
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## Aditya Birla Sun Life Savings Fund Income Distribution cum capital withdrawal

Declared on date	11-Feb-11	28-Jan-11	31-Dec-10
IDCW Yield (Regular Plan)	0.34%	0.45%	0.51%
IDCW (₹) Per Unit	0.0350	0.0469	0.0529
Cum IDCW NAV	10.2848	10.3108	10.3105

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 100.00 Per Unit  
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## Aditya Birla Sun Life Liquid Fund Income Distribution cum capital withdrawal

Declared on date	17-Sep-24	25-Jun-24	
IDCW Yield (Regular Plan)	8.10%	7.52%	
IDCW (₹) Per Unit	11.6160	11.4800	
Cum IDCW NAV	143.4674	152.6316	
Declared on date	17-Sep-24	25-Jun-24	
IDCW Yield (Direct Plan)	8.10%	7.52%	
IDCW (₹) Per Unit	15.2380	15.0500	
Cum IDCW NAV	188.2087	200.1719	

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 100.00 Per Unit  
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## Aditya Birla Sun Life ELSS Tax Saver Fund Income Distribution cum capital withdrawal

Declared on date	23-Feb-24	22-Feb-23	25-Feb-22
IDCW Yield (Regular Plan)	6.97%	4.08%	5.68%
IDCW (₹) Per Unit	13.4800	6.3000	9.2210
Cum IDCW NAV	193.2800	154.5700	162.4100

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
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## Aditya Birla Sun Life Business Cycle Fund Income Distribution cum capital withdrawal

Declared on date	22-Nov-24		
IDCW Yield (Regular Plan)	6.94%		
IDCW (₹) Per Unit	1.0180		
Cum IDCW NAV	14.6600		
Declared on date	22-Nov-24		
IDCW Yield (Direct Plan)	6.94%		
IDCW (₹) Per Unit	1.0610		
Cum IDCW NAV	15.2900		

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit  
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## Aditya Birla Sun Life Banking & PSU Debt Fund Income Distribution cum capital withdrawal

Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Regular Plan)	0.62%	0.50%	0.49%
IDCW (₹) Per Unit	0.6951	0.5564	0.5545
Cum IDCW NAV	112.1713	112.0837	112.1321
Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Direct Plan)	0.62%	0.50%	0.49%
IDCW (₹) Per Unit	0.7192	0.5754	0.5734
Cum IDCW NAV	116.0848	115.9562	115.9758

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 100.00 Per Unit.  
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## Aditya Birla Sun Life Credit Risk Fund Income Distribution cum capital withdrawal

Declared on date	22-Mar-24	22-Dec-23	21-Sep-23
IDCW Yield (Regular Plan)	1.75%	1.77%	1.74%
IDCW (₹) Per Unit	0.1980	0.2000	0.1970
Cum IDCW NAV	11.3023	11.2927	11.3251
Declared on date	22-Mar-24	22-Dec-23	21-Sep-23
IDCW Yield (Direct Plan)	1.75%	1.75%	1.75%
IDCW (₹) Per Unit	0.2140	0.2140	0.2140
Cum IDCW NAV	12.2623	12.2219	12.2307

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Government Securities Fund Income Distribution cum capital withdrawal

Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Regular Plan)	1.57%	1.66%	1.69%
IDCW (₹) Per Unit	0.1814	0.1886	0.1918
Cum IDCW NAV	11.5258	11.3834	11.3410
Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Direct Plan)	1.57%	1.65%	1.69%
IDCW (₹) Per Unit	0.1921	0.1994	0.2024
Cum IDCW NAV	12.2242	12.0533	11.9880

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life CRISIL Liquid Overnight ETF Income Distribution cum capital withdrawal

Declared on date	29-Nov-24	31-Oct-24	30-Sep-24
IDCW Yield (Regular Plan)	0.02%	0.02%	0.02%
IDCW (₹) Per Unit	0.1703	0.1587	0.1687
Cum IDCW NAV	1000.0000	1000.0000	1000.0000

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 1000.00 Per Unit.  
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## Aditya Birla Sun Life Retirement Fund - 30s Plan Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	6.91%	6.93%
IDCW (₹) Per Unit	1.3160	1.1330
Cum IDCW NAV	19.0540	16.3410
Declared on date	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	6.90%	6.93%
IDCW (₹) Per Unit	1.4360	1.2280
Cum IDCW NAV	20.8010	17.7160

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Medium Term Plan Income Distribution cum capital withdrawal

Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Regular Plan)	1.58%	1.65%	1.71%
IDCW (₹) Per Unit	0.2003	0.2079	0.2134
Cum IDCW NAV	12.6776	12.5703	12.5030
Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Direct Plan)	1.58%	1.65%	1.70%
IDCW (₹) Per Unit	0.2082	0.2156	0.2209
Cum IDCW NAV	13.1973	13.0613	12.9666

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Dynamic Bond Fund Income Distribution cum capital withdrawal

Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Regular Plan)	0.62%	0.50%	0.49%
IDCW (₹) Per Unit	0.0660	0.0531	0.0526
Cum IDCW NAV	10.6397	10.6389	10.6948
Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Direct Plan)	0.62%	0.50%	0.49%
IDCW (₹) Per Unit	0.0684	0.0550	0.0545
Cum IDCW NAV	11.0368	11.0296	11.0826

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme Income Distribution cum capital withdrawal

Declared on date	25-Sep-14	25-Jun-14	20-Mar-14
IDCW Yield (Regular Plan)	1.40%	0.28%	0.58%
IDCW (₹) Per Unit	0.1559	0.0312	0.0623
Cum IDCW NAV	11.1669	11.0097	10.7957

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Long Duration Fund Income Distribution cum capital withdrawal

