

EMPOWER

Monthly Factsheet | November 2024

Innovation, infrastructure, investment, and inclusion are critical pillars.

Jawaharlal Nehru Port (JNPA) will scale up its container handling capacity to 10 million twenty foot equivalent unit (TEU) by April next year, said Union Minister for Ports, Shipping, and Waterways Sarbananda Sonowal said.

India's power sector anticipates healthy growth in FY2025; demand seen to remaining strong at around 6%

The healthy demand growth continued in the first two months of FY25 at over 10 per cent supported by a favourable base. The report stands validated by the record maximum power demand of 250 GW on

May 30, as announced by the Ministry of Power. India's power sector is poised for robust growth in the fiscal year 2025, with expectations of a healthy demand surge at approximately 6.0 per cent, albeit

State ports plan a sea change in capacity, submit Rs 2 lakh cr expansion proposals to Centre

State government-controlled ports in India plan to invest over Rs 2 lakh crore to expand cargo handling capacity to 10,000 million tonnes annually by 2047. Gujarat aims to

develop integrated port cities with Rs 1.5 lakh crore, while Andhra Pradesh plans Rs 50,000 crore investment by 2050, enhancing their existing and new port infrastructure.

New Delhi: State government-controlled ports, which collectively handle around half of India's total cargo movement, have submitted capacity expansion plans worth over Rs 2 lakh crore to the Centre, said

DPIIT reviews infrastructure projects of Railways, MoRTH and MoHUA to boost Gati Shakti plan

The 72nd meeting of the Network Planning Group (NPG) evaluated three major infrastructure projects under the PM Gati Shakti National Master Plan (NMP), a national master plan for multi-modal connectivity, that brings 16 ministries, including railways and roadways together for integrated

INDIA IS RESHAPING HER FUTURE.

AIM TO BUILD YOURS, TOO!

Invest in

Aditya Birla Sun Life

BSE India Infrastructure Index Fund

(An open ended Index Fund replicating the BSE India Infrastructure Total Return Index)

NFO Period: 14th – 28th November 2024

The map of India is used for illustrative purposes only and is not a political map of India.

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 India Infrastructure Total Return Index |
|--|--|---|---|
| Aditya Birla Sun Life BSE India Infrastructure Index Fund (An open ended Index Fund replicating the BSE India Infrastructure Total Return Index) | <ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities covered by BSE India Infrastructure Total Return Index, subject to tracking error <p>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</p> | <p>Investors understand that their principal will be at Very High risk</p> | <p>SCAN TO INVEST</p> |

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. Aditya Birla Sun Life AMC Limited /Aditya Birla Sun Life Mutual Fund is not guaranteeing/offering/communicating any indicative yield/returns on investments. Aditya Birla Sun Life BSE India Infrastructure Index Fund ("Scheme") is based on the BSE India Infrastructure Total Return Index. BSE® is a registered trademark of BSE Limited. The Scheme is not sponsored, endorsed marketed or promoted by, BSE or their respective affiliates. Please refer to the Scheme Information Document for disclaimers w.r.t. BSE India Infrastructure Total Return Index.

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

(Data as on 31ST October 2024)

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Micro SIP available @ ₹ 100 per month

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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

NOVEMBER 2024



Kamayani Nagar

Head - Retail Sales

Aditya Birla Sun Life AMC Limited

Greetings from the Retail Sales Team!

What a chaotic world – full of turmoil and unpredictable twists and turns. A perfect example is the American Presidency Election. While it was a close race, the thumping majority for the elected candidate was completely unexpected. All eyes are now on the policies and decisions taken by the new US President, which could have a bearing on economies globally.

Closer to home, Indian Indices have decided to give a rest to their one-way Bull run for the past 4 years. Investors who have been experiencing 30% plus returns on their investments would find it hard to accept lower than their mental benchmarks. Apart from ongoing geopolitical issues, anticipation over American trade policies going ahead, religious and political unrest increasing in various parts of the world, and a muted earnings growth in India, contributed to markets correcting by nearly 10%.

Elections in 2 states – Maharashtra and Jharkhand will also be something to watch out for. Out of these, Maharashtra contributes nearly 13% to the country's GDP and houses the financial capital of the country – Mumbai which in turn contributes nearly 24% to the overall Mutual Fund AUM. The battle for Maharashtra is a close one – as nail biting as the US Presidential Election.

China has decided that they have had enough of a struggling economy and their stimulus package has caused a good chunk of FII money to shift from India to China. Whether the stimulus package will impact the way its planned to will be clearer with time. Consumption and Real estate showing early signs of revival also indicates economic revival. Will trade tariffs play spoilsport? Remains to be seen once POTUS takes office in January.

Notwithstanding all that is going on in this VUCA environment, fundamentals in India display a great long term growth trajectory. India's gems and jewellery exports rose to ~Rs 25,000 /- cr in October. New Business premiums of Life Insurance companies had a ~ 13% increase YOY. Our Trade deficits fell 13.97% on the back of strong export growth. Monthly passenger vehicle sales have shown marginal increase. 2-wheeler sales – an indicator of a pick-up in Rural consumption rose 14.2 % in October. Industrial Production, Manufacturing and Services have all shown steady growth.

Overall, while some of the signals clearly indicate a tempering of the extraordinary growth post COVID, but there's also a clearly laid out path for long term gains and appreciations. Interim volatility aside, one needs to keep the long-term picture in mind and the strong potential of the Indian economy. The need of the hour is patience and Systematic Investments.

Coming back to our beloved organisation, as we celebrate 30 years of being a leading asset manager, a lot of changes and dynamism is at play to lead us to the next level of growth. The success we have achieved so far is a testament to the dedication, innovation, and commitment that our partnerships and our teams bring to the table. As we step into this new phase, we look forward to harnessing the energy, enthusiasm, and fresh perspectives and channel it into taking our business to unprecedented heights.

“Alone we can do so little; Together we can achieve so much – Helen Keller”

Source – ABSLAMC Research

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



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<https://mutualfund.adityabirlacapital.com>

EQUITY OUTLOOK

NOVEMBER 2024



Harish Krishnan

Co-CIO and Head - Equity
Aditya Birla Sun Life AMC Limited

Dear Investors,

In October, the Indian equity markets experienced a notable decline, influenced by a confluence of three key factors. Here's a detailed look at what led to this downturn:

1. Buoyant Liquidity and Adverse Electoral Outcomes

From June to September, the Indian equity markets witnessed a surge driven by buoyant liquidity. However, this period also saw adverse electoral outcomes and modifications to the capital tax regime, which contributed to market volatility. Investors, buoyed by the increased liquidity, initially drove up the markets, but the political uncertainties and regulatory changes began to cast a shadow over investor sentiment.

2. Global Allocators Reconsidering Stance on China

Another significant factor contributing to the fall in Indian equity markets was the shift in the stance of global allocators. Previously, many global investors had adopted an "Anything But China" approach due to various concerns surrounding the Chinese economy. However, with China announcing a series of stimulus measures aimed at bolstering its economy, there was a rethink of this earlier stance. As a result, foreign institutional investors (FIIs) began to reallocate their investments, leading to a sell-off in Indian equities. This reallocation was driven by the perception that China's stimulus measures could provide attractive investment opportunities, prompting a migration of capital away from India. FII have been on a selling spree in India – selling more than 100,000cr worth of Indian equities. Indian IPO market also have been punching above their weight, with almost 10% of world IPO market now happening in India (despite India accounting for less than 4% of world market cap), this constant supply of paper also drained investor cash levels down.

3. Slowing Earnings Growth

The third factor contributing to the market decline was the slowing earnings growth in the near term. Over the past 2-3 quarters, there has been a discernible slowdown in activity levels, attributed to various factors such as elections, heat waves, and monsoons. These factors collectively impacted economic activities and, consequently, corporate earnings. The results for the quarter ending in September painted a sombre picture, with more earnings downgrades than upgrades. This trend of slowing earnings growth dampened investor confidence and further fueled the market downturn.

While these factors have led to increased near-term volatility, it is important that investors keep the big picture in mind.

The Indian economy now accounts for approximately 3.75% of world GDP and, post the correction in equity markets, accounts for about 3.6% of world market capitalization. We believe the share of world GDP is going to rise significantly in the coming few decades, thus it is likely that our share of world market cap will also rise over the coming few decades.

Secondly, despite poor near-term earnings, the health of Corporate India is in very good shape, with very low leverage and significantly higher cash flows from operations over capex. Capex itself continues to be on an interesting trajectory—after being on the slow lane from 2011 to 2019, we have seen capex move up by 50% (post-Covid to pre-Covid levels) in aggregate for Corporate India. Capex done now will sow the seeds of growth in the future.

Contd...

Thirdly, the savings habits of Indian households are changing significantly. While most of our savings are still in physical assets like gold and land, and even within financial assets significantly in fixed deposits, there is potential for increased allocation to asset classes like equities to make the most of these corrections and falls.

It is important to recalibrate expectations from Indian equity markets – last 3-4 years have lead to significant wealth creation – some of our future gains had got pulled forward. One should tone down such expectations and believe in this asset class with a horizon of 5-10 years at the minimum. The nature of stocks that have outperformed markets in the last 3-4 years also is likely to change going forward, creating the need for greater agility. At Aditya Birla Sun Life Mutual Fund, our actively managed strategies have seen a significant shift in our larger holdings. To help you analyse our larger holdings, we have provided the Top 75 stocks of our fund house, which is reasonably diversified across sectors and market cap.

Thank you for the trust – market falls like this make the adage even more important to remember – “Time in the markets is more important than timing the markets”

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.

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DEBT OUTLOOK

NOVEMBER 2024



Kaustubh Gupta

Co - Head, Fixed Income
Aditya Birla Sun Life AMC Limited

Politics has been the mother of all macro events and recent outcome of the US election just proved that. Donald Trump's election as US President had been partly priced in by financial markets in the run up to election outcome. As the result became clearer, US equity markets advanced to new highs, bond yields ticked higher, and the US dollar gained ground against other major currencies. The markets' moves reflect investors' consensus that the incoming administration will pursue a broadly pro-growth agenda for US i.e. cutting corporate tax rates, expanding the US fiscal deficit, reducing regulation and imposing tariffs on imports into the US. These views are based on election rhetoric and clues from Trump's first term. Outcome of these measures are likely to prove inflationary.

While markets are celebrating the potential policy induced growth prospects, there are limitations of wider budget deficits, inflationary pressures and currency adjustments. Overall macro set up is very different from 2016-2018 period and such frictions have turned out to be broadly a zero-sum outcome. This leaves "checks and balances" to overall decision-making space. Hence monetary policy making is in a tricky position unless more clarity emerges on timing and sequencing of policy changes. For now, we maintain our view that nothing changes for Fed in policy path in the short term.

Indian markets are also impacted in evolving global paradigm but has turned out to be low beta with INR outperforming EM currency basket and Indian yields were also quite well behaved. On the risk side, India runs a significant trade surplus with US, INR has also been put on the monitoring list of currency manipulation in the US Treasury report and India has been identified one of the 12 countries most at risk of US tariff. However, India also stands to gain significantly by diversification from China which is likely to bear the brunt of US policy, and likely to benefit from lower crude prices. We thus believe that India will continue to be less vulnerable to trade policy changes in the US and has potential to benefit out of it.

Locally, high frequency indicators have been generally mixed month on month and suggestive of an economy growing at somewhat lower pace compared to last year. Among major indicators IIP contracted in August, while credit growth moderated. However, tax collections and fuel consumption points to decent numbers but growth rate is decelerating. Rural demand improved in H1FY25, whereas urban demand reported flat growth during the same period. Heavy rainfall in the September quarter may be contributing to some weakness in activity. We expect Indian growth in FY25 to be between 6.5-6.75%, lower than the RBI estimate of 7.2%.

Inflation has seen some upside pressure in September and October due to base effect lead reversal and some weather disruptions affecting food prices. However, the disinflationary pressure will continue from November onwards. RBI has also hinted that it will wait for the near-term inflationary hump to pass and not react too much to it. RBI communication continued to be neutral with MPC members highlighting some growth moderation but still not comfortable enough on inflation to start cutting rates in next policy. Last October monetary policy was status quo on rates but showed a dovish tilt with stance changed to neutral from "withdrawal of accommodation". For almost 3 years, inflation has dominated growth for primacy in importance for monetary policy decision making. Going forward, growth outcomes will significantly influence the direction of policy. We believe that RBI has laid the groundwork to cut rates at an upcoming meeting as they gain greater confidence on inflation and potential volatility induced by new administration in the US. We believe that slowing growth and stabilisation in geopolitics (and therefore commodity prices) and a good kharif output will enable the MPC to cut rates by 75 bps in 2025.

Contd...

Government fiscal account remained comfortable with headline fiscal deficit in first half of the fiscal at only 29% of full budgeted year, compared to median value of more than 50%. There was pick-up in government expenditure but the surge in tax collection was higher. India's tax collections continue to be very robust, and government is on course to steady reduction in fiscal deficit in the next two years. This together with strong buying from FIIs and large domestic investors like Pension Funds, Insurance and Banks means that demand-supply in Indian government bond market remains skewed. In this backdrop, given superior macro setup, we don't expect material change in our outlook on Indian bonds. We continue to expect reduction towards 6.50% in bond yields in 2025, on the back of RBI monetary easing, lower inflation, fiscal consolidation and demand outstripping supply. Banking system liquidity has eased durably and provides relief to short term rates as well.

We believe that investors should continue to add duration to their portfolios and take benefit of any intermittent sell-off through short-term funds (Short-term fund, corporate bond fund, and Banking & PSU fund). Ultra short-term investors should look to invest in money market, ultra short-term funds and low duration funds incrementally as accrual strategy to reduce reinvestment risk over overnight and liquid fund.

Source: CEIC, Bloomberg, RBI

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

| 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

NOVEMBER 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 31-Oct-24 | |
|------|--|------------------|------------------------|-------------------------------|--|
| | | | | Value of Holdings (in Rs. Cr) | % of Equity Holdings in Active Scheme. |
| 1 | ICICI Bank Ltd | Yes | Financials | 8,642 | 5.7% |
| 2 | HDFC Bank Ltd | Yes | Financials | 7,052 | 4.6% |
| 3 | Infosys Ltd | Yes | Information Technology | 6,941 | 4.6% |
| 4 | Reliance Industries Ltd | Yes | Energy | 4,708 | 3.1% |
| 5 | Bharti Airtel Ltd | Yes | Communication Services | 4,273 | 2.8% |
| 6 | Larsen & Toubro Ltd | Yes | Industrials | 4,126 | 2.7% |
| 7 | State Bank of India | Yes | Financials | 3,343 | 2.2% |
| 8 | Sun Pharmaceutical Industries Limited | Yes | Health Care | 3,324 | 2.2% |
| 9 | Axis Bank Ltd | Yes | Financials | 3,036 | 2.0% |
| 10 | NTPC Ltd | Yes | Utilities | 2,946 | 1.9% |
| 11 | Mahindra & Mahindra Ltd | Yes | Consumer Discretionary | 2,891 | 1.9% |
| 12 | Kotak Mahindra Bank Ltd | Yes | Financials | 1,901 | 1.3% |
| 13 | Maruti Suzuki India Ltd | Yes | Consumer Discretionary | 1,806 | 1.2% |
| 14 | ITC Ltd | Yes | Consumer Staples | 1,750 | 1.2% |
| 15 | Bajaj Finance Limited | Yes | Financials | 1,616 | 1.1% |
| 16 | HCL Technologies Ltd | Yes | Information Technology | 1,613 | 1.1% |
| 17 | Fortis Healthcare Ltd | No | Health Care | 1,560 | 1.0% |
| 18 | SHRIRAM FINANCE LIMITED | Yes | Financials | 1,486 | 1.0% |
| 19 | United Spirits Ltd | No | Consumer Staples | 1,452 | 1.0% |
| 20 | SBI Life Insurance Company Limited | Yes | Financials | 1,435 | 0.9% |
| 21 | Whirlpool of India Ltd | No | Consumer Discretionary | 1,420 | 0.9% |
| 22 | Coforge Limited | No | Information Technology | 1,344 | 0.9% |
| 23 | Zomato Limited | No | Consumer Discretionary | 1,278 | 0.8% |
| 24 | Max Financial Services Limited | No | Financials | 1,273 | 0.8% |
| 25 | Hindalco Industries Ltd | Yes | Materials | 1,244 | 0.8% |
| 26 | Oil & Natural Gas Corporation Ltd | Yes | Energy | 1,223 | 0.8% |
| 27 | Tech Mahindra Ltd | Yes | Information Technology | 1,221 | 0.8% |
| 28 | Tata Motors Ltd | Yes | Consumer Discretionary | 1,202 | 0.8% |
| 29 | Voltas Ltd | No | Industrials | 1,172 | 0.8% |
| 30 | Cholamandalam Investment and Finance Company Ltd | No | Financials | 1,066 | 0.7% |
| 31 | Cipla Ltd | Yes | Health Care | 1,010 | 0.7% |
| 32 | Radico Khaitan Ltd | No | Consumer Staples | 1,010 | 0.7% |
| 33 | AU Small Finance Bank Limited | No | Financials | 1,007 | 0.7% |
| 34 | Godrej Consumer Products Ltd | No | Consumer Staples | 958 | 0.6% |
| 35 | Titan Company Limited | Yes | Consumer Discretionary | 952 | 0.6% |
| 36 | Interglobe Aviation Ltd | No | Industrials | 925 | 0.6% |
| 37 | Tata Consultancy Services Ltd | Yes | Information Technology | 895 | 0.6% |
| 38 | Bajaj Auto Limited | Yes | Consumer Discretionary | 893 | 0.6% |
| 39 | Ultratech Cement Ltd | Yes | Materials | 876 | 0.6% |
| 40 | Avenue Supermarts Ltd | No | Consumer Staples | 875 | 0.6% |
| 41 | Apollo Hospital Enterprise Ltd | Yes | Health Care | 853 | 0.6% |
| 42 | Ambuja Cements Ltd | No | Materials | 844 | 0.6% |
| 43 | GE T&D India Limited | No | Industrials | 820 | 0.5% |

Contd...



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

| | | | | As on 31-Oct-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 | 795 | 0.5% |
| 45 | Hindustan Petroleum Corporation Ltd | No | Energy | 786 | 0.5% |
| 46 | Samvardhana Motherson Intern | No | Consumer Discretionary | 777 | 0.5% |
| 47 | Honeywell Automation India Ltd | No | Information Technology | 739 | 0.5% |
| 48 | Tata Consumer Products Limited | Yes | Consumer Staples | 719 | 0.5% |
| 49 | Bank Of Baroda | No | Financials | 703 | 0.5% |
| 50 | Bharat Forge Ltd | No | Consumer Discretionary | 698 | 0.5% |
| 51 | Bayer Cropsience Ltd | No | Materials | 691 | 0.5% |
| 52 | Bharat Electronics Ltd | Yes | Industrials | 689 | 0.5% |
| 53 | Cummins India Ltd | No | Industrials | 638 | 0.4% |
| 54 | LTIMindtree Ltd | No | Information Technology | 623 | 0.4% |
| 55 | Phoenix Mills Limited | No | Real Estate | 580 | 0.4% |
| 56 | Tube Investments Of India Limited | No | Consumer Discretionary | 572 | 0.4% |
| 57 | Crompton Greaves Consumer Electricals Limited | No | Consumer Discretionary | 569 | 0.4% |
| 58 | ICICI Lombard General Insurance Company Ltd | No | Financials | 548 | 0.4% |
| 59 | PNB Housing Finance Limited | No | Financials | 544 | 0.4% |
| 60 | Sona BLW Precision Forgings Ltd | No | Consumer Discretionary | 544 | 0.4% |
| 61 | Welspun Corp Limited | No | Materials | 540 | 0.4% |
| 62 | Gail (India) Ltd | No | Utilities | 530 | 0.3% |
| 63 | Power Grid Corporation of India Ltd | Yes | Utilities | 528 | 0.3% |
| 64 | Indusind Bank Ltd | Yes | Financials | 526 | 0.3% |
| 65 | Jindal Steel and Power Ltd | No | Materials | 511 | 0.3% |
| 66 | Bharat Petroleum Corp Ltd | Yes | Energy | 511 | 0.3% |
| 67 | Cholamandalam Financial Holdings Limited | No | Financials | 509 | 0.3% |
| 68 | Siemens Ltd | No | Industrials | 502 | 0.3% |
| 69 | Gillette India Ltd | No | Consumer Staples | 502 | 0.3% |
| 70 | LIC Housing Finance Ltd | No | Financials | 501 | 0.3% |
| 71 | Vedanta Ltd | No | Materials | 499 | 0.3% |
| 72 | United Breweries Ltd | No | Consumer Staples | 490 | 0.3% |
| 73 | Glenmark Pharmaceuticals Ltd | No | Health Care | 485 | 0.3% |
| 74 | JK Cements Ltd | No | Materials | 481 | 0.3% |
| 75 | Mphasis Ltd | No | Information Technology | 480 | 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% | 35,188 |
| Information Technology | 8 | 9% | 13,856 |
| Consumer Discretionary | 12 | 9% | 13,602 |
| Industrials | 7 | 6% | 8,871 |
| Consumer Staples | 9 | 6% | 8,552 |
| Health Care | 5 | 5% | 7,232 |
| Energy | 4 | 5% | 7,228 |
| Materials | 8 | 4% | 5,686 |
| Communication Services | 1 | 3% | 4,273 |
| Utilities | 3 | 3% | 4,004 |
| Real Estate | 1 | 0% | 580 |
| Total | 75 | 72% | 1,09,074 |

| Nifty/Non Nifty | Count | % of AUM | Value (Rs cr) |
|-----------------|-------|----------|---------------|
| Nifty | 34 | 51% | 77,025 |
| Non Nifty | 41 | 21% | 32,049 |

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 ^{***} | 10%* |
| 2 | NRI | 20%** |

*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[#] 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.

[#]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.) ^{***}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 [#] | | | |
|---|---|--|-------------------|----------------------|---|----------------------|-------------------|--|-------------|---|
| | | | 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 |
| Equity Oriented Fund (>= 65% in equity shares of listed domestic companies) | | | | | | | | | | |
| 1 | Redeemed between April 01, 2024 to July 22, 2024 | > 12 months | 15% | 10% ^{***} | 15% | 10% ^{***} | 15% | 10% ^{***} | 15% | 10% ^{***} |
| | Redeemed on or after July 23, 2024 | > 12 months | 20% | 12.5% ^{***} | 20% | 12.5% ^{***} | 20% | 12.5% ^{***} | 20% | 12.5% ^{***} |
| Specified Mutual Fund ("SMF") - upto March 31, 2025 (Mutual Fund invests <= 35% of total proceeds in equity shares (listed or unlisted) of domestic company) | | | | | | | | | | |
| 2 | Investment before April 01, 2023 - Redeemed between April 01, 2024 to July 22, 2024 | > 36 months | 30% [*] | 20% [*] | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | 20% [*] | 30% [*] | Listed - 20% [*] / Unlisted - 10% ^{**} | 30% | Listed - 20% / Unlisted - 10% ^{**} |
| | Investment before April 01, 2023 - Redeemed on or after July 23, 2024 | > 24 months | 30% [*] | 12.5% ^{**} | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | 12.5% ^{**} | 30% [*] | Listed - 12.5% [*] / Unlisted - 12.5% ^{**} | 30% | Listed - 12.5% / Unlisted - 12.5% ^{**} |
| | Investment after April 01, 2023 - redeemed anytime before April 01, 2025 | - | 30% [*] | - | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | - | 30% [*] | - | 30% | - |
| Hybrid / Debt oriented Fund - upto March 31, 2025 (>35% and < 65% in equity shares of listed domestic company OR >35% in unlisted equity shares) | | | | | | | | | | |
| 3 | Redeemed between April 01, 2024 to July 22, 2024 | > 36 months | 30% [*] | 20% [*] | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | 20% [*] | 30% [*] | Listed - 20% [*] / Unlisted - 10% ^{**} | 30% | Listed - 20% / Unlisted - 10% ^{**} |
| | Redeemed on or after July 23, 2024 but before April 01, 2025 | > 24 months | 30% [*] | 12.5% ^{**} | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | 12.5% ^{**} | 30% [*] | Listed - 12.5% [*] / Unlisted - 12.5% ^{**} | 30% | Listed - 12.5% / Unlisted - 12.5% ^{**} |
| Specified Mutual Fund - from April 01, 2025 (Mutual fund invests > 65% of total proceeds in debt and money market instruments) | | | | | | | | | | |
| 4 | Investment before April 01, 2023 - redeemed anytime after April 01, 2025 | > 24 months | 30% [*] | 12.5% ^{**} | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | 12.5% ^{**} | 30% [*] | Listed - 12.5% [*] / Unlisted - 12.5% ^{**} | 30% | Listed - 12.5% / Unlisted - 12.5% ^{**} |
| | Investment after April 01, 2023 - redeemed anytime after April 01, 2025 | - | 30% [*] | - | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | - | 30% [*] | - | 30% | - |
| 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) | | | | | | | | | | |
| 5 | Redeemed anytime after April 01, 2025 | > 24 months | 30% [*] | 12.5% ^{**} | 30%/25% ^{**} / 22% ^{***} /15% ^{****} | 12.5% ^{**} | 30% [*] | Listed - 12.5% [*] / Unlisted - 12.5% ^{**} | 30% | Listed - 12.5% / Unlisted - 12.5% ^{**} |
| Equity Oriented Fund of Fund ("FOF") (Fund invests >=90% in Fund traded on Recognised stock exchange which invests >= 90% of total proceeds in equity shares of listed domestic companies) | | | | | | | | | | |
| 6 | Redeemed between April 01, 2024 to July 22, 2024 | > 12 months | 15% | 10% ^{**} | 15% | 10% ^{**} | 15% | 10% ^{**} | 15% | 10% |
| | Redeemed on or after July 23, 2024 | > 12 months | 20% | 12.5% ^{**} | 20% | 12.5% ^{**} | 20% | 12.5% ^{**} | 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% ^{***} / 22% ^{****} /15% ^{*****} | 12.5%** | 30%* | Listed - 12.5% [†] Unlisted - 12.5%** | 30% | Listed - 12.5% [†] Unlisted - 12.5%** |
| | Investment after April 01, 2023 - redeemed anytime after April 01, 2025 | - | 30%* | - | 30%/25% ^{***} / 22% ^{****} /15% ^{*****} | - | 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% ^{***} / 22% ^{****} /15% ^{*****} | 20% [†] | 30%* | Listed - 20% [†] Unlisted - 10%** | 30% | Listed - 20% [†] Unlisted - 10%** |
| | Redeemed on or after July 23, 2024 | > 24 months | 30%* | 12.5%** | 30%/25% ^{***} / 22% ^{****} /15% ^{*****} | 12.5%** | 30%* | Listed - 12.5% [†] Unlisted - 12.5%** | 30% | Listed - 12.5% [†] 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 ^(a) |
|--|----------------------|
| 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.

Innovation, infrastructure, investment, and inclusion are critical pillars.

Jawaharlal Nehru Port (JNPA) will scale up its container handling capacity to 10 million twenty foot equivalent unit (TEU) by April next year, said Union Minister for Ports, Shipping, and Waterways Sarbananda Sonowal said.

India's power sector anticipates healthy growth in FY2025; demand seen to remaining strong at around 6%

The healthy demand growth continued in the first two months of FY25 at over 10 per cent supported by a favourable base. The report stands validated by the record maximum power demand of 250 GW on

May 30, as announced by the Ministry of Power. India's power sector is poised for robust growth in the fiscal year 2025, with expectations of a healthy demand surge at approximately 6.0 per cent, albeit

State ports plan a sea change in capacity, submit Rs 2 lakh cr expansion proposals to Centre

State government-controlled ports in India plan to invest over Rs 2 lakh crore to expand cargo handling capacity to 10,000 million tonnes annually by 2047. Gujarat aims to

develop integrated port cities with Rs 1.5 lakh crore, while Andhra Pradesh plans Rs 8,000 crore investment by 2050, financing their existing and new port infrastructure.

New Delhi: State government-controlled ports, which collectively handle around half of India's total cargo movement, have submitted capacity expansion plans worth over Rs 2 lakh crore to the Centre, said

Ports ministry receives 29 proposals worth Rs 3,300 crore from Andhra Pradesh

Ministry of Ports, Shipping and Waterways has received 29 new proposals worth Rs 3,300 crore from Andhra Pradesh covering various projects, including port development and coastal berths, Parliament was informed on Friday. Replying to a question in the Lok Sabha, Ports, Shipping and Waterways Minister Sarbananda Sonowal said 13 projects in Andhra Pradesh, valued around Rs 2,500 crore, are currently

DPIIT reviews infrastructure projects of Railways, MoHUA to boost Gati Shakti plan

The 72nd meeting of the Network Planning Group (NPG) evaluated three major infrastructure projects under the PM Gati Shakti National Master Plan (NMP), a national master plan for multi-modal connectivity, that brings 16 ministries, including railways and roadways together for integrated

**INDIA IS RESHAPING
HER FUTURE.
AIM TO BUILD YOURS,
TOO!**

Invest in

**Aditya Birla Sun Life
BSE India Infrastructure
Index Fund**

(An open ended Index Fund replicating the
BSE India Infrastructure Total Return Index)

**NFO Period:
14th – 28th November 2024**

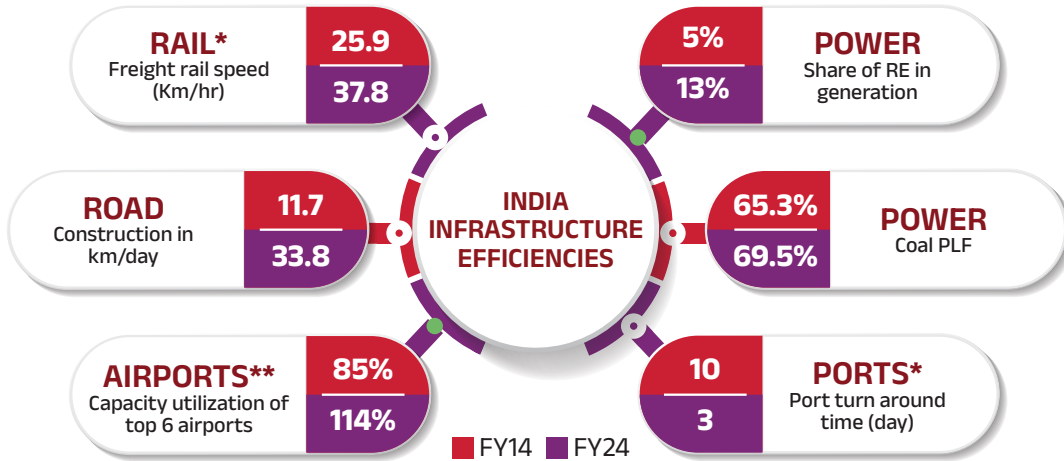
The map of India is used for illustrative purposes only and is not a political map of India.