Declared on date	24-Nov-23
IDCW Yield (Regular Plan)	7.01%
IDCW (₹) Per Unit	0.7690
Cum IDCW NAV	10.9757
Declared on date	24-Nov-23
IDCW Yield (Direct Plan)	7.01%
IDCW (₹) Per Unit	0.7760
Cum IDCW NAV	11.0700

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Retirement Fund - 40s Plan Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	6.92%	6.96%
IDCW (₹) Per Unit	1.2090	1.0970
Cum IDCW NAV	17.4650	15.7650
Declared on date	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	6.92%	6.95%
IDCW (₹) Per Unit	1.3140	1.1840
Cum IDCW NAV	18.9970	17.0260

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life Income Fund Income Distribution cum capital withdrawal

Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Regular Plan)	1.58%	1.66%	1.70%
IDCW (₹) Per Unit	0.2124	0.2213	0.2267
Cum IDCW NAV	13.4615	13.3279	13.3075
Declared on date	17-Sep-24	18-Jun-24	15-Mar-24
IDCW Yield (Direct Plan)	1.58%	1.66%	1.70%
IDCW (₹) Per Unit	0.2270	0.2362	0.2418
Cum IDCW NAV	14.4024	14.2447	14.2049

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

## Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund Income Distribution cum capital withdrawal

Declared on date	17-Sep-24	15-Mar-24	15-Sep-23
IDCW Yield (Regular Plan)	3.49%	3.47%	2.93%
IDCW (₹) Per Unit	0.3729	0.3659	0.3062
Cum IDCW NAV	10.6772	10.5489	10.4563
Declared on date	17-Sep-24	15-Mar-24	15-Sep-23
IDCW Yield (Direct Plan)	3.38%	3.38%	3.41%
IDCW (₹) Per Unit	0.3630	0.3577	0.3590
Cum IDCW NAV	10.7308	10.5824	10.5339

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Regular Savings Fund Income Distribution cum capital withdrawal

Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Regular Plan)	0.62%	0.50%	0.49%
IDCW (₹) Per Unit	0.1023	0.0829	0.0819
Cum IDCW NAV	16.5421	16.4925	16.6984
Declared on date	29-Nov-24	25-Oct-24	27-Sep-24
IDCW Yield (Direct Plan)	0.62%	0.50%	0.49%
IDCW (₹) Per Unit	0.1659	0.1343	0.1327
Cum IDCW NAV	26.8576	26.7539	27.0690

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Multi Asset Allocation Fund Income Distribution cum capital withdrawal

Declared on date	22-Mar-24
IDCW Yield (Regular Plan)	3.97%
IDCW (₹) Per Unit	0.4820
Cum IDCW NAV	12.1332

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Retirement Fund - 50s Plan Income Distribution cum capital withdrawal

Declared on date	23-Sep-24	22-Mar-24
IDCW Yield (Regular Plan)	6.97%	6.98%
IDCW (₹) Per Unit	0.9150	0.9090
Cum IDCW NAV	13.1286	13.0171
Declared on date	23-Sep-24	22-Mar-24
IDCW Yield (Direct Plan)	6.97%	6.98%
IDCW (₹) Per Unit	0.9880	0.9750
Cum IDCW NAV	14.1728	13.9586

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Aditya Birla Sun Life Multi-Cap Fund Income Distribution cum capital withdrawal

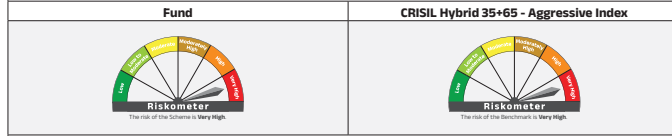
Declared on date	23-Sep-24
IDCW Yield (Regular Plan)	5.93%
IDCW (₹) Per Unit	1.2280
Cum IDCW NAV	20.7200
Declared on date	23-Sep-24
IDCW Yield (Direct Plan)	5.93%
IDCW (₹) Per Unit	1.2920
Cum IDCW NAV	21.7900

**Note:** The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.  
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## Product Labeling Disclosures

**Aditya Birla Sun Life Equity Hybrid '95 Fund**  
(An open ended hybrid scheme investing predominantly in equity and equity related instruments.)

- long term capital growth and income
- investment predominantly in equity and equity related securities as well as debt and money market instruments



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty 50 Index Fund**  
(An open ended scheme tracking Nifty 50 TRI)

- long term capital growth
- investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Frontline Equity Fund**  
(An Open ended equity scheme predominantly investing in large cap stocks)

- Long term capital growth
- investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 100 TRI

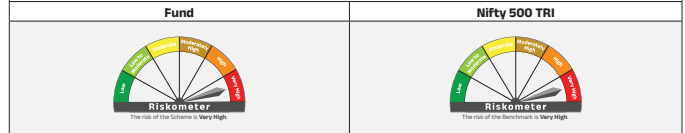


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Focused Fund**  
(An open ended equity scheme investing in maximum 30 stocks in Large cap, Mid Cap and Small Cap category)

- long term capital growth with exposure limited to a maximum of 30 stocks
- Investments in equity and equity related securities to form a concentrated portfolio



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Flexi Cap Fund**  
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

- long term capital growth
- investments in equity and equity related securities

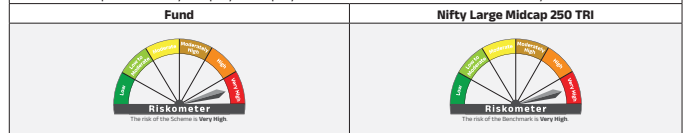


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Equity Advantage Fund**  
(An open ended equity scheme investing in both large cap and mid cap stocks)