Infrastructure - A Growth Opportunity

India's vast landscape holds immense opportunities for all its citizens. Infrastructure investments create the connective framework that brings our diverse aspirations to life, forming pathways that drive our nation's progress.

As the world's fifth-largest economy and the fastest-growing large economy, India's momentum and potential as a manufacturing hub depend on robust connectivity for efficient movement of goods.

Indian Government has allocated a capital expenditure of over ₹11 lakh crore for infrastructure development in FY24, a 78% rise over the past decade. This signals a transformative journey forward, with tangible progress across key pillars of infrastructure.



Source Various ministries, Morgan Stanley Research. Please note: *Rail and Port data is for FY23. **Airport data is from F17 to F24 | PLF - Plant Load Factor | RE - Renewable Energy

Key Government Initiatives



PM Gati Shakti



National Infrastructure Pipeline



National Logistics Policy



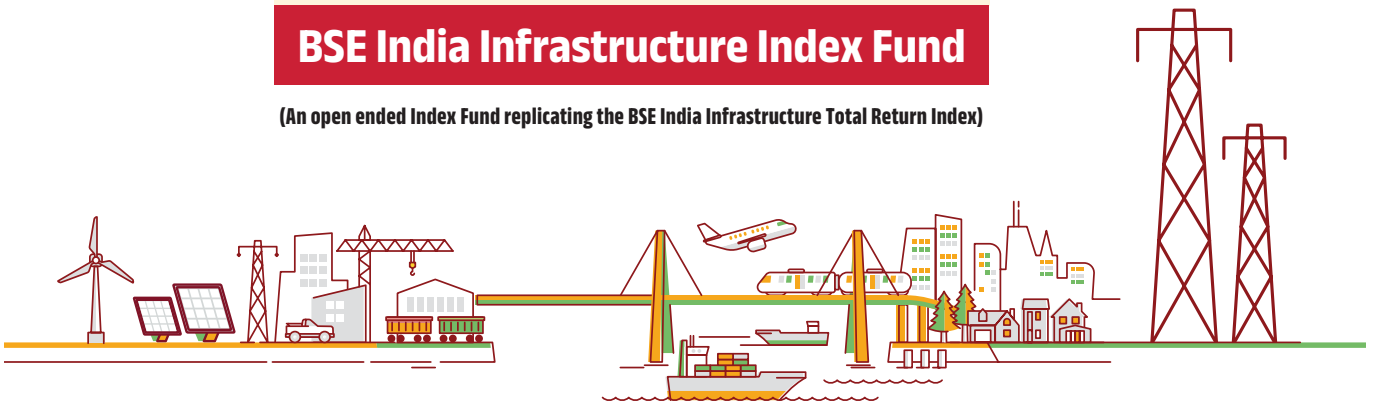
Bharatmala and Sagarmala projects

To transform the vision of a thriving India into a Viksit Bharat Nation, we're excited to launch

Aditya Birla Sun Life

BSE India Infrastructure Index Fund

(An open ended Index Fund replicating the BSE India Infrastructure Total Return Index)



Fund Overview

Eligible Universe

Stocks should have listing history of atleast 6 months & common India Industry Classification Structure basic industry with 5 clusters categorized as Energy, NBFCs^[1], Construction & Engineering^[2], Transportation & Utilities within BSE All Cap.

Stocks Selection



Eligible Stocks: Average 6-month daily float-adjusted market cap \geq ₹100 crores



Current Constituents: Average 6-month float-adjusted market cap \geq ₹80 crores



For New Stock Inclusion: Annualized traded value \geq to ₹20 crores & Turnover ratio \geq 10%



For Existing: Annualized Traded Value \geq ₹16crs & Turnover Ratio: At least 8%



Have no more than 5 non-trading days in past six months, as of the rebalancing reference date

Constituent Weighting

Constituents are weighted by float-adjusted market cap, with a 10% cap per stock and a 30% cap per cluster, applied at semi-annual rebalancing.

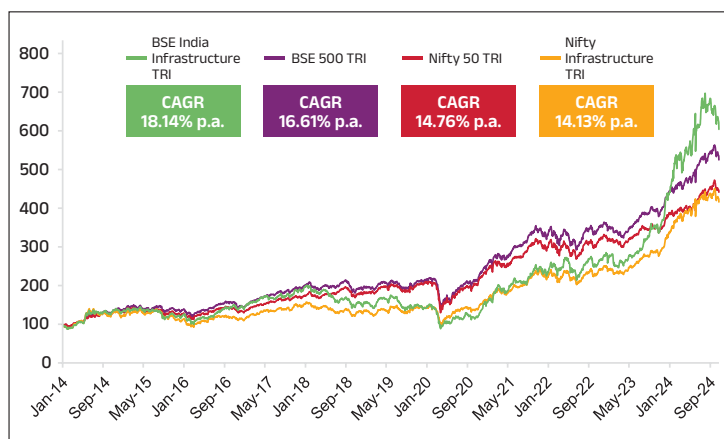
Top 10 Constituents

| Company [#] | Index Weights |
|--------------------------------|---------------|
| Larsen & Toubro Ltd. | 10.48% |
| NTPC Ltd. | 9.63% |
| Power Grid Corp. Of India Ltd. | 7.19% |
| ONGC Ltd. | 6.97% |
| Adani Ports And SEZ Ltd. | 6.53% |
| Interglobe Aviation Ltd. | 5.84% |
| Rail Vikas Nigam Ltd. | 5.20% |
| Power Finance Corp. Ltd. | 4.34% |
| REC Ltd. | 4.26% |
| Gail (India) Ltd. | 3.82% |

Total number of constituents: 30

Historical Performance

Since 2014, the BSE India Infrastructure TRI has grown at a CAGR of 18.14% p.a. surpassing broad based benchmarks.

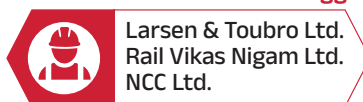


Clusters

Utilities



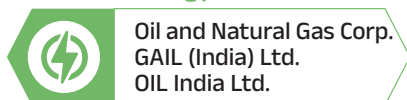
Construction & Engg



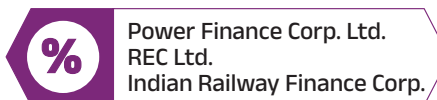
Transport



Energy



NBFCs



Source: BSE India / Data as on 21st October 2024 / [#]For Constituents: BSE Sensex - Live Sensex and Stock Values (bseindia.com) For Index Methodology: Issuer(s) / Stock(s) and Sector(s) mentioned in the document are for the purpose of disclosure of the portfolio of the Scheme(s) and should not be construed as recommendation. ^[1]Includes only those companies categorized by the Reserve Bank of India (RBI) as an 'Infrastructure Finance' | ^[2]Excludes companies manufacturing pipes and tubes.

Infrastructure – Growth Drivers

Consumption Trend

Population Growth coupled with higher per capita income & rising disposable Income

Multiplier Effect

Infrastructure spending has an estimated multiplier effect on GDP of 2.5-3.5x (per RBI)^[1]

Renewables Focus

Proposal to generate 50% energy from Renewable sources by 2030; net zero by 2070^[1]



CAPex Growth

Government Capex projected to rise from ~5.3% (FY24) of Real GDP to 6.5% by FY29^[1]

Make in India

Manufacturing share in GDP to grow to 21% by FY31 from 14% currently boosted by PLI^[1]

^[1]Morgan Stanley Report, June 2024 | PLI - Production Linked Incentive Scheme | GDP - Gross Domestic Product

Who should be looking to invest in this fund?



Investors looking to diversify through index-based sector allocation



Investors with a long-term investment horizon



Investors looking for high growth & policy linked themes capturing India's growth story



Investors who have direct/indirect exposure in infrastructure theme

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 India Infrastructure Total Return Index | QR Code |
|--|---|--|---|------------------------------|
| Aditya Birla Sun Life BSE India Infrastructure Index Fund (An open ended Index Fund replicating the BSE India Infrastructure Total Return Index) | <ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities covered by BSE India Infrastructure Total Return Index, subject to tracking error <p><small>*Investors should consult their financial advisors if in doubt whether the product is suitable for them.</small></p> | <p><small>Investors understand that their principal will be at Very High risk.</small></p> | | <p>SCAN TO INVEST</p> |

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. Aditya Birla Sun Life AMC Limited /Aditya Birla Sun Life Mutual Fund is not guaranteeing/offering/communicating any indicative yield/returns on investments. Aditya Birla Sun Life BSE India Infrastructure Index Fund ("Scheme") is based on the BSE India Infrastructure Total Return Index. BSE® is a registered trademark of BSE Limited. The Scheme is not sponsored, endorsed marketed or promoted by, BSE or their respective affiliates. Please refer to the Scheme Information Document for disclaimers w.r.t. BSE India Infrastructure Total Return Index.

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

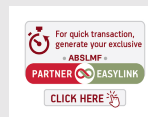
19.0 years & 1.9 Years

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 | ₹ | 30239.76 | Crores |
| AUM as on last day | ₹ | 29394.71 | 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 | 12.58% |
| Sharpe Ratio | 0.57 |
| Beta | 0.92 |
| Portfolio Turnover | 0.39 |
| Treynor Ratio | 0.08 |
| Average P/E | 25.56 |
| Average P/BV | 4.14 |
| Average Dividend Yield | 1.12 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--|-----------------|
| Banks | 24.27% |
| HDFC Bank Limited | 8.11% |
| ICICI Bank Limited | 7.64% |
| Axis Bank Limited | 3.06% |
| State Bank of India | 2.56% |
| Kotak Mahindra Bank Limited | 1.94% |
| Bandhan Bank Limited | 0.54% |
| IndusInd Bank Limited | 0.24% |
| Bank of Baroda | 0.19% |
| IT - Software | 9.34% |
| Infosys Limited | 6.00% |
| HCL Technologies Limited | 1.90% |
| Coforge Limited | 0.49% |
| Tech Mahindra Limited | 0.49% |
| Tata Consultancy Services Limited | 0.47% |
| Automobiles | 6.92% |
| Mahindra & Mahindra Limited | 2.88% |
| Maruti Suzuki India Limited | 1.50% |
| Tata Motors Limited | 1.30% |
| Bajaj Auto Limited | 0.46% |
| TVS Motor Company Limited | 0.43% |
| Hyundai Motor India Ltd | 0.35% |
| Petroleum Products | 5.56% |
| Reliance Industries Limited | 4.89% |
| Bharat Petroleum Corporation Limited | 0.67% |
| Pharmaceuticals & Biotechnology | 5.55% |
| Sun Pharmaceutical Industries Limited | 2.48% |
| Cipla Limited | 1.35% |
| Gland Pharma Limited | 0.69% |
| Sanofi India Limited | 0.57% |
| SANOFI CONSUMER HEALTHCARE | 0.46% |
| Construction | 5.14% |
| Larsen & Toubro Limited | 4.80% |
| Afcons Infrastructure Ltd | 0.33% |
| Consumer Durables | 4.23% |

| Issuer | % to Net Assets |
|--|-----------------|
| Crompton Greaves Consumer Electricals Limited | 1.23% |
| Titan Company Limited | 1.14% |
| Akzo Nobel India Limited | 1.11% |
| Whirlpool of India Limited | 0.76% |
| Telecom - Services | 4.10% |
| Bharti Airtel Limited | 3.63% |
| Bharti Airtel Limited | 0.47% |
| Finance | 3.95% |
| Bajaj Finance Limited | 1.78% |
| Cholamandalam Investment and Finance Company Limited | 0.84% |
| Shriram Finance Ltd | 0.75% |
| PNB Housing Finance Limited | 0.35% |
| Aditya Birla Capital Limited | 0.23% |
| Diversified FMCG | 3.33% |
| ITC Limited | 2.74% |
| Hindustan Unilever Limited | 0.59% |
| Insurance | 3.22% |
| SBI Life Insurance Company Limited | 1.73% |
| HDFC Life Insurance Company Limited | 0.70% |
| ICICI Prudential Life Insurance Company Limited | 0.51% |
| Star Health & Allied Insurance Limited | 0.29% |
| Power | 2.98% |
| NTPC Limited | 2.98% |
| Personal Products | 2.43% |
| Godrej Consumer Products Limited | 0.99% |
| Dabur India Limited | 0.84% |
| Emami Limited | 0.60% |
| Retailing | 2.16% |
| Zomato Limited | 1.04% |
| FSN E-Commerce Ventures Limited | 0.39% |
| Info Edge (India) Limited | 0.38% |
| Avenue Supermarts Limited | 0.34% |
| Cement & Cement Products | 2.11% |
| UltraTech Cement Limited | 1.28% |
| ACC Limited | 0.61% |



| Issuer | % to Net Assets |
|---|-----------------|
| Ambuja Cements Limited | 0.22% |
| Realty | 1.78% |
| DLF Limited | 0.99% |
| Prestige Estates Projects Limited | 0.47% |
| Sobha Limited | 0.32% |
| Electrical Equipment | 1.75% |
| GE T&D India Limited | 1.06% |
| Siemens Limited | 0.69% |
| Transport Services | 1.14% |
| InterGlobe Aviation Limited | 0.82% |
| Delhivery Ltd | 0.31% |
| Auto Components | 1.00% |
| Samvardhana Motherson International Limited | 0.83% |
| Bosch Limited | 0.16% |
| Non - Ferrous Metals | 0.96% |
| Hindalco Industries Limited | 0.96% |
| Healthcare Services | 0.83% |
| Apollo Hospitals Enterprise Limited | 0.83% |
| Fertilizers & Agrochemicals | 0.76% |
| Bayer Cropscience Limited | 0.76% |
| Beverages | 0.75% |
| United Spirits Limited | 0.65% |
| United Breweries Limited | 0.10% |
| EQUITY FUTURE | 0.72% |
| Kotak Mahindra Bank Limited | 0.51% |
| Reliance Industries Limited | 0.17% |
| Maruti Suzuki India Limited | 0.16% |
| Tata Motors Limited | 0.04% |
| Bosch Limited | -0.16% |
| Diversified Metals | 0.54% |
| Vedanta Limited | 0.54% |
| Oil | 0.50% |
| Oil & Natural Gas Corporation Limited | 0.50% |

| Issuer | % to Net Assets | |
|--|-----------------|--------|
| Food Products | 0.49% | |
| Britannia Industries Limited | 0.49% | |
| Aerospace & Defense | 0.39% | |
| Bharat Electronics Limited | 0.33% | |
| Hindustan Aeronautics Limited | 0.06% | |
| Industrial Products | 0.37% | |
| Cummins India Limited | 0.37% | |
| Industrial Manufacturing | 0.33% | |
| Honeywell Automation India Limited | 0.33% | |
| Leisure Services | 0.29% | |
| The Indian Hotels Company Limited | 0.29% | |
| Entertainment | 0.19% | |
| Zee Entertainment Enterprises Limited | 0.19% | |
| Exchange Traded Fund | 0.07% | |
| ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF | 0.07% | |
| Issuer | % to Net Assets | Rating |
| TREASURY BILLS | 0.30% | |
| Government of India | 0.17% | SOV |
| Government of India | 0.14% | SOV |
| Government Bond | 0.21% | |
| 7.38% GOI 20JUN2027 | 0.21% | SOV |
| Cash & Current Assets | 1.37% | |
| Total Net Assets | 100.00% | |

Investment Performance

NAV as on October 31, 2024: ₹ 510.3200

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - Aug 30, 2002 | | | | |
| Aditya Birla Sun Life Frontline Equity Fund | 19.39% | 17.50% | 13.79% | 33.51% |
| Value of Std Investment of ₹ 10,000 | 510320 | 22417 | 14751 | 13362 |
| Benchmark - NIFTY 100 TRI | NA | 17.04% | 13.13% | 33.07% |
| Value of Std Investment of ₹ 10,000 | NA | 21983 | 14494 | 13318 |
| Additional Benchmark - BSE Sensex TRI | 17.29% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 344081 | 21009 | 13907 | 12594 |

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 3. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 510.3200 | 561.3100 |
| IDCW ¹ : | 40.3600 | 95.9400 |

¹Income 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 (₹) | 2650000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 22824953 | 997577 | 484801 | 132372 |
| Scheme Returns (CAGR) | 16.67% | 20.44% | 20.30% | 19.61% |
| NIFTY 100 TRI returns# (CAGR) | NA | 19.49% | 18.73% | 16.42% |
| BSE Sensex TRI returns## (CAGR) | NA | 17.67% | 15.98% | 13.51% |

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

3.5 years & 1.9 years

SIP

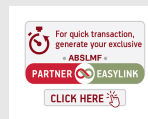
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 7946.12 | Crores |
| AUM as on last day | ₹ | 7728.52 | 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 | 13.05% |
| Sharpe Ratio | 0.55 |
| Beta | 0.93 |
| Portfolio Turnover | 0.26 |
| Treynor Ratio | 0.08 |
| Average P/E | 27.40 |
| Average P/BV | 4.12 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 23.64% |
| ICICI Bank Limited | 8.55% |
| HDFC Bank Limited | 6.61% |
| Axis Bank Limited | 3.75% |
| State Bank of India | 2.94% |
| AU Small Finance Bank Limited | 1.79% |
| IT - Software | 12.49% |
| Infosys Limited | 6.40% |
| Coforge Limited | 3.77% |
| Tech Mahindra Limited | 2.32% |
| Automobiles | 7.91% |
| Mahindra & Mahindra Limited | 3.73% |
| Tata Motors Limited | 2.42% |
| Bajaj Auto Limited | 1.76% |
| Insurance | 5.46% |
| SBI Life Insurance Company Limited | 3.01% |
| Max Financial Services Limited | 2.46% |
| Telecom - Services | 5.39% |
| Bharti Airtel Limited | 5.39% |
| Petroleum Products | 4.80% |
| Reliance Industries Limited | 4.80% |
| Finance | 4.67% |
| Shriram Finance Ltd | 2.96% |
| Bajaj Finance Limited | 1.52% |
| Bajaj Housing Finance Limited | 0.19% |

| Issuer | % to Net Assets |
|---|-----------------|
| Power | 4.59% |
| NTPC Limited | 4.59% |
| Construction | 4.42% |
| Larsen & Toubro Limited | 4.42% |
| Pharmaceuticals & Biotechnology | 4.29% |
| Sun Pharmaceutical Industries Limited | 3.53% |
| Cipla Limited | 0.77% |
| Consumer Durables | 4.26% |
| Whirlpool of India Limited | 2.27% |
| Volta Limited | 1.99% |
| Beverages | 2.90% |
| United Spirits Limited | 2.90% |
| Realty | 2.50% |
| Phoenix Mills Limited | 2.50% |
| Agricultural Food & other Products | 2.05% |
| Tata Consumer Products Limited | 2.05% |
| Cement & Cement Products | 1.74% |
| UltraTech Cement Limited | 1.74% |
| Non - Ferrous Metals | 1.70% |
| Hindalco Industries Limited | 1.70% |
| Diversified FMCG | 1.61% |
| Hindustan Unilever Limited | 1.61% |
| Cash & Current Assets | 5.56% |
| Total Net Assets | 100.00% |



| Investment Performance | | NAV as on October 31, 2024: ₹ 137.7409 | | | |
|---------------------------------------|-----------------|--|---------|--------|--|
| Inception - Oct 24, 2005 | Since Inception | 5 Years | 3 Years | 1 Year | |
| Aditya Birla Sun Life Focused Fund | 14.77% | 17.61% | 13.80% | 37.23% | |
| Value of Std Investment of ₹ 10,000 | 137741 | 22518 | 14753 | 13735 | |
| Benchmark - Nifty 500 TRI | 14.68% | 19.75% | 15.71% | 36.33% | |
| Value of Std Investment of ₹ 10,000 | 135525 | 24645 | 15511 | 13645 | |
| Additional Benchmark - BSE Sensex TRI | 14.40% | 15.99% | 11.59% | 25.86% | |
| Value of Std Investment of ₹ 10,000 | 129339 | 21009 | 13907 | 12594 | |

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 39. Refer annexure on page no. 179-180 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 | 137.7409 | 154.1487 |
| IDCW ¹ : | 25.0510 | 58.6206 |

¹Income 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 (₹) | 2270000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 10489769 | 999773 | 492797 | 134313 |
| Scheme Returns (CAGR) | 14.36% | 20.53% | 21.47% | 22.77% |
| Nifty 500 TRI returns# (CAGR) | 14.40% | 22.53% | 22.09% | 18.88% |
| BSE Sensex TRI returns## (CAGR) | 13.30% | 17.67% | 15.98% | 13.51% |

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

1.0 years & 1.9 Years

SIP

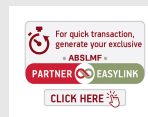
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 23153.24 | Crores |
| AUM as on last day | ₹ | 22506.84 | 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 | 13.65% |
| Sharpe Ratio | 0.53 |
| Beta | 0.98 |
| Portfolio Turnover | 0.43 |
| Treynor Ratio | 0.07 |
| Average P/E | 27.94 |
| Average P/BV | 4.36 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|---|-----------------|
| Banks | 20.57% |
| ICICI Bank Limited | 7.63% |
| HDFC Bank Limited | 3.88% |
| Kotak Mahindra Bank Limited | 3.27% |
| Axis Bank Limited | 2.02% |
| State Bank of India | 1.92% |
| AU Small Finance Bank Limited | 1.02% |
| Bank of Baroda | 0.83% |
| IT - Software | 10.74% |
| Infosys Limited | 5.07% |
| HCL Technologies Limited | 3.01% |
| Tech Mahindra Limited | 1.05% |
| Mphasis Limited | 0.98% |
| Persistent Systems Ltd | 0.63% |
| Pharmaceuticals & Biotechnology | 6.63% |
| Sun Pharmaceutical Industries Limited | 3.52% |
| Glenmark Pharmaceuticals Limited | 0.94% |
| Strides Pharma Science Limited | 0.70% |
| Cipla Limited | 0.69% |
| Alkem Laboratories Limited | 0.64% |
| Solara Active Pharma Sciences Limited | 0.14% |
| Automobiles | 5.23% |
| Maruti Suzuki India Limited | 1.85% |
| Mahindra & Mahindra Limited | 1.76% |
| Bajaj Auto Limited | 1.31% |
| Hyundai Motor India Ltd | 0.32% |
| Petroleum Products | 5.03% |
| Reliance Industries Limited | 3.56% |
| Hindustan Petroleum Corporation Limited | 1.47% |
| Auto Components | 4.54% |
| Bharat Forge Limited | 1.78% |
| Exide Industries Limited | 1.20% |
| Tube Investments of India Limited | 0.72% |
| ZF Commercial Vehicle Control Systems India Limited | 0.43% |
| Sona BLW Precision Forgings Limited | 0.41% |

| Issuer | % to Net Assets |
|--|-----------------|
| Finance | 4.46% |
| Cholamandalam Investment and Finance Company Limited | 1.89% |
| Bajaj Finance Limited | 1.02% |
| Shriram Finance Ltd | 0.84% |
| REC Limited | 0.57% |
| CreditAccess Grameen Limited | 0.07% |
| Aditya Birla Capital Limited | 0.06% |
| Consumer Durables | 4.27% |
| Whirlpool of India Limited | 1.22% |
| Titan Company Limited | 0.90% |
| Volta Limited | 0.84% |
| V-Guard Industries Limited | 0.69% |
| Havells India Limited | 0.62% |
| Insurance | 4.00% |
| ICICI Lombard General Insurance Company Limited | 1.66% |
| SBI Life Insurance Company Limited | 1.51% |
| Max Financial Services Limited | 0.82% |
| Beverages | 3.93% |
| Radico Khaitan Limited | 2.59% |
| United Spirits Limited | 1.35% |
| Telecom - Services | 3.25% |
| Bharti Airtel Limited | 2.78% |
| Bharti Airtel Limited | 0.47% |
| Construction | 2.89% |
| Larsen & Toubro Limited | 2.76% |
| H.G. Infra Engineering Limited | 0.13% |
| Industrial Products | 2.85% |
| WELSPUN CORP LIMITED | 1.05% |
| RR Kabel Ltd | 0.89% |
| Cummins India Limited | 0.67% |
| Happy Forgings Ltd | 0.16% |
| APL Apollo Tubes Limited | 0.06% |
| AIA Engineering Limited | 0.02% |
| Electrical Equipment | 2.50% |
| CG Power and Industrial Solutions Limited | 1.39% |



| Issuer | % to Net Assets |
|-------------------------------------|-----------------|
| GE T&D India Limited | 1.11% |
| Cement & Cement Products | 2.50% |
| Ambuja Cements Limited | 1.42% |
| Grasim Industries Limited | 1.08% |
| Healthcare Services | 2.27% |
| Apollo Hospitals Enterprise Limited | 1.34% |
| METROPOLIS HEALTHCARE LIMITED | 0.48% |
| Fortis Healthcare Limited | 0.45% |
| Chemicals & Petrochemicals | 2.23% |
| Atul Limited | 1.22% |
| SRF Limited | 1.01% |
| Retailing | 1.86% |
| Avenue Supermarts Limited | 1.00% |
| Zomato Limited | 0.55% |
| Vedant Fashions Private Limited | 0.31% |
| Agricultural Food & other Products | 1.47% |
| Tata Consumer Products Limited | 1.47% |
| Non - Ferrous Metals | 1.22% |
| Hindalco Industries Limited | 1.22% |
| Personal Products | 1.11% |
| Godrej Consumer Products Limited | 1.11% |
| Ferrous Metals | 0.98% |
| Tata Steel Limited | 0.98% |
| Realty | 0.59% |
| Sobha Limited | 0.59% |
| Transport Services | 0.57% |
| InterGlobe Aviation Limited | 0.57% |
| Paper Forest & Jute Products | 0.56% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Century Textiles & Industries Limited | 0.56% |
| Capital Markets | 0.53% |
| Angel Broking Limited | 0.53% |
| Aerospace & Defense | 0.51% |
| Bharat Electronics Limited | 0.51% |
| Entertainment | 0.42% |
| Zee Entertainment Enterprises Limited | 0.26% |
| Dish TV India Limited | 0.17% |
| Minerals & Mining | 0.37% |
| NMDC Limited | 0.37% |
| Industrial Manufacturing | 0.26% |
| Honeywell Automation India Limited | 0.26% |
| Fertilizers & Agrochemicals | 0.24% |
| Sumitomo Chemical India Limited | 0.24% |
| Miscellaneous | 0.00% |
| MAESTROS MEDLINE SYSTEMS LIMITED | 0.00% |
| Magnasound (I) Limited | 0.00% |
| Mms Infrastructure Limited | 0.00% |
| Cash & Current Assets | 1.41% |
| Total Net Assets | 100.00% |

| Investment Performance | | NAV as on October 31, 2024: ₹ 1728.4600 | | | |
|--|-----------------|---|---------|--------|--|
| | Since Inception | 5 Years | 3 Years | 1 Year | |
| Inception - Aug 27,1998 | | | | | |
| Aditya Birla Sun Life Flexi Cap Fund | 21.74% | 18.63% | 13.80% | 37.92% | |
| Value of Std Investment of ₹ 10,000 | 1728460 | 23521 | 14755 | 13804 | |
| Benchmark - NIFTY 500 TRI | 16.54% | 19.75% | 15.71% | 36.33% | |
| Value of Std Investment of ₹ 10,000 | 551239 | 24645 | 15511 | 13645 | |
| Additional Benchmark - Nifty 50 TRI | 15.03% | 16.61% | 12.35% | 28.39% | |
| Value of Std Investment of ₹ 10,000 | 391885 | 21582 | 14195 | 12848 | |

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. Harish Krishnan is 5. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 1728.4600 | 1920.9200 |
| IDCW* | 170.1200 | 238.9400 |

*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 (₹) | 3130000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 62880468 | 1021789 | 498885 | 134917 |
| Scheme Returns (CAGR) | 18.87% | 21.42% | 22.36% | 23.77% |
| NIFTY 500 TRI# (CAGR) | NA | 22.53% | 22.09% | 18.88% |
| Nifty 50 TRI returns## (CAGR) | 14.84% | 18.66% | 17.23% | 14.70% |

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.