- long term capital growth and income
- Investments predominantly in equity and equity related securities as well as debt and money market instruments



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

## Product Labeling Disclosures

**Aditya Birla Sun Life MNC Fund**  
(An open ended equity scheme following the MNC theme in its investments)

- long term capital growth
- investments primarily in equity and equity related securities of multinational companies (MNCs)



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Midcap Fund**  
(An open ended equity scheme predominantly investing in mid cap stocks)

- Long term capital growth
- Investments primarily in mid cap stocks

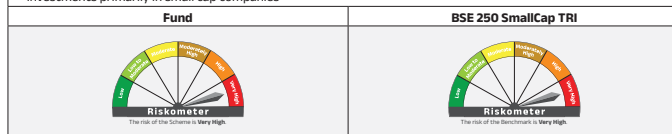


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Small Cap Fund**  
(An open ended equity scheme predominantly investing in small cap stocks)

- Long term capital growth
- Investments primarily in small cap companies

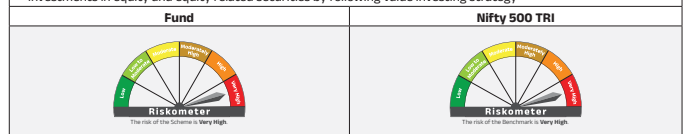


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Pure Value Fund**  
(An open ended equity scheme following a value investment strategy)

- long term capital growth
- Investments in equity and equity related securities by following value investing strategy

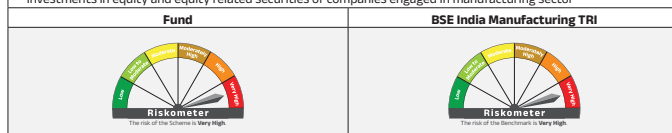


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Manufacturing Equity Fund**  
(An open ended equity scheme following the Manufacturing theme)

- long term capital growth
- Investments in equity and equity related securities of companies engaged in manufacturing sector

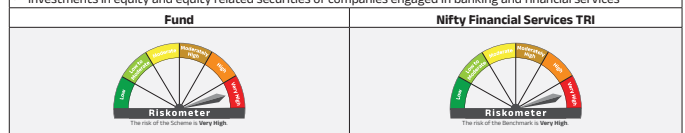


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Banking and Financial Services Fund**  
(An open ended equity scheme investing in the Banking & Financial Services sectors)

- long term capital growth
- Investments in equity and equity related securities of companies engaged in banking and financial services



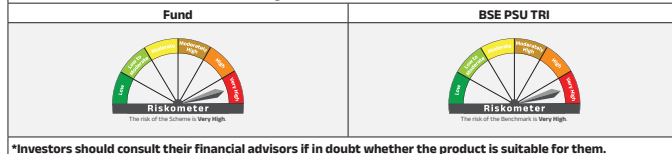
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.



## Product Labeling Disclosures

**Aditya Birla Sun Life PSU Equity Fund**  
(An Open ended equity scheme following PSU theme)

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Infrastructure Fund**  
(An open ended equity scheme investing in infrastructure sector)

- long term capital growth
- investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India

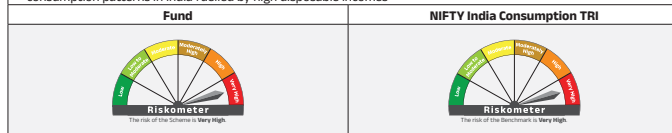


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life India GenNext Fund**  
(An open ended equity scheme following Consumption theme)

- long term capital growth
- investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Global Emerging Opportunities Fund**  
(An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund)

- Capital appreciation in the long term
- Investment in units of Julius Baer Equity Next Generation Fund

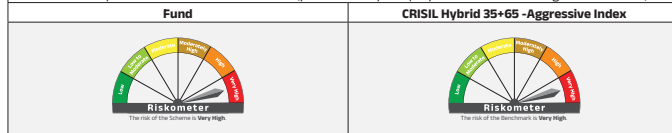


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan**  
(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Aggressive) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)

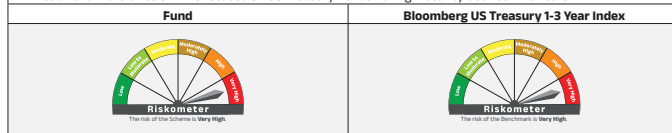


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds**  
(An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years

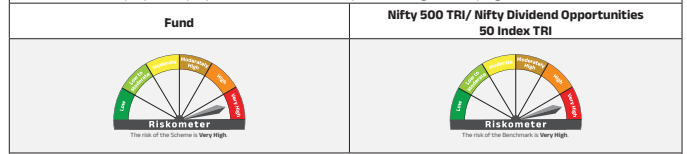


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Dividend Yield Fund**  
(An open ended equity scheme predominantly investing in dividend yielding stocks)

- long term capital growth
- investments in equity and equity related securities of companies having relatively high Dividend Yield



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

## Product Labeling Disclosures

**Aditya Birla Sun Life Digital India Fund**  
(An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)

- long term capital growth
- Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies

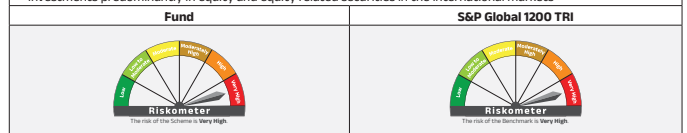


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life International Equity Fund**  
(An open ended equity scheme following international theme by investing predominantly in Global Equities)

- long term capital growth
- investments predominantly in equity and equity related securities in the international markets