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. Atul Penkar

Date of Allotment

February 24, 1995

Benchmark

Nifty Large Midcap 250 TRI

Managing Fund Since

November 21, 2022 & February 17, 2023

Experience in Managing the Fund

1.9 Years & 1.7 years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Fund Category

Large & 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/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 | ₹ | 6071.95 | Crores |
| AUM as on last day | ₹ | 5871.83 | 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 | 14.80% |
| Sharpe Ratio | 0.14 |
| Beta | 1.01 |
| Portfolio Turnover | 0.45 |
| Treynor Ratio | 0.02 |
| Average P/E | 25.97 |
| Average P/BV | 4.08 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 14.30% |
| ICICI Bank Limited | 4.28% |
| HDFC Bank Limited | 3.41% |
| State Bank of India | 1.99% |
| Axis Bank Limited | 1.87% |
| AU Small Finance Bank Limited | 1.18% |
| IndusInd Bank Limited | 0.87% |
| Bank of Baroda | 0.47% |
| Bank of India | 0.22% |
| Auto Components | 10.02% |
| Minda Industries Ltd | 1.67% |
| Sona BLW Precision Forgings Limited | 1.64% |
| Tube Investments of India Limited | 1.59% |
| Samvardhana Motherson International Limited | 1.49% |
| Schaeffler India Limited | 1.36% |
| Bharat Forge Limited | 1.19% |
| Sundram Fasteners Limited | 1.09% |
| Finance | 6.05% |
| LIC Housing Finance Limited | 1.50% |
| Shriram Finance Ltd | 1.28% |
| REC Limited | 1.27% |
| Cholamandalam Investment and Finance Company Limited | 1.10% |
| Bajaj Finance Limited | 0.90% |
| Construction | 5.66% |
| Larsen & Toubro Limited | 2.19% |
| Kalpataru Projects International Ltd. | 1.12% |
| IRB Infrastructure Developers Limited | 0.96% |
| Power Mech Projects Limited | 0.76% |
| KEC International Limited | 0.62% |
| Retailing | 5.36% |
| Trent Limited | 1.60% |

| Issuer | % to Net Assets |
|--|-----------------|
| Info Edge (India) Limited | 1.34% |
| FSN E-Commerce Ventures Limited | 1.26% |
| Go Fashion India Limited | 1.16% |
| IT - Software | 5.08% |
| Infosys Limited | 3.93% |
| Coforge Limited | 1.14% |
| Petroleum Products | 4.57% |
| Reliance Industries Limited | 2.72% |
| Hindustan Petroleum Corporation Limited | 1.85% |
| Consumer Durables | 3.98% |
| Volta Limited | 2.08% |
| Cello World Ltd | 0.96% |
| Titan Company Limited | 0.95% |
| Leisure Services | 3.81% |
| Chalet Hotels Limited | 1.30% |
| Jubilant Foodworks Limited | 1.24% |
| SAMHI Hotels Ltd | 0.93% |
| Devyani International Limited | 0.33% |
| Pharmaceuticals & Biotechnology | 3.62% |
| Ajanta Pharmaceuticals Limited | 1.58% |
| Sun Pharmaceutical Industries Limited | 1.40% |
| Emcure Pharmaceuticals Ltd | 0.64% |
| Gas | 3.00% |
| Petronet LNG Limited | 1.11% |
| GAIL (India) Limited | 0.99% |
| Gujarat Gas Limited | 0.91% |
| Textiles & Apparels | 3.00% |
| Gokaldas Exports Ltd | 1.21% |
| Welspun Living Limited | 0.98% |
| K.P.R. Mill Limited | 0.81% |
| Transport Services | 2.69% |



| Issuer | % to Net Assets |
|--|-----------------|
| Container Corporation of India Limited | 1.45% |
| InterGlobe Aviation Limited | 1.24% |
| Insurance | 2.60% |
| Max Financial Services Limited | 1.91% |
| Star Health & Allied Insurance Limited | 0.69% |
| Aerospace & Defense | 2.42% |
| Bharat Electronics Limited | 1.30% |
| Hindustan Aeronautics Limited | 1.11% |
| Healthcare Services | 2.38% |
| Fortis Healthcare Limited | 2.38% |
| Industrial Products | 2.33% |
| WELSPUN CORP LIMITED | 1.28% |
| TIMKEN INDIA LTD | 0.65% |
| APL Apollo Tubes Limited | 0.40% |
| Realty | 2.07% |
| Sunteck Realty Limited | 1.09% |
| Phoenix Mills Limited | 0.98% |
| Cement & Cement Products | 2.03% |
| JK Cement Limited | 2.03% |
| Telecom - Services | 1.69% |
| Bharti Airtel Limited | 1.69% |
| Ferrous Metals | 1.45% |
| Jindal Steel & Power Limited | 1.45% |
| Oil | 1.36% |

| Issuer | % to Net Assets |
|---|-----------------|
| Oil & Natural Gas Corporation Limited | 1.36% |
| Automobiles | 1.18% |
| TVS Motor Company Limited | 1.18% |
| Power | 1.18% |
| NTPC Limited | 1.18% |
| Agricultural Commercial & Construction Vehicles | 1.15% |
| Ashok Leyland Limited | 1.15% |
| Chemicals & Petrochemicals | 1.10% |
| Navin Fluorine International Limited | 0.92% |
| Clean Science & Technology Limited | 0.17% |
| Non - Ferrous Metals | 1.08% |
| Hindalco Industries Limited | 1.08% |
| Beverages | 1.05% |
| United Breweries Limited | 1.05% |
| Electrical Equipment | 1.04% |
| ABB India Limited | 1.04% |
| Transport Infrastructure | 0.99% |
| JSW Infrastructure Ltd | 0.99% |
| Industrial Manufacturing | 0.60% |
| Cyient DLM Ltd | 0.60% |
| Miscellaneous | 0.00% |
| Dharti Dredging | 0.00% |
| Isprava Technologies Limited | 0.00% |
| Cash & Current Assets | 1.17% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 884.9100

| Inception - Feb 24, 1995 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Equity Advantage Fund | 17.04% | 16.27% | 8.75% | 32.30% |
| Value of Std Investment of ₹ 10,000 | 1070644 | 21265 | 12870 | 13240 |
| Benchmark - Nifty Large Midcap 250 TRI | NA | 22.76% | 18.19% | 38.59% |
| Value of Std Investment of ₹ 10,000 | NA | 27910 | 16533 | 13872 |
| Additional Benchmark - Nifty 50 TRI | 12.74% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 352020 | 21582 | 14195 | 12848 |

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. Atul Penkar is 3. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 884.9100 | 978.7800 |
| IDCW ² : | 137.2500 | 209.7600 |

²Income 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 (₹) | 3550000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 76526243 | 944246 | 469850 | 130594 |
| Scheme Returns (CAGR) | 16.81% | 18.18% | 18.07% | 16.72% |
| Nifty Large Midcap 250 TRI# (CAGR) | NA | 25.47% | 24.97% | 19.96% |
| Nifty 50 TRI returns## (CAGR) | NA | 18.66% | 17.23% | 14.70% |

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

2.8 years & 1.9 Years

SIP

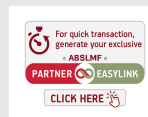
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 4062.74 | Crores |
| AUM as on last day | ₹ | 3956.23 | 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 | 12.94% |
| Sharpe Ratio | 0.49 |
| Beta | 0.81 |
| Portfolio Turnover | 0.14 |
| Treynor Ratio | 0.08 |
| Average P/E | 50.49 |
| Average P/BV | 7.98 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 11.22% |
| GlaxoSmithKline Pharmaceuticals Limited | 3.18% |
| Pfizer Limited | 2.18% |
| Gland Pharma Limited | 1.93% |
| Suven Pharmaceuticals Limited | 0.91% |
| Sanofi India Limited | 0.79% |
| Abbott India Limited | 0.75% |
| J.B. Chemicals & Pharmaceuticals Limited | 0.71% |
| SANOFI CONSUMER HEALTHCARE | 0.58% |
| Procter & Gamble Health Limited | 0.19% |
| Auto Components | 9.09% |
| Schaeffler India Limited | 3.11% |
| Bosch Limited | 2.76% |
| CIE Automotive India Ltd | 1.61% |
| Motherson Sumi Wiring India Limited | 0.86% |
| ZF Commercial Vehicle Control Systems India Limited | 0.76% |
| Consumer Durables | 8.42% |
| Whirlpool of India Limited | 2.30% |
| Johnson Controls - Hitachi Air Conditioning India Limited | 1.75% |
| Bata India Limited | 1.44% |
| Kansai Nerolac Paints Limited | 1.41% |
| Eureka Forbes Ltd | 0.80% |
| Akzo Nobel India Limited | 0.72% |
| Industrial Products | 7.86% |
| Cummins India Limited | 3.65% |
| Grindwell Norton Limited | 1.26% |
| TIMKEN INDIA LTD | 0.93% |
| SKF India Limited | 0.89% |
| RHI Magnesita India Limited | 0.79% |
| ESAB India Ltd | 0.34% |

| Issuer | % to Net Assets |
|--|-----------------|
| Electrical Equipment | 6.12% |
| Siemens Limited | 2.27% |
| ABB India Limited | 1.72% |
| GE T&D India Limited | 1.56% |
| Hitachi Energy India Limited | 0.58% |
| Personal Products | 6.03% |
| Gillette India Limited | 3.08% |
| Procter & Gamble Hygiene and Health Care Limited | 2.95% |
| Fertilizers & Agrochemicals | 6.01% |
| Bayer Cropscience Limited | 4.68% |
| Sumitomo Chemical India Limited | 1.34% |
| Automobiles | 5.81% |
| Maruti Suzuki India Limited | 4.82% |
| Hyundai Motor India Ltd | 0.99% |
| Beverages | 5.68% |
| United Breweries Limited | 3.06% |
| United Spirits Limited | 2.62% |
| Capital Markets | 4.27% |
| ICRA Limited | 3.65% |
| 360 ONE WAM Ltd | 0.36% |
| Nippon Life India Asset Management Limited | 0.25% |
| Finance | 4.10% |
| CRISIL Limited | 2.82% |
| Aavas Financiers Limited | 0.76% |
| SBFC Finance Ltd | 0.52% |
| Healthcare Services | 3.40% |
| Fortis Healthcare Limited | 3.40% |
| IT - Software | 3.37% |
| Coforge Limited | 1.56% |
| Mphasis Limited | 1.53% |



| Issuer | % to Net Assets |
|---|-----------------|
| Oracle Financial Services Software Limited | 0.28% |
| Industrial Manufacturing | 3.34% |
| Honeywell Automation India Limited | 3.34% |
| Diversified FMCG | 3.17% |
| Hindustan Unilever Limited | 3.17% |
| Leisure Services | 2.61% |
| Thomas Cook (India) Limited | 1.37% |
| Sapphire Foods India Ltd | 1.24% |
| Food Products | 1.58% |
| Nestle India Limited | 1.58% |
| Agricultural Commercial & Construction Vehicles | 1.37% |
| Escorts Kubota Limited | 1.37% |
| Diversified | 1.04% |
| 3M India Limited | 1.04% |
| Transport Services | 0.87% |
| Blue Dart Express Limited | 0.87% |
| Commercial Services & Supplies | 0.71% |
| Quess Corp Limited | 0.71% |
| Cement & Cement Products | 0.66% |
| HeidelbergCement India Limited | 0.66% |

| Issuer | % to Net Assets |
|---|-----------------|
| Insurance | 0.63% |
| Star Health & Allied Insurance Limited | 0.63% |
| United States of America | 0.54% |
| Cognizant Technology Solutions CI A Com Stk | 0.54% |
| Chemicals & Petrochemicals | 0.45% |
| Linde India Limited | 0.45% |
| Entertainment | 0.41% |
| Zee Entertainment Enterprises Limited | 0.41% |
| Household Products | 0.34% |
| DOMS Industries Limited | 0.34% |
| Textiles & Apparels | 0.15% |
| Page Industries Limited | 0.15% |
| Miscellaneous | 0.00% |
| Sree Jayalakshmi Autospin Limited | 0.00% |
| Jainpur Straw Brd | 0.00% |
| Maruti Cottex Limited | 0.00% |
| Sri Venkatesha Mill Limited | 0.00% |
| Visakha Aqua Farm | 0.00% |
| Cash & Current Assets | 0.72% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 1393.6800

| | Since Inception | 5 Years | 3 Years | 1 Year |
|-------------------------------------|-----------------|---------|---------|--------|
| Inception - Dec 27, 1999 | | | | |
| Aditya Birla Sun Life MNC Fund | 15.83% | 11.70% | 12.98% | 33.85% |
| Value of Std Investment of ₹ 10,000 | 385954 | 17396 | 14435 | 13396 |
| Benchmark - Nifty MNC TRI | 13.73% | 16.97% | 16.57% | 35.92% |
| Value of Std Investment of ₹ 10,000 | 244894 | 21919 | 15861 | 13604 |
| Additional Benchmark - Nifty 50 TRI | 13.60% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 237925 | 21582 | 14195 | 12848 |

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 4. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 1393.6800 | 1543.5100 |
| IDCW ² : | 240.7100 | 493.5700 |

²Income 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 | 39156093 | 898176 | 487463 | 135248 |
| Scheme Returns (CAGR) | 17.39% | 16.14% | 20.69% | 24.31% |
| Nifty MNC TRI returns# (CAGR) | 16.13% | 20.61% | 22.16% | 18.99% |
| Nifty 50 TRI returns## (CAGR) | NA | 18.66% | 17.23% | 14.70% |

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. Harish Krishnan & Mr. Dhaval Joshi

Date of Allotment

October 03, 2002

Benchmark

NIFTY Midcap 150 TRI

Managing Fund Since

November 03, 2023 & November 21, 2022

Experience in Managing the Fund

1.0 years & 1.9 Years

SIP

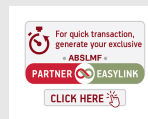
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 6204.14 | Crores |
| AUM as on last day | ₹ | 6014.70 | 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 | 14.80% |
| Sharpe Ratio | 0.83 |
| Beta | 0.90 |
| Portfolio Turnover | 0.26 |
| Treynor Ratio | 0.14 |
| Average P/E | 34.42 |
| Average P/BV | 4.46 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--|-----------------|
| Finance | 9.56% |
| Cholamandalam Financial Holdings Limited | 2.75% |
| Shriram Finance Ltd | 2.34% |
| Mahindra & Mahindra Financial Services Limited | 1.34% |
| LIC Housing Finance Limited | 1.05% |
| Cholamandalam Investment and Finance Company Limited | 0.93% |
| SBFC Finance Ltd | 0.72% |
| GFL Limited | 0.32% |
| Aditya Birla Capital Limited | 0.11% |
| Auto Components | 9.46% |
| Tube Investments of India Limited | 1.94% |
| Bharat Forge Limited | 1.75% |
| Sona BLW Precision Forgings Limited | 1.60% |
| Sundram Fasteners Limited | 1.15% |
| Exide Industries Limited | 0.87% |
| Endurance Technologies Limited | 0.80% |
| Schaeffler India Limited | 0.75% |
| MRF Limited | 0.43% |
| Craftsman Automation Ltd | 0.18% |
| Pharmaceuticals & Biotechnology | 7.13% |
| Glenmark Pharmaceuticals Limited | 2.82% |
| Lupin Limited | 1.75% |
| Ajanta Pharmaceuticals Limited | 1.10% |
| Sanofi India Limited | 0.73% |
| IPCA Laboratories Limited | 0.57% |
| Solara Active Pharma Sciences Limited | 0.17% |
| Consumer Durables | 7.07% |
| Volta Limited | 2.06% |
| Crompton Greaves Consumer Electricals Limited | 1.43% |
| Whirlpool of India Limited | 1.24% |
| V-Guard Industries Limited | 0.77% |
| Akzo Nobel India Limited | 0.63% |

| Issuer | % to Net Assets |
|-------------------------------------|-----------------|
| Kansai Nerolac Paints Limited | 0.52% |
| Stylam Industries Ltd | 0.42% |
| Banks | 5.72% |
| AU Small Finance Bank Limited | 2.45% |
| The Federal Bank Limited | 2.08% |
| Bank of India | 0.61% |
| ICICI Bank Limited | 0.57% |
| Industrial Products | 4.78% |
| Cummins India Limited | 2.18% |
| AIA Engineering Limited | 1.49% |
| APL Apollo Tubes Limited | 0.70% |
| Supreme Industries Limited | 0.41% |
| Healthcare Services | 4.64% |
| Fortis Healthcare Limited | 3.22% |
| Apollo Hospitals Enterprise Limited | 1.17% |
| METROPOLIS HEALTHCARE LIMITED | 0.25% |
| Cement & Cement Products | 3.77% |
| ACC Limited | 1.61% |
| JK Cement Limited | 1.42% |
| The Ramco Cements Limited | 0.74% |
| IT - Software | 3.53% |
| Mphasis Limited | 2.39% |
| LTIMindtree Limited | 0.66% |
| Birlasoft Limited | 0.47% |
| Chemicals & Petrochemicals | 3.49% |
| Gujarat Fluorochemicals Limited | 2.75% |
| Atul Limited | 0.43% |
| Aarti Industries Limited | 0.31% |
| Beverages | 3.47% |
| United Breweries Limited | 1.89% |
| Radico Khaitan Limited | 1.58% |
| Power | 3.33% |



| Issuer | % to Net Assets |
|--|-----------------|
| Torrent Power Limited | 3.33% |
| Retailing | 3.22% |
| Info Edge (India) Limited | 1.24% |
| Aditya Birla Fashion and Retail Limited | 1.23% |
| Vedant Fashions Private Limited | 0.62% |
| FSN E-Commerce Ventures Limited | 0.13% |
| Fertilizers & Agrochemicals | 3.16% |
| Coromandel International Limited | 3.16% |
| Electrical Equipment | 3.00% |
| Thermax Limited | 2.11% |
| GE T&D India Limited | 0.89% |
| Insurance | 2.61% |
| Max Financial Services Limited | 2.61% |
| Textiles & Apparels | 2.33% |
| K.P.R. Mill Limited | 2.33% |
| Realty | 2.16% |
| Phoenix Mills Limited | 2.16% |
| Leisure Services | 1.96% |
| The Indian Hotels Company Limited | 1.30% |
| Jubilant Foodworks Limited | 0.67% |
| Construction | 1.80% |
| Kalpataru Projects International Ltd. | 1.01% |
| KEC International Limited | 0.49% |
| Interarch Building Products Ltd | 0.30% |
| Capital Markets | 1.77% |
| Computer Age Management Services Limited | 1.11% |
| HDFC Asset Management Company Limited | 0.66% |
| Gas | 1.52% |
| Indraprastha Gas Limited | 0.81% |
| Gujarat Gas Limited | 0.71% |
| Ferrous Metals | 1.49% |
| Jindal Steel & Power Limited | 1.07% |

| Issuer | % to Net Assets |
|---|-----------------|
| Steel Authority of India Limited | 0.42% |
| Minerals & Mining | 1.44% |
| NMDC Limited | 1.44% |
| Entertainment | 1.08% |
| Sun TV Network Limited | 0.73% |
| Zee Entertainment Enterprises Limited | 0.36% |
| Paper Forest & Jute Products | 0.98% |
| Century Textiles & Industries Limited | 0.98% |
| Transport Services | 0.92% |
| Container Corporation of India Limited | 0.92% |
| Agricultural Commercial & Construction Vehicles | 0.87% |
| Ashok Leyland Limited | 0.87% |
| Automobiles | 0.83% |
| TVS Motor Company Limited | 0.83% |
| Oil | 0.78% |
| Oil India Limited | 0.78% |
| Industrial Manufacturing | 0.47% |
| GMM Pfaunder Limited | 0.47% |
| Agricultural Food & other Products | 0.40% |
| Tata Consumer Products Limited | 0.40% |
| Personal Products | 0.36% |
| Emami Limited | 0.36% |
| Transport Infrastructure | 0.12% |
| GMR Infrastructure Limited | 0.12% |
| Telecom - Services | 0.05% |
| Bharti Airtel Limited | 0.05% |
| Cash & Current Assets | 0.72% |
| Total Net Assets | 100.00% |

| Investment Performance | | NAV as on October 31, 2024: ₹ 787.7100 | | | |
|-------------------------------------|-----------------|--|---------|--------|--|
| Inception - Oct 03, 2002 | Since Inception | 5 Years | 3 Years | 1 Year | |
| Aditya Birla Sun Life Midcap Fund | 21.85% | 23.68% | 18.90% | 44.10% | |
| Value of Std Investment of ₹ 10,000 | 787710 | 28979 | 16834 | 14425 | |
| Benchmark - NIFTY Midcap 150 TRI | NA | 28.45% | 23.21% | 44.15% | |
| Value of Std Investment of ₹ 10,000 | NA | 35021 | 18734 | 14430 | |
| Additional Benchmark - Nifty 50 TRI | 17.36% | 16.61% | 12.35% | 28.39% | |
| Value of Std Investment of ₹ 10,000 | 343452 | 21582 | 14195 | 12848 | |

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 3. Total Schemes managed by Mr. Harish Krishnan is 5. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 787.7100 | 872.3800 |
| IDCW ¹ : | 62.8100 | 106.5400 |

¹Income 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 (₹) | 2630000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 28043834 | 1190621 | 540692 | 138812 |
| Scheme Returns (CAGR) | 18.33% | 27.79% | 28.26% | 30.21% |
| NIFTY Midcap 150 TRI returns## (CAGR) | NA | 31.45% | 31.26% | 23.47% |
| Nifty 50 TRI returns## (CAGR) | 14.57% | 18.66% | 17.23% | 14.70% |

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.

The Fund Managers of the scheme are (Mr. Vishal Gajwani and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



Fund Details

Investment Objective

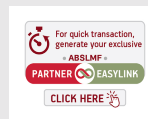
The objective of the scheme is to achieve long term growth of capital, at commensurate levels of risk through a diversified research based investment in Large, Mid & Small cap companies. The Scheme does not guarantee/indicate any returns. There is no assurance that the objective of the Scheme will be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

Fund Category

MultiCap

Investment Style

| | | | |
|-----------|--------|-------|-------|
| Large Cap | | | |
| Mid Cap | | | |
| Small Cap | | | |
| | Growth | Value | Blend |



Fund Manager

Mr. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Dhaval Joshi

Date of Allotment

May 07, 2021

Benchmark

Nifty 500 Multicap 50:25:25 TRI

Managing Fund Since

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

Experience in Managing the Fund

3.5 Years, 3.5 Years & 1.9 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 | ₹ | 6379.72 | Crores |
| AUM as on last day | ₹ | 6234.02 | 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 | 12.63% |
| Sharpe Ratio | 0.75 |
| Beta | 0.85 |
| Portfolio Turnover | 0.49 |
| Treynor Ratio | 0.11 |
| Average P/E | 32.72 |
| Average P/BV | 4.85 |
| Average Dividend Yield | 0.74 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--|-----------------|
| Banks | 13.31% |
| ICICI Bank Limited | 4.42% |
| HDFC Bank Limited | 2.98% |
| Kotak Mahindra Bank Limited | 1.97% |
| State Bank of India | 1.24% |
| Bank of Maharashtra | 1.22% |
| AU Small Finance Bank Limited | 0.98% |
| Utkarsh Small Finance Bank Ltd | 0.50% |
| Pharmaceuticals & Biotechnology | 7.39% |
| Sun Pharmaceutical Industries Limited | 1.76% |
| Torrent Pharmaceuticals Limited | 1.54% |
| Abbott India Limited | 1.45% |
| IPCA Laboratories Limited | 1.01% |
| Ajanta Pharmaceuticals Limited | 1.00% |
| Cipla Limited | 0.63% |
| Electrical Equipment | 6.80% |
| Thermax Limited | 1.69% |
| TRIVENI TURBINE LTD | 1.44% |
| ABB India Limited | 1.35% |
| Hitachi Energy India Limited | 1.29% |
| TD Power Systems Limited | 1.04% |
| Consumer Durables | 6.55% |
| Dixon Technologies (India) Limited | 1.83% |
| Whirlpool of India Limited | 1.68% |
| V-Guard Industries Limited | 1.61% |
| Voltas Limited | 1.43% |
| Auto Components | 5.86% |
| SJS Enterprises Pvt Limited | 1.68% |
| CIE Automotive India Ltd | 1.44% |

| Issuer | % to Net Assets |
|--|-----------------|
| Sona BLW Precision Forgings Limited | 1.03% |
| Sansera Engineering Ltd | 0.86% |
| Craftsman Automation Ltd | 0.85% |
| Finance | 5.39% |
| Cholamandalam Financial Holdings Limited | 1.46% |
| Bajaj Finance Limited | 1.24% |
| SBFC Finance Ltd | 1.06% |
| LIC Housing Finance Limited | 0.88% |
| Home First Finance Company India Limited | 0.75% |
| IT - Software | 5.09% |
| Infosys Limited | 2.91% |
| Coforge Limited | 2.01% |
| Birlasoft Limited | 0.16% |
| Insurance | 4.78% |
| Max Financial Services Limited | 1.93% |
| Medi Assist Healthcare Services Ltd | 1.45% |
| Star Health & Allied Insurance Limited | 1.40% |
| Healthcare Services | 3.17% |
| Fortis Healthcare Limited | 2.44% |
| Jupiter Life Line Hospitals Ltd | 0.73% |
| Automobiles | 3.16% |
| Mahindra & Mahindra Limited | 1.93% |
| Bajaj Auto Limited | 1.23% |
| Beverages | 2.88% |
| United Spirits Limited | 1.52% |
| Radico Khaitan Limited | 1.35% |
| Cement & Cement Products | 2.86% |
| UltraTech Cement Limited | 1.43% |
| JK Cement Limited | 1.43% |



| Issuer | % to Net Assets |
|--|-----------------|
| Construction | 2.82% |
| Larsen & Toubro Limited | 1.80% |
| Ahluwalia Contracts (India) Limited | 1.03% |
| Power | 2.70% |
| NTPC Limited | 2.70% |
| Telecom - Services | 2.60% |
| Bharti Airtel Limited | 2.60% |
| Retailing | 2.51% |
| Avenue Supermarts Limited | 1.49% |
| Zomato Limited | 0.89% |
| Go Fashion India Limited | 0.13% |
| Industrial Products | 2.36% |
| Cummins India Limited | 1.02% |
| TIMKEN INDIA LTD | 0.87% |
| Mold-Tek Packaging Limited | 0.47% |
| Realty | 2.22% |
| Brigade Enterprises Limited | 2.22% |
| Leisure Services | 2.14% |
| The Indian Hotels Company Limited | 1.54% |
| Westlife Development Ltd | 0.60% |
| Transport Services | 2.00% |
| Container Corporation of India Limited | 1.13% |
| Gateway Distriparks Limited | 0.87% |
| Chemicals & Petrochemicals | 1.65% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Vinati Organics Limited | 1.65% |
| Oil | 1.49% |
| Oil & Natural Gas Corporation Limited | 1.49% |
| Petroleum Products | 1.26% |
| Reliance Industries Limited | 1.26% |
| Personal Products | 1.15% |
| Godrej Consumer Products Limited | 1.15% |
| Non - Ferrous Metals | 1.12% |
| Hindalco Industries Limited | 1.12% |
| Industrial Manufacturing | 1.02% |
| Praj Industries Limited | 1.02% |
| Diversified FMCG | 0.90% |
| Hindustan Unilever Limited | 0.90% |
| IT - Services | 0.77% |
| Cyient Limited | 0.77% |
| Gas | 0.45% |
| Gujarat Gas Limited | 0.45% |
| Food Products | 0.31% |
| Mrs Bectors Food Specialities Limited | 0.31% |
| Cash & Current Assets | 3.30% |
| Total Net Assets | 100.00% |

| Investment Performance | | NAV as on October 31, 2024: ₹ 19.4700 | | | |
|--|-----------------|---------------------------------------|---------|--------|--|
| | Since Inception | 5 Years | 3 Years | 1 Year | |
| Inception - May 07, 2021 | | | | | |
| Aditya Birla Sun Life Multi-Cap Fund | 21.05% | NA | 16.03% | 38.97% | |
| Value of Std Investment of ₹ 10,000 | 19470 | NA | 15639 | 13910 | |
| Benchmark - NIFTY 500 Multicap 50:25:25 TRI | 22.78% | NA | 18.58% | 39.69% | |
| Value of Std Investment of ₹ 10,000 | 20459 | NA | 16699 | 13982 | |
| Additional Benchmark - Nifty 50 TRI | 16.55% | NA | 12.35% | 28.39% | |
| Value of Std Investment of ₹ 10,000 | 17061 | NA | 14195 | 12848 | |

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. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarnkar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 19.4700 | 20.5100 |
| IDCW¹ | 18.3200 | 19.2900 |

¹Income 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 (₹) | 400000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 576669 | NA | 509807 | 135660 |
| Scheme Returns (CAGR) | 22.51% | NA | 23.93% | 24.99% |
| NIFTY 500 Multicap 50:25:25 TRI returns# (CAGR) | 24.48% | NA | 25.86% | 21.58% |
| Nifty 50 TRI returns## (CAGR) | 16.55% | NA | 17.23% | 14.70% |

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. Vishal Gajwani & Mr. Dhaval Joshi

Date of Allotment

May 31, 2007

Benchmark

BSE 250 SmallCap TRI

Managing Fund Since

April 01, 2022 & November 21, 2022

Experience in Managing the Fund

2.6 years & 1.9 Years

SIP

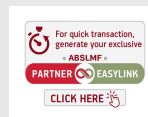
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 5260.67 | Crores |
| AUM as on last day | ₹ | 5181.16 | Crores |

Total Expense Ratio (TER)

| | |
|---|-------|
| Regular | 1.89% |
| Direct | 0.94% |
| Including additional expenses and goods and service tax on management fees. | |