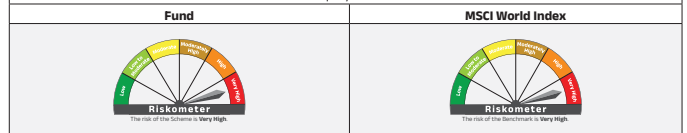


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Global Excellence Equity Fund of Fund**  
(An open-ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund)

- Capital appreciation in the long term
- Investment in Units of Julius Baer Global Excellence Equity Fund

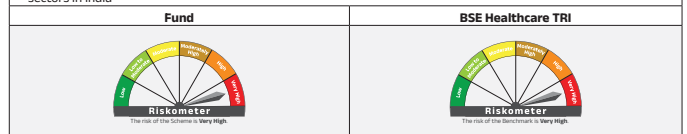


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Pharma & Healthcare Fund**  
(An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)

- Long term capital growth
- investments in equity & equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India

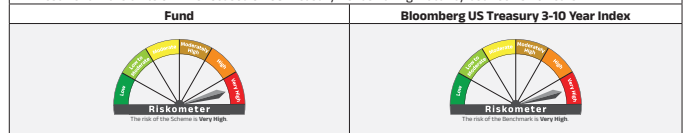


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds**  
(An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years



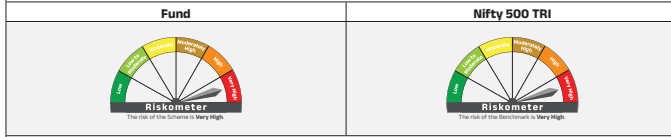
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Bal Bhavishya Vojna

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

- long term capital growth
- investment in predominantly equity and equity related securities as well as debt and money market instruments



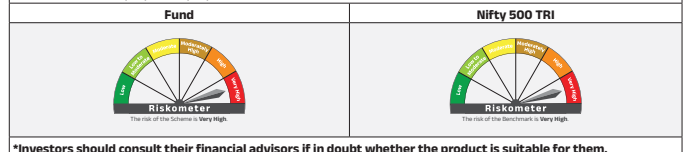
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Retirement Fund - The 30s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- Long term capital growth
- Investments in equity and equity related securities



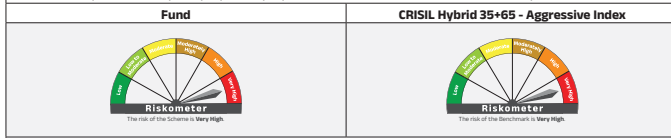
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Retirement Fund - The 40s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- Long term capital growth and income
- Investment predominantly in equity and equity related securities as well as debt and money market instruments



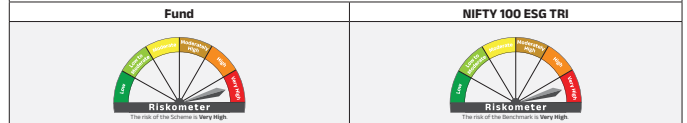
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life ESG Integration Strategy Fund

An open ended equity scheme investing in Environment, Social & Governance (ESG) theme by following Integration Strategy.

- Long Term Capital Appreciation
- An equity scheme that invests in companies following the Environment, Social & Governance (ESG) theme



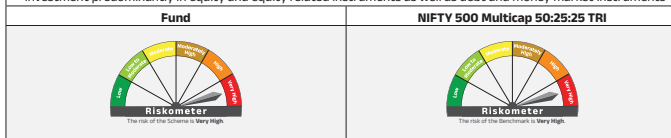
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Multi-Cap Fund

(An open ended equity scheme investing across large cap, mid cap & small cap stocks)

- Long term capital growth and income
- Investment predominantly in equity and equity related instruments as well as debt and money market instruments



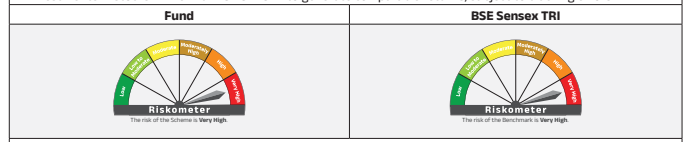
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life BSE Sensex ETF

(An open ended scheme replicating BSE SENSEX index)

- long term capital growth
- Investments in stocks in line with BSE SENSEX to generate comparable returns, subject to tracking errors



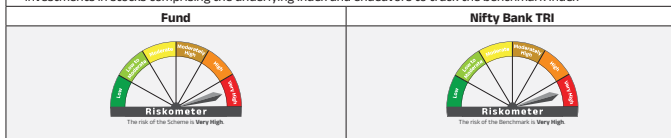
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty Bank ETF

(An Open ended exchange traded fund tracking Nifty Bank Index)

- long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



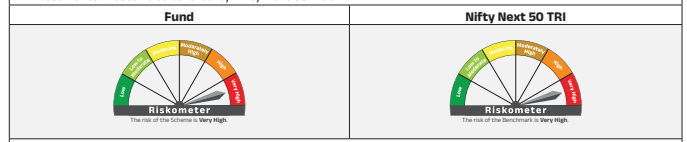
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty Next 50 ETF

(An Open ended Scheme tracking Nifty Next 50 Index)

- long term investments
- Investments in securities covered by Nifty Next 50 Index



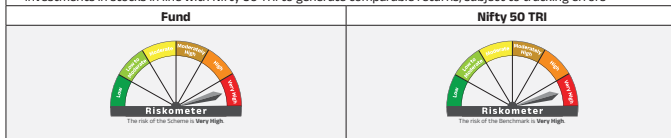
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty 50 ETF

(An open ended scheme replicating NIFTY 50 TRI Index)

- long term capital growth
- Investments in stocks in line with Nifty 50 TRI to generate comparable returns, subject to tracking errors



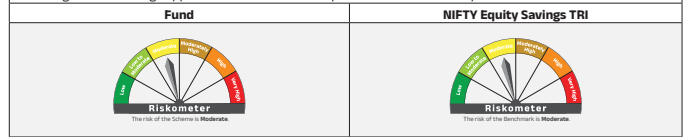
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

- long term capital growth and income
- An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments



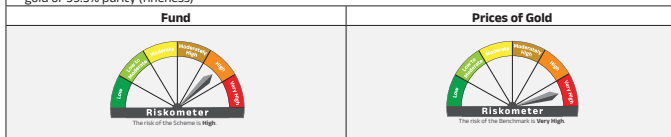
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Gold Fund

(An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)

- returns in line with performance of Aditya Birla Sun Life Gold ETF (Aditya Birla Sun Life GETF) over long term
- investments predominantly in units of Aditya Birla Sun Life Gold ETF. Aditya Birla Sun Life GETF invests in physical gold of 99.5% purity (fineness)



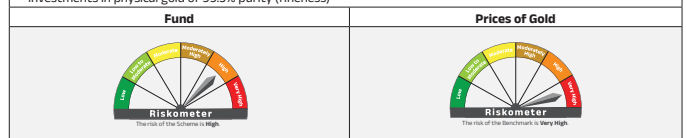
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Gold ETF

(An open ended scheme tracking physical price of Gold)

- Returns that are in line with the performance of gold over long term, subject to tracking errors.
- Investments in physical gold of 99.5% purity (fineness)

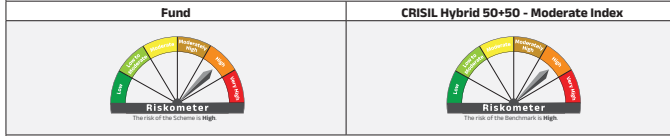


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Balanced Advantage Fund**  
(An open ended Dynamic Asset Allocation fund)

- Capital appreciation and regular income in the long term
- Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities)

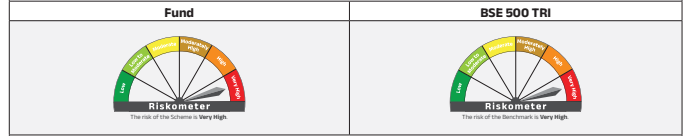


\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Special Opportunities Fund**  
(An open-ended equity scheme following special situations theme)

- Long Term Capital Appreciation
- An Equity Scheme that invests in stocks based on special situations theme



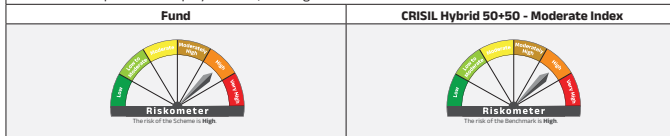
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Asset Allocator FoF**

An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes

- capital appreciation in the long term
- investment in portfolio of equity schemes, Exchange Traded Funds & debt schemes



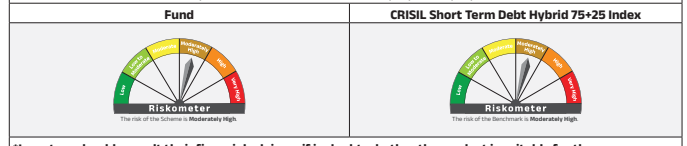
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Retirement Fund - The 50s Plan**

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities



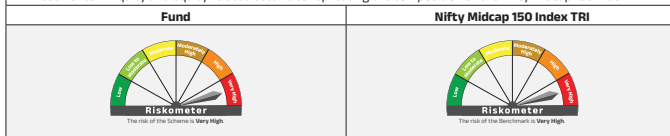
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty Midcap 150 Index Fund**

(An Open ended scheme tracking the Nifty Midcap 150 TR Index)

- Long term Capital Appreciation
- Investments in Equity and equity related securities replicating the composition of the Nifty Midcap 150 Index



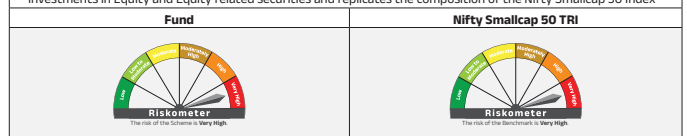
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty Smallcap 50 Index Fund**

(An open ended scheme tracking Nifty Smallcap 50 TR Index)

- Long Term Capital Appreciation
- Investments in Equity and Equity related securities and replicates the composition of the Nifty Smallcap 50 Index



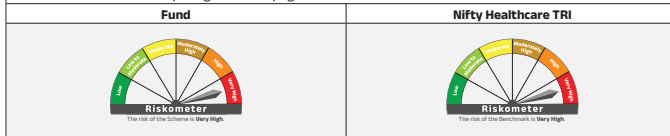
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty Healthcare ETF**

An open ended exchange traded fund tracking Nifty Healthcare TRI

- Long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



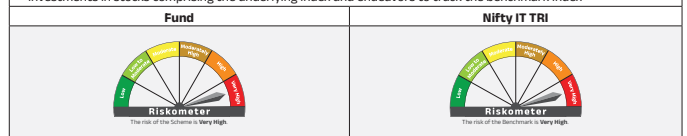
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty IT ETF**

(An open ended exchange traded fund tracking Nifty IT TRI)

- Long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



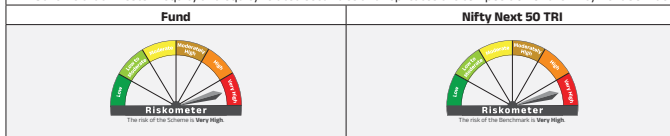
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty Next 50 Index Fund**

(An open-ended scheme tracking the Nifty Next 50 Index)