Other Parameters

| | |
|------------------------|--------|
| Standard Deviation | 15.64% |
| Sharpe Ratio | 0.69 |
| Beta | 0.84 |
| Portfolio Turnover | 0.37 |
| Treynor Ratio | 0.13 |
| Average P/E | 38.29 |
| Average P/BV | 5.00 |
| Average Dividend Yield | 0.39 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 11.32% |
| Kirloskar Pneumatic Co Ltd | 2.81% |
| RR Kabel Ltd | 2.01% |
| RHI Magnesita India Limited | 1.45% |
| Shivalik Bimetal Controls Ltd | 1.33% |
| Prince Pipes & Fittings Limited | 1.19% |
| Carborundum Universal Limited | 0.82% |
| INOX India Ltd | 0.71% |
| IFGL Refractories Limited | 0.56% |
| Jindal Saw Limited | 0.43% |
| Auto Components | 8.25% |
| SJS Enterprises Pvt Limited | 1.63% |
| CEAT Limited | 1.23% |
| Minda Corporation Limited | 0.98% |
| Endurance Technologies Limited | 0.86% |
| Craftsman Automation Ltd | 0.85% |
| Sona BLW Precision Forgings Limited | 0.76% |
| Steel Strips Wheels Ltd | 0.59% |
| Sundram Fasteners Limited | 0.50% |
| Samvardhana Motherson International Limited | 0.46% |
| Rolex Rings Limited | 0.40% |
| Electrical Equipment | 8.22% |
| Hitachi Energy India Limited | 3.99% |
| TD Power Systems Limited | 2.96% |
| Transformers & Rectifiers India Ltd | 1.27% |
| Industrial Manufacturing | 6.05% |
| Tega Industries Limited | 2.32% |
| Praj Industries Limited | 1.58% |
| Cyient DLM Ltd | 0.87% |
| DEE Development Engineers Ltd | 0.72% |
| Pitti Engineering Ltd | 0.56% |
| Realty | 5.69% |
| Brigade Enterprises Limited | 1.99% |
| Sunteck Realty Limited | 1.24% |

| Issuer | % to Net Assets |
|--|-----------------|
| Prestige Estates Projects Limited | 1.03% |
| Sobha Limited | 0.85% |
| KEYSTONE REALTORS LIMITED | 0.52% |
| Sobha Limited | 0.05% |
| Consumer Durables | 5.67% |
| Whirlpool of India Limited | 1.72% |
| Stylam Industries Ltd | 1.26% |
| Kajaria Ceramics Limited | 0.95% |
| VIP Industries Limited | 0.67% |
| Orient Electric Ltd. | 0.56% |
| Butterfly Gandhimathi Appliances Ltd | 0.31% |
| SHEELA FOAM LIMITED | 0.22% |
| Chemicals & Petrochemicals | 4.83% |
| Navin Fluorine International Limited | 2.30% |
| Neogen Chemicals Ltd | 1.35% |
| Clean Science & Technology Limited | 1.17% |
| Pharmaceuticals & Biotechnology | 4.36% |
| ALEMBIC PHARMACEUTICALS LIMITED | 1.12% |
| SANOFI CONSUMER HEALTHCARE | 1.10% |
| Sanofi India Limited | 0.91% |
| Eris Lifesciences Limited | 0.87% |
| Akums Drugs & Pharmaceuticals Ltd | 0.36% |
| Finance | 4.14% |
| Cholamandalam Financial Holdings Limited | 1.51% |
| Home First Finance Company India Limited | 0.97% |
| Repco Home Finance Limited | 0.95% |
| PNB Housing Finance Limited | 0.46% |
| Fusion Finance Ltd | 0.25% |
| IT - Software | 3.79% |
| Birlasoft Limited | 0.94% |
| Latent View Analytics Limited | 0.88% |
| Rategain Travel Technologies Limited | 0.86% |
| Sonata Software Limited | 0.79% |
| Unicommerce eSolutions Ltd | 0.31% |



| Issuer | % to Net Assets |
|---|-----------------|
| Construction | 3.45% |
| Power Mech Projects Limited | 1.42% |
| Kalpataru Projects International Ltd. | 1.02% |
| KEC International Limited | 0.57% |
| PNC Infratech Limited | 0.44% |
| Textiles & Apparels | 3.08% |
| Gokaldas Exports Ltd | 1.54% |
| Welspun Living Limited | 0.89% |
| K.P.R. Mill Limited | 0.65% |
| Commercial Services & Supplies | 2.67% |
| TeamLease Services Limited | 1.82% |
| CMS Info Systems Limited | 0.85% |
| Healthcare Services | 2.56% |
| Fortis Healthcare Limited | 1.34% |
| Krishna Institute of Medical Sciences Ltd | 1.22% |
| Cement & Cement Products | 2.48% |
| JK Cement Limited | 1.53% |
| Orient Cement Limited | 0.94% |
| Insurance | 2.00% |
| Star Health & Allied Insurance Limited | 1.23% |
| Medi Assist Healthcare Services Ltd | 0.77% |
| Retailing | 1.79% |
| Go Fashion India Limited | 1.34% |
| BrainBees Solutions Ltd | 0.45% |
| Banks | 1.78% |
| Indian Bank | 0.87% |
| Bank of India | 0.52% |
| RBL Bank Limited | 0.39% |
| Agricultural Food & other Products | 1.67% |
| CCL Products (India) Limited | 1.67% |
| Food Products | 1.58% |
| Bikaji Foods International Ltd | 1.36% |
| Mrs Bectors Food Specialities Limited | 0.22% |
| IT - Services | 1.55% |

| Issuer | % to Net Assets |
|---|-----------------|
| Cyient Limited | 1.02% |
| eMUDHRA LTD | 0.53% |
| Agricultural Commercial & Construction Vehicles | 1.55% |
| BEML Limited | 1.55% |
| Beverages | 1.48% |
| Radico Khaitan Limited | 1.48% |
| Non - Ferrous Metals | 1.31% |
| National Aluminium Company Limited | 1.31% |
| Capital Markets | 1.29% |
| Angel Broking Limited | 0.67% |
| Central Depository Services (India) Limited | 0.44% |
| Anand Rathi Wealth Limited | 0.19% |
| Leisure Services | 1.29% |
| Chalet Hotels Limited | 0.86% |
| SAMHI Hotels Ltd | 0.43% |
| Paper Forest & Jute Products | 1.08% |
| Century Textiles & Industries Limited | 1.08% |
| Personal Products | 0.86% |
| Emami Limited | 0.86% |
| Entertainment | 0.83% |
| PVR Limited | 0.83% |
| Financial Technology (Fintech) | 0.73% |
| PB Fintech Limited | 0.73% |
| Automobiles | 0.25% |
| Landmark Cars Ltd | 0.25% |
| Transport Services | 0.16% |
| Gateway Distriparks Limited | 0.16% |
| Minerals & Mining | 0.03% |
| Moil Limited | 0.03% |
| Cash & Current Assets | 2.21% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 89.3808

| Inception - May 31, 2007 | Since Inception | 5 Years | 3 Years | 1 Year |
|--------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Small Cap Fund | 13.39% | 23.81% | 17.43% | 37.78% |
| Value of Std Investment of ₹ 10,000 | 89381 | 29125 | 16213 | 13790 |
| Benchmark - BSE 250 SmallCap TRI | 11.70% | 30.26% | 24.11% | 47.06% |
| Value of Std Investment of ₹ 10,000 | 68846 | 37551 | 19149 | 14722 |
| Additional Benchmark - Nifty 50 TRI | 11.75% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 69363 | 21582 | 14195 | 12848 |

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. Vishal Gajwani is 3. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 89.3808 | 100.8316 |
| IDCW ¹ : | 39.3410 | 75.2706 |

¹Income 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 (₹) | 2080000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 10556955 | 1188134 | 535915 | 136867 |
| Scheme Returns (CAGR) | 16.66% | 27.71% | 27.60% | 26.98% |
| BSE 250 SmallCap TRI returns## (CAGR) | 16.00% | 34.24% | 33.77% | 29.61% |
| Nifty 50 TRI returns## (CAGR) | 13.56% | 18.66% | 17.23% | 14.70% |

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.

The Fund Managers of the scheme are (Mr. Abhinav Khandelwal and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



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

2.1 years & 1.9 Years

SIP

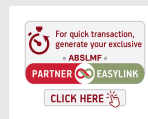
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 6565.44 | Crores |
| AUM as on last day | ₹ | 6416.05 | Crores |

Total Expense Ratio (TER)

| | |
|---|-------|
| Regular | 1.86% |
| Direct | 1.03% |
| Including additional expenses and goods and service tax on management fees. | |

Other Parameters

| | |
|------------------------|--------|
| Standard Deviation | 16.76% |
| Sharpe Ratio | 0.82 |
| Beta | 1.13 |
| Portfolio Turnover | 0.55 |
| Treynor Ratio | 0.12 |
| Average P/E | 23.04 |
| Average P/BV | 3.39 |
| Average Dividend Yield | 1.12 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 11.32% |
| ICICI Bank Limited | 3.34% |
| Axis Bank Limited | 2.33% |
| IndusInd Bank Limited | 1.58% |
| State Bank of India | 1.45% |
| Bank of Baroda | 1.14% |
| RBL Bank Limited | 0.79% |
| The Federal Bank Limited | 0.69% |
| IT - Software | 10.14% |
| Infosys Limited | 3.71% |
| Tech Mahindra Limited | 2.89% |
| Sonata Software Limited | 1.74% |
| LTI Mindtree Limited | 1.00% |
| Birlasoft Limited | 0.80% |
| Auto Components | 8.39% |
| Ramkrishna Forgings Limited | 3.26% |
| Minda Corporation Limited | 3.04% |
| Pricol Limited | 1.67% |
| Craftsman Automation Ltd | 0.42% |
| Pharmaceuticals & Biotechnology | 7.84% |
| Sun Pharmaceutical Industries Limited | 3.22% |
| Granules India Limited | 2.26% |
| Strides Pharma Science Limited | 1.53% |
| Akums Drugs & Pharmaceuticals Ltd | 0.59% |
| Torrent Pharmaceuticals Limited | 0.25% |
| Finance | 5.19% |
| Shriram Finance Ltd | 2.34% |
| LIC Housing Finance Limited | 1.29% |
| Poonawalla Fincorp Limited | 0.62% |
| PNB Housing Finance Limited | 0.45% |

| Issuer | % to Net Assets |
|---|-----------------|
| REC Limited | 0.41% |
| Power Finance Corporation Limited | 0.08% |
| Cement & Cement Products | 4.82% |
| Orient Cement Limited | 1.77% |
| Ambuja Cements Limited | 1.63% |
| Grasim Industries Limited | 1.42% |
| Industrial Products | 4.24% |
| WELSPUN CORP LIMITED | 2.56% |
| Carborundum Universal Limited | 1.68% |
| Construction | 4.00% |
| Kalpataru Projects International Ltd. | 1.66% |
| Larsen & Toubro Limited | 1.29% |
| Power Mech Projects Limited | 1.05% |
| Power | 3.89% |
| NTPC Limited | 3.89% |
| Capital Markets | 3.52% |
| Multi Commodity Exchange of India Limited | 1.98% |
| Angel Broking Limited | 1.34% |
| 360 ONE WAM Ltd | 0.20% |
| Automobiles | 3.41% |
| Mahindra & Mahindra Limited | 2.67% |
| Tata Motors Limited | 0.73% |
| Petroleum Products | 3.39% |
| Reliance Industries Limited | 2.35% |
| Hindustan Petroleum Corporation Limited | 1.04% |
| Realty | 2.98% |
| Sobha Limited | 1.54% |
| Anant Raj Ltd | 1.36% |
| Sobha Limited | 0.08% |
| Insurance | 2.80% |



| Issuer | % to Net Assets |
|------------------------------------|-----------------|
| Max Financial Services Limited | 2.05% |
| SBI Life Insurance Company Limited | 0.75% |
| Gas | 2.68% |
| GAIL (India) Limited | 1.61% |
| Indraprastha Gas Limited | 0.82% |
| Mahanagar Gas Limited | 0.25% |
| Electrical Equipment | 2.64% |
| Bharat Heavy Electricals Limited | 1.46% |
| GE T&D India Limited | 1.18% |
| Industrial Manufacturing | 2.46% |
| Praj Industries Limited | 1.06% |
| Cyient DLM Ltd | 0.72% |
| Pitti Engineering Ltd | 0.68% |
| Ferrous Metals | 1.94% |
| Jindal Steel & Power Limited | 1.94% |
| Textiles & Apparels | 1.75% |
| Welspun Living Limited | 1.05% |
| K.P.R. Mill Limited | 0.70% |
| Diversified FMCG | 1.62% |
| ITC Limited | 1.62% |
| Diversified Metals | 1.52% |
| Vedanta Limited | 1.52% |
| Agricultural Food & other Products | 1.44% |
| Balrampur Chini Mills Limited | 1.19% |
| Nath Bio-Genes (India) Limited | 0.25% |
| IT - Services | 1.14% |
| Cyient Limited | 1.14% |

| Issuer | % to Net Assets |
|---|-----------------|
| Oil | 1.10% |
| Oil & Natural Gas Corporation Limited | 1.10% |
| Non - Ferrous Metals | 0.78% |
| National Aluminium Company Limited | 0.78% |
| Leisure Services | 0.66% |
| Chalet Hotels Limited | 0.66% |
| Consumable Fuels | 0.52% |
| Coal India Limited | 0.52% |
| Aerospace & Defense | 0.44% |
| MTAR Technologies Limited | 0.44% |
| Transport Services | 0.43% |
| VRL Logistics Limited | 0.43% |
| Retailing | 0.41% |
| Aditya Birla Fashion and Retail Limited | 0.41% |
| Transport Infrastructure | 0.40% |
| JSW Infrastructure Ltd | 0.40% |
| Chemicals & Petrochemicals | 0.36% |
| IG Petrochemicals limited | 0.36% |
| Paper Forest & Jute Products | 0.21% |
| Tamil Nadu Newsprint & Papers Limited | 0.21% |
| Cash & Current Assets | 1.59% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 128.8308

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---------------------------------------|-----------------|---------|---------|--------|
| Inception - Mar 27, 2008 | | | | |
| Aditya Birla Sun Life Pure Value Fund | 16.64% | 22.17% | 20.37% | 40.53% |
| Value of Std Investment of ₹ 10,000 | 128831 | 27251 | 17468 | 14066 |
| Benchmark - Nifty 500 TRI | 12.53% | 19.75% | 15.71% | 36.33% |
| Value of Std Investment of ₹ 10,000 | 71044 | 24645 | 15511 | 13645 |
| Additional Benchmark - Nifty 50 TRI | 11.52% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 61182 | 21582 | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 128.8308 | 144.1894 |
| IDCW ¹ : | 45.2135 | 82.0326 |

¹Income 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 (₹) | 1980000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 9899732 | 1183381 | 550676 | 134044 |
| Scheme Returns (CAGR) | 17.42% | 27.54% | 29.62% | 22.33% |
| Nifty 500 TRI returns# (CAGR) | 15.31% | 22.53% | 22.09% | 18.88% |
| Nifty 50 TRI returns## (CAGR) | 13.97% | 18.66% | 17.23% | 14.70% |