- Capital appreciation over the long term
- A Scheme that invests in equity and equity related securities and replicates the composition of the Nifty Next 50 Index



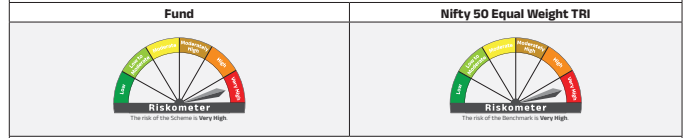
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund**

(An open ended scheme tracking Nifty 50 Equal Weight TR Index)

- Long Term Capital Appreciation
- Investments in Equity and Equity related securities and replicates the composition of the Nifty 50 Equal Weight TR Index



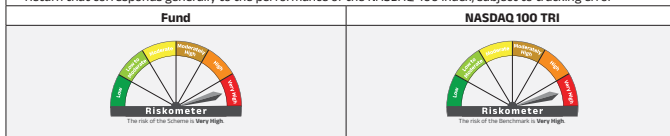
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life NASDAQ 100 FOF**

(An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ-100 Index)

- Long term capital appreciation
- Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error



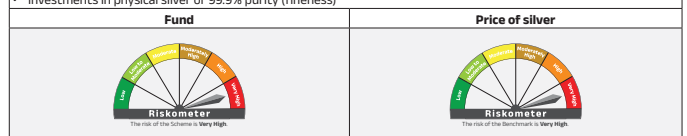
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

**Aditya Birla Sun Life Silver ETF**

(An open ended exchange traded fund tracking physical price of Silver)

- Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors
- Investments in physical silver of 99.9% purity (fineness)





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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Silver ETF Fund Of Fund**  
(An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF)

- Investors seeking returns that are in line with the performance of Aditya Birla Sun Life Silver ETF over the long term.
- Investments in the units of Aditya Birla Sun Life Silver ETF, which in turn invests in physical silver of 99.9% purity (fineness)



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Business Cycle Fund**  
(An open ended equity scheme following business cycles based investing theme)

- Long term capital appreciation
- An equity scheme investing in Indian equity & equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Nifty 200 Momentum 30 ETF**  
(An open ended exchange traded fund tracking Nifty 200 Momentum 30 TRI)

- Investors seeking returns that are in line with the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.
- Investments in the stocks belonging to Nifty 200 Momentum 30 Index.



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Nifty 200 Quality 30 ETF**  
(An open ended exchange traded fund tracking Nifty 200 Quality 30 TRI)

- Investors seeking returns that are in line with the performance of Nifty 200 Quality 30 Index, subject to tracking errors.
- Investments in the stocks belonging to Nifty 200 Quality 30 Index.



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Multi - Index Fund of Funds**  
(An open-ended fund of funds scheme investing in Exchange Traded Funds and Index Funds.)

- Long term capital appreciation
- Investment in passively managed instruments such as ETFs and Index Funds of equity and equity related instruments (domestic index funds & ETFs as well as overseas ETFs), fixed income securities, Gold / Silver



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Multi Asset Allocation Fund**  
(An open ended scheme investing in Equity, Debt and Commodities.)

- Long term capital appreciation
- Investment in equity and equity related securities, debt & money market instruments and Commodities.



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Regular Savings Fund**  
(An open ended hybrid scheme investing predominantly in debt instruments)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities [10-15%]



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life ELSS Tax Saver Fund**  
(An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

- long term capital growth
- investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Financial Planning FOF - Conservative Plan**  
(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).)

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'**  
(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

- Capital appreciation & income over long term to achieve retirement goals
- investments in debt & money market instruments as well as equity and equity related securities



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme**  
(An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds)

- Capital appreciation in the long term
- Investment in a dynamically managed portfolio of debt funds



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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Arbitrage Fund**  
(An open ended scheme investing in arbitrage opportunities)

- income over short term
- investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/Index in various segments (Cash & Futures)

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

## Product Labeling Disclosures

### Aditya Birla Sun Life Liquid Fund

(An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investments in high quality debt and money market instruments with maturity of upto 91 days



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

## Potential Risk Class Matrix

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

## Product Labeling Disclosures

### Aditya Birla Sun Life Short Term Fund

(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.)

- Income with capital growth over short term
- investments in debt and money market instruments



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

## Potential Risk Class Matrix

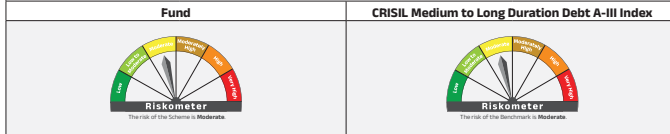
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Product Labeling Disclosures

### Aditya Birla Sun Life Income Fund

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.)

- Income with capital growth over medium to long term
- investments in a combination of debt and money market instruments



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

## Potential Risk Class Matrix

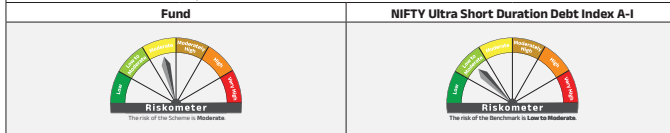
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Product Labeling Disclosures

### Aditya Birla Sun Life Savings Fund

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

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments.



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

## Potential Risk Class Matrix

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

## Product Labeling Disclosures

### Aditya Birla Sun Life Money Manager Fund

(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments with maturity of upto 1 year



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

## Potential Risk Class Matrix

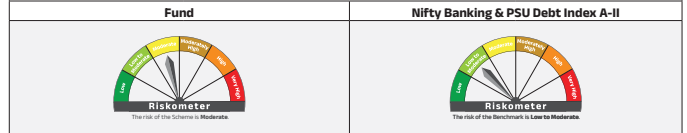
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

## Product Labeling Disclosures

### Aditya Birla Sun Life Banking & PSU Debt Fund

(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.)

- Generation of reasonable returns and liquidity over short term
- investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India



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

## Potential Risk Class Matrix

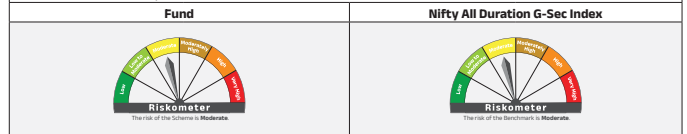
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Product Labeling Disclosures

### Aditya Birla Sun Life Government Securities Fund

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)

- income with capital growth over medium to long term
- investments exclusively in Government Securities



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

## Potential Risk Class Matrix

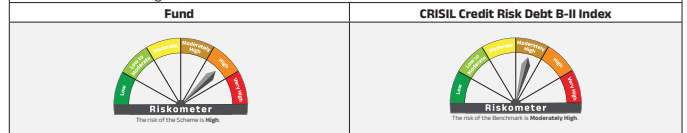
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Product Labeling Disclosures

### Aditya Birla Sun Life Credit Risk Fund

(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.)

- Income with capital growth over short to medium term
- Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.



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

## Potential Risk Class Matrix



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)			C-III



**Product Labeling Disclosures**

**Aditya Birla Sun Life Dynamic Bond Fund**  
 (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.)

- Income with capital growth
- investments in actively managed portfolio of debt and money market instruments including government securities

Fund	NIFTY Composite Debt Index A-III
	

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



**Potential Risk Class Matrix**

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)			C-III

**Product Labeling Disclosures**

**ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND**  
 (An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index. A relatively high interest rate risk and relatively low credit risk.)

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Plus PSU Bond Sep 2026 60:40 Index

Fund	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund**  
 (An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025. A moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025
	

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



**Potential Risk Class Matrix**

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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund**  
 An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2025 Index. A relatively moderate interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2025 Index

Fund	Nifty SDL Sep 2025 Index
	

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



**Potential Risk Class Matrix**

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

**Product Labeling Disclosures**

**ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND**  
 (An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk.)

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Apr 2027 Index

Fund	Nifty SDL Apr 2027 Index
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund**  
 (An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund**  
 An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2026

Fund	CRISIL IBX Gilt Index - April 2026
	

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


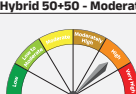
**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life Financial Planning FOF - Moderate Plan**  
 An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)

Fund	CRISIL Hybrid 50+50 - Moderate Index
	

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

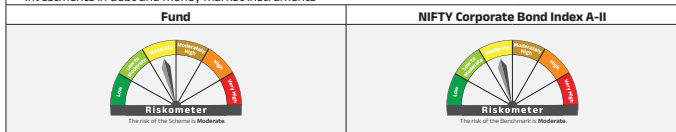


## Product Labeling Disclosures

### Aditya Birla Sun Life Corporate Bond Fund

(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)

- income with capital growth over short term
- investments in debt and money market instruments



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

### Potential Risk Class Matrix

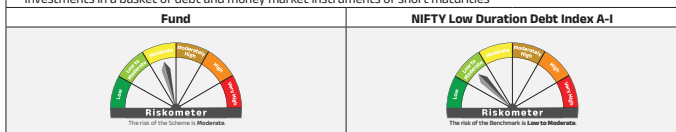
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Product Labeling Disclosures

### Aditya Birla Sun Life Low Duration Fund

(An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in a basket of debt and money market instruments of short maturities



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

### Potential Risk Class Matrix

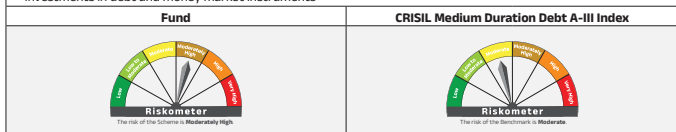
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Product Labeling Disclosures

### Aditya Birla Sun Life Medium Term Plan

(An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.)

- Income with capital growth over medium term
- investments in debt and money market instruments



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

### Potential Risk Class Matrix

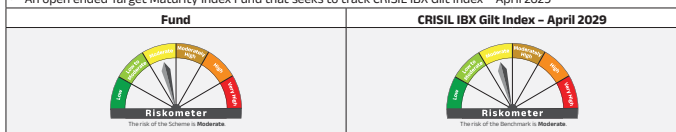
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

## Product Labeling Disclosures

### Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2029. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2029



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

### Potential Risk Class Matrix

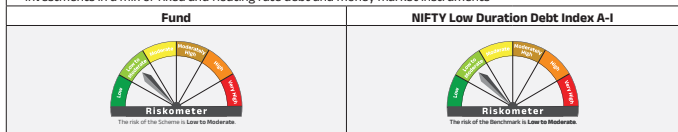
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Product Labeling Disclosures

### Aditya Birla Sun Life Floating Rate Fund

(An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.)

- income with capital growth over short term
- investments in a mix of fixed and floating rate debt and money market instruments



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

### Potential Risk Class Matrix

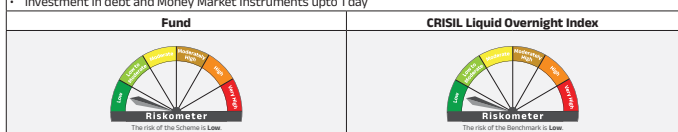
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

## Product Labeling Disclosures

### Aditya Birla Sun Life Overnight Fund

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investment in debt and Money Market Instruments upto 1 day



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

### Potential Risk Class Matrix

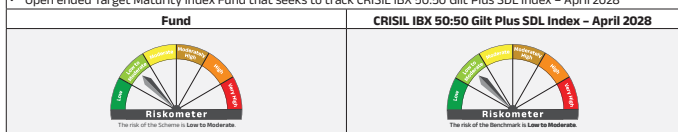
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

## Product Labeling Disclosures

### Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 50:50 Gilt Plus SDL Index - April 2028



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

### Potential Risk Class Matrix

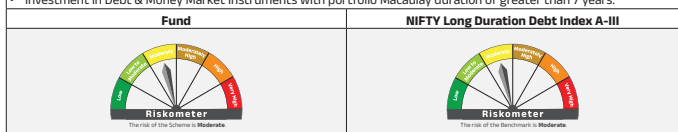
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Product Labeling Disclosures

### Aditya Birla Sun Life Long Duration Fund

An open ended debt scheme investing in instruments with Macaulay duration greater than 7 years. A relatively high interest rate risk and relatively low credit risk.

- Income over long term
- Investment in Debt & Money Market Instruments with portfolio Macaulay duration of greater than 7 years.



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



### Potential Risk Class Matrix

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund**  
An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026

Fund	CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund**  
An open ended Target Maturity Index Fund tracking the CRISIL IBX SDL Index – June 2032. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX SDL Index – June 2032

Fund	CRISIL IBX SDL Index – June 2032
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund**  
An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Apr 2028 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Apr 2028 Index

Fund	CRISIL IBX Gilt Apr 2028 Index
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL Liquid Overnight ETF**  
An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk.

- Short term income with liquidity
- An open ended Exchange Traded Fund that seeks to track CRISIL Liquid Overnight Index

Fund	CRISIL Liquid Overnight Index
	

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



**Potential Risk Class Matrix**

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

**Product Labeling Disclosures**

**Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund**  
An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2027 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2027 Index

Fund	Nifty SDL Sep 2027 Index
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life Fixed Term Plan – Series UJ (110 days)**  
A Close ended Debt Scheme. A relatively high interest rate risk and relatively low credit risk.

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

Fund	CRISIL Medium Term Debt Index
	

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



**Potential Risk Class Matrix**

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		

**Product Labeling Disclosures**

**Aditya Birla Sun Life Transportation and Logistics Fund**  
An open ended equity scheme following transportation and logistics theme

- Long term Capital Appreciation
- Investment in equity and equity related instruments following transportation and logistics theme.



Fund	Nifty Transportation and Logistics TRI
	

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

**Product Labeling Disclosures**

**Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund**  
An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2033. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index – April 2033

Fund	CRISIL IBX Gilt Index – April 2033
	

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

**Potential Risk Class Matrix**

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		

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty PSE ETF

(An open ended exchange traded fund tracking Nifty PSE Index)

- Investors seeking returns that are in line with the performance of Nifty PSE Index, subject to tracking errors
- Investments in the stocks belonging to Nifty PSE Index



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

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty 200 Fund

(An open ended equity scheme following Quant based investment theme)

- Long term Capital Appreciation
- Investment in equity and equity related instruments selected based on quant model.



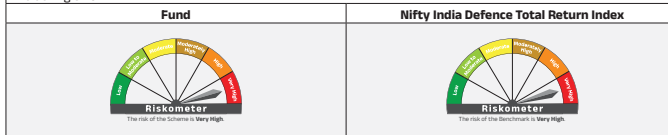
\*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

## Product Labeling Disclosures

### Aditya Birla Sun Life Nifty India Defence Index Fund

(An open ended Index Fund replicating the Nifty India Defence Total Return Index)

- Long term capital growth
- Investment in equity and equity related securities covered by Nifty India Defence Total Return Index, subject to tracking error



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

## Product Labeling Disclosures

### Aditya Birla Sun Life CRISIL 10 Year Gilt ETF

(An open ended Debt Exchange Traded Fund tracking the CRISIL 10 Year Gilt Index. A relatively high interest rate risk and relatively low credit risk.)

- Income through exposure to Gilt securities over long term
- An open-ended Debt ETF that seeks to track CRISIL 10 Year Gilt Index



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

## Potential Risk Class Matrix

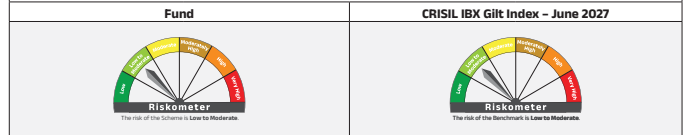
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Product Labeling Disclosures

### Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund

(An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - June 2027. A moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - June 2027



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

## Potential Risk Class Matrix

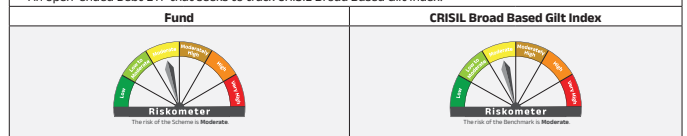
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

## Product Labeling Disclosures

### ADITYA BIRLA SUN LIFE CRISIL BROAD BASED GILT ETF

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

- Income through exposure to Gilt securities spread across different maturities.
- An open-ended Debt ETF that seeks to track CRISIL Broad Based Gilt Index.



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

## Potential Risk Class Matrix

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		

**Fund Manager :** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription :** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount :** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity :** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP :** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: In terms of para 10.4.1.a of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009

**Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

**Modified Duration :** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation :** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio :** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta :** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM :** AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings :** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme :** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile :** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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**Treynor ratio :** The Treynor ratio, also known as the reward-to-volatility ratio, is a performance metric for determining how much excess return was generated for each unit of risk taken on by a portfolio. It is similar to Sharpe ratio though one difference is that it uses beta as a measure of a measure of volatility.

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