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

1.0 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 |



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 | ₹ | 1225.73 | Crores |
| AUM as on last day | ₹ | 1208.76 | 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 | 14.24% |
| Sharpe Ratio | 0.82 |
| Beta | 0.88 |
| Portfolio Turnover | 0.28 |
| Treynor Ratio | 0.13 |
| Average P/E | 39.09 |
| Average P/BV | 5.03 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 12.42% |
| Cummins India Limited | 3.13% |
| Shyam Metals & Energy Limited | 2.61% |
| AIA Engineering Limited | 1.66% |
| Shivalik Bimetal Controls Ltd | 1.42% |
| Happy Forgings Ltd | 1.26% |
| WELSPUN CORP LIMITED | 1.08% |
| RHI Magnesita India Limited | 0.48% |
| TIMKEN INDIA LTD | 0.41% |
| Finolex Industries Limited | 0.37% |
| Construction | 10.39% |
| Larsen & Toubro Limited | 5.69% |
| Interarch Building Products Ltd | 2.23% |
| H.G. Infra Engineering Limited | 1.01% |
| Techno Electric & Engineering Company Limited | 0.90% |
| KEC International Limited | 0.55% |
| Auto Components | 9.87% |
| Bharat Forge Limited | 1.53% |
| Tube Investments of India Limited | 1.48% |
| Endurance Technologies Limited | 1.46% |
| Sundram Fasteners Limited | 1.38% |
| Sansera Engineering Ltd | 1.26% |
| Samvardhana Motherson International Limited | 0.79% |
| CIE Automotive India Ltd | 0.76% |
| Craftsman Automation Ltd | 0.65% |
| Sona BLW Precision Forgings Limited | 0.57% |
| Automobiles | 9.10% |
| Mahindra & Mahindra Limited | 3.39% |
| Maruti Suzuki India Limited | 3.21% |
| Eicher Motors Limited | 1.19% |
| Hero MotoCorp Limited | 0.90% |
| Bajaj Auto Limited | 0.42% |
| Consumer Durables | 8.34% |
| Voltas Limited | 3.28% |
| Titan Company Limited | 2.16% |
| Cello World Ltd | 1.10% |
| V-Guard Industries Limited | 0.93% |
| Asian Paints Limited | 0.79% |
| Eureka Forbes Ltd | 0.08% |
| Pharmaceuticals & Biotechnology | 7.82% |
| Glenmark Pharmaceuticals Limited | 2.24% |
| Sun Pharmaceutical Industries Limited | 2.03% |
| Strides Pharma Science Limited | 1.59% |
| Ajanta Pharmaceuticals Limited | 1.27% |
| Solara Active Pharma Sciences Limited | 0.42% |
| Aarti Pharmed Labs Ltd | 0.26% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Beverages | 6.42% |
| United Breweries Limited | 3.10% |
| Radico Khaitan Limited | 2.34% |
| United Spirits Limited | 0.98% |
| Electrical Equipment | 5.21% |
| TD Power Systems Limited | 1.54% |
| GE T&D India Limited | 1.11% |
| TRIVENI TURBINE LTD | 1.10% |
| Hitachi Energy India Limited | 0.80% |
| Premier Energies Ltd | 0.67% |
| Industrial Manufacturing | 4.09% |
| Praj Industries Limited | 0.92% |
| GMM Pfaudler Limited | 0.80% |
| Pitti Engineering Ltd | 0.71% |
| Cyient DLM Ltd | 0.64% |
| DEE Development Engineers Ltd | 0.58% |
| LAKSHMI MACHINE WORKS LTD | 0.45% |
| Petroleum Products | 4.04% |
| Reliance Industries Limited | 4.04% |
| Ferrous Metals | 3.48% |
| Tata Steel Limited | 2.53% |
| Jindal Steel & Power Limited | 0.95% |
| Non - Ferrous Metals | 2.69% |
| Hindalco Industries Limited | 2.69% |
| Paper Forest & Jute Products | 2.50% |
| Century Textiles & Industries Limited | 2.50% |
| Aerospace & Defense | 2.36% |
| Bharat Electronics Limited | 2.36% |
| Textiles & Apparels | 1.94% |
| Gokaldas Exports Ltd | 1.11% |
| Kewal Kiran Clothing Limited | 0.82% |
| Diversified FMCG | 1.66% |
| ITC Limited | 1.66% |
| Chemicals & Petrochemicals | 1.32% |
| NOCIL Limited | 1.07% |
| Aarti Industries Limited | 0.25% |
| Agricultural Food & other Products | 1.31% |
| Tata Consumer Products Limited | 1.31% |
| Minerals & Mining | 1.28% |
| NMDC Limited | 1.28% |
| Diversified Metals | 1.08% |
| Vedanta Limited | 1.08% |
| Cement & Cement Products | 0.78% |
| ACC Limited | 0.78% |
| Cash & Current Assets | 1.90% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 32.9700

| Inception - January 31, 2015 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Manufacturing Equity Fund | 13.01% | 20.23% | 18.21% | 49.32% |
| Value of Std Investment of ₹ 10,000 | 32970 | 25149 | 16543 | 14948 |
| Benchmark - BSE India Manufacturing TRI | 13.17% | 19.53% | 19.73% | 33.75% |
| Value of Std Investment of ₹ 10,000 | 33428 | 24424 | 17191 | 13386 |
| Additional Benchmark - Nifty 50 TRI | 12.30% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 31003 | 21582 | 14195 | 12848 |

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. 179-180 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 | 32.9700 | 36.0100 |
| IDCW ² : | 22.4400 | 24.3700 |

²Income 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 (₹) | 1160000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 2652469 | 1088785 | 541744 | 139918 |
| Scheme Returns (CAGR) | 16.36% | 24.06% | 28.40% | 32.06% |
| BSE India Manufacturing TRI returns# (CAGR) | 17.43% | 24.06% | 24.23% | 11.45% |
| Nifty 50 TRI returns## (CAGR) | 15.50% | 18.66% | 17.23% | 14.70% |

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

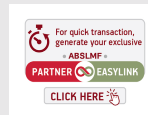
9.2 years & 1.9 Years

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 | ₹ | 3284.77 | Crores |
| AUM as on last day | ₹ | 3263.64 | 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 | 15.99% |
| Sharpe Ratio | 0.34 |
| Beta | 0.99 |
| Portfolio Turnover | 0.22 |
| Treynor Ratio | 0.05 |
| Average P/E | 17.04 |
| Average P/BV | 2.56 |
| Average Dividend Yield | 0.82 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 64.40% |
| ICICI Bank Limited | 19.77% |
| HDFC Bank Limited | 17.75% |
| Axis Bank Limited | 6.85% |
| State Bank of India | 5.91% |
| AU Small Finance Bank Limited | 2.72% |
| Kotak Mahindra Bank Limited | 2.49% |
| Bank of India | 1.92% |
| Bank of Baroda | 1.78% |
| The Federal Bank Limited | 1.57% |
| IndusInd Bank Limited | 1.29% |
| RBL Bank Limited | 1.11% |
| Utkarsh Small Finance Bank Ltd | 0.68% |
| Bandhan Bank Limited | 0.45% |
| The Jammu & Kashmir Bank Limited | 0.12% |
| Finance | 21.96% |
| Bajaj Finance Limited | 4.93% |
| Cholamandalam Financial Holdings Limited | 3.51% |
| Shriram Finance Ltd | 3.25% |
| Repco Home Finance Limited | 3.02% |
| LIC Housing Finance Limited | 1.55% |
| SBFC Finance Ltd | 1.20% |

| Issuer | % to Net Assets |
|--|-----------------|
| Poonawalla Fincorp Limited | 1.06% |
| PNB Housing Finance Limited | 1.05% |
| Bajaj Housing Finance Limited | 0.92% |
| Mas Financial Services Limited | 0.60% |
| Fusion Finance Ltd | 0.50% |
| Cholamandalam Investment and Finance Company Limited | 0.29% |
| Home First Finance Company India Limited | 0.08% |
| Capital Markets | 6.31% |
| Computer Age Management Services Limited | 3.44% |
| Central Depository Services (India) Limited | 2.12% |
| PRUDENT CORPORATE ADVISORY SERVICES LTD | 0.41% |
| 360 ONE WAM Ltd | 0.33% |
| Insurance | 4.95% |
| ICICI Lombard General Insurance Company Limited | 1.80% |
| SBI Life Insurance Company Limited | 1.60% |
| Max Financial Services Limited | 0.98% |
| Star Health & Allied Insurance Limited | 0.57% |
| MUTUAL FUNDS | 0.42% |
| Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan | 0.42% |
| Cash & Current Assets | 1.96% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 56.4400

| Inception - Dec 14, 2013 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Banking and Financial Services Fund | 17.23% | 13.65% | 11.97% | 22.51% |
| Value of Std Investment of ₹ 10,000 | 56440 | 18971 | 14050 | 12258 |
| Benchmark - Nifty Financial Services TRI | 17.00% | 12.85% | 9.32% | 25.63% |
| Value of Std Investment of ₹ 10,000 | 55270 | 18317 | 13073 | 12571 |
| Additional Benchmark - Nifty 50 TRI | 14.77% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 44791 | 21582 | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 56.4400 | 62.8900 |
| IDCW ² : | 23.7100 | 31.8500 |

²Income 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 (₹) | 1290000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 2951448 | 956580 | 470151 | 129060 |
| Scheme Returns (CAGR) | 14.62% | 18.71% | 18.11% | 14.25% |
| Nifty Financial Services TRI returns# (CAGR) | 15.11% | 16.21% | 15.66% | 19.42% |
| Nifty 50 TRI returns## (CAGR) | 14.99% | 18.66% | 17.23% | 14.70% |

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

2.6 Years & 1.9 Years

SIP

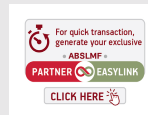
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 1574.84 | Crores |
| AUM as on last day | ₹ | 1539.79 | 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 | 14.76% |
| Sharpe Ratio | 1.07 |
| Beta | 1.00 |
| Portfolio Turnover | 0.31 |
| Treynor Ratio | 0.16 |
| Average P/E | 19.21 |
| Average P/BV | 3.56 |
| Average Dividend Yield | 2.04 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 15.88% |
| Infosys Limited | 5.46% |
| Tech Mahindra Limited | 2.94% |
| Tata Consultancy Services Limited | 2.56% |
| HCL Technologies Limited | 1.79% |
| Coforge Limited | 1.59% |
| LTIMindtree Limited | 1.01% |
| Wipro Limited | 0.54% |
| Power | 9.67% |
| NTPC Limited | 5.12% |
| Power Grid Corporation of India Limited | 2.05% |
| NLC India Limited | 1.52% |
| CESC Limited | 0.98% |
| Banks | 8.59% |
| HDFC Bank Limited | 2.54% |
| State Bank of India | 1.07% |
| Bank of India | 1.06% |
| Axis Bank Limited | 0.94% |
| Bank of Baroda | 0.93% |
| AU Small Finance Bank Limited | 0.73% |
| IndusInd Bank Limited | 0.69% |
| Punjab National Bank | 0.64% |
| Capital Markets | 8.21% |
| Multi Commodity Exchange of India Limited | 2.89% |
| Computer Age Management Services Limited | 2.35% |
| Angel Broking Limited | 1.34% |
| Central Depository Services (India) Limited | 1.29% |
| 360 ONE WAM Ltd | 0.35% |
| Diversified FMCG | 5.74% |
| ITC Limited | 3.34% |
| Hindustan Unilever Limited | 2.40% |
| Automobiles | 4.89% |
| Hero MotoCorp Limited | 2.21% |
| Bajaj Auto Limited | 2.20% |

| Issuer | % to Net Assets |
|--------------------------------------|-----------------|
| Hyundai Motor India Ltd | 0.48% |
| Finance | 4.07% |
| Shriram Finance Ltd | 1.42% |
| LIC Housing Finance Limited | 1.02% |
| SBFC Finance Ltd | 0.85% |
| Power Finance Corporation Limited | 0.79% |
| Aerospace & Defense | 2.98% |
| Bharat Electronics Limited | 1.89% |
| Hindustan Aeronautics Limited | 1.09% |
| Petroleum Products | 2.95% |
| Bharat Petroleum Corporation Limited | 2.02% |
| Castrol India Limited | 0.93% |
| Consumable Fuels | 2.93% |
| Coal India Limited | 2.93% |
| Commercial Services & Supplies | 2.64% |
| CMS Info Systems Limited | 2.64% |
| United States of America | 2.62% |
| Starbucks ORD | 1.49% |
| Accenture PLC | 1.13% |
| Fertilizers & Agrochemicals | 2.50% |
| Dhanuka Agritech Limited | 1.86% |
| Bayer Cropscience Limited | 0.65% |
| FRANCE | 2.48% |
| L'OREAL | 1.27% |
| LVMH MOET HENNESSY LOUIS VUITTON SE | 1.21% |
| Minerals & Mining | 2.47% |
| NMDC Limited | 2.47% |
| Pharmaceuticals & Biotechnology | 2.20% |
| Sanofi India Limited | 0.86% |
| SANOFI CONSUMER HEALTHCARE | 0.62% |
| Cipla Limited | 0.43% |
| Torrent Pharmaceuticals Limited | 0.29% |
| Gas | 2.10% |
| GAIL (India) Limited | 0.93% |



| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Mahanagar Gas Limited | 0.78% |
| Indraprastha Gas Limited | 0.38% |
| Oil | 2.00% |
| Oil & Natural Gas Corporation Limited | 2.00% |
| Textiles & Apparels | 1.81% |
| Kewal Kiran Clothing Limited | 1.81% |
| Realty | 1.63% |
| Anant Raj Ltd | 1.63% |
| Industrial Products | 1.48% |
| RHI Magnesita India Limited | 1.48% |
| Consumer Durables | 1.41% |
| Blue Star Limited | 0.93% |
| Akzo Nobel India Limited | 0.47% |
| Food Products | 1.04% |
| Avanti Feeds Limited | 0.54% |
| Britannia Industries Limited | 0.50% |
| Diversified Metals | 1.02% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Vedanta Limited | 1.02% |
| Personal Products | 0.94% |
| Emami Limited | 0.94% |
| Agricultural Food & other Products | 0.87% |
| Balrampur Chini Mills Limited | 0.87% |
| Telecom - Services | 0.71% |
| Indus Towers Limited | 0.66% |
| Vodafone Idea Limited | 0.05% |
| Ferrous Metals | 0.40% |
| Tata Steel Limited | 0.40% |
| Transport Services | 0.38% |
| InterGlobe Aviation Limited | 0.38% |
| Paper Forest & Jute Products | 0.38% |
| Tamil Nadu Newsprint & Papers Limited | 0.38% |
| Cash & Current Assets | 3.02% |
| Total Net Assets | 100.00% |

| Investment Performance | | NAV as on October 31, 2024: ₹ 464.2900 | | | |
|---|-----------------|--|---------|--------|--|
| | Since Inception | 5 Years | 3 Years | 1 Year | |
| Inception - Feb 26, 2003 | | | | | |
| Aditya Birla Sun Life Dividend Yield Fund | 19.35% | 23.73% | 22.42% | 44.67% | |
| Value of Std Investment of ₹ 10,000 | 464290 | 29036 | 18376 | 14481 | |
| Benchmark - Nifty 500 TRI | 18.59% | 19.75% | 15.71% | 36.33% | |
| Value of Std Investment of ₹ 10,000 | 403852 | 24645 | 15511 | 13645 | |
| Benchmark - Nifty Dividend Opportunities 50 Index TRI | NA | 22.45% | 23.40% | 45.56% | |
| Value of Std Investment of ₹ 10,000 | NA | 27561 | 18823 | 14571 | |
| Additional Benchmark - Nifty 50 TRI | 17.14% | 16.61% | 12.35% | 28.39% | |
| Value of Std Investment of ₹ 10,000 | 309169 | 21582 | 14195 | 12848 | |

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 39. Refer annexure on page no. 179-180 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 | 464.2900 | 507.0200 |
| IDCW* | 29.0800 | 52.4600 |

*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 (₹) | 2590000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 18689628 | 1200217 | 555444 | 135050 |
| Scheme Returns (CAGR) | 15.79% | 28.13% | 30.27% | 23.98% |
| Nifty 500 TRI returns# (CAGR) | 15.31% | 22.53% | 22.09% | 18.88% |
| Nifty Dividend Opportunities 50 Index TRI returns# (CAGR) | NA | 28.04% | 29.97% | 21.71% |
| Nifty 50 TRI returns## (CAGR) | 14.37% | 18.66% | 17.23% | 14.70% |

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

2.1 years, 2.1 years & 1.9 Years

SIP

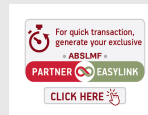
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ 1220.12 | Crores |
| AUM as on last day | ₹ 1194.79 | 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 | 15.11% |
| Sharpe Ratio | 1.21 |
| Beta | 0.87 |
| Portfolio Turnover | 0.45 |
| Treynor Ratio | 0.21 |
| Average P/E | 31.34 |
| Average P/BV | 4.32 |
| Average Dividend Yield | 0.71 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 18.51% |
| Larsen & Toubro Limited | 5.91% |
| Power Mech Projects Limited | 2.25% |
| H.G. Infra Engineering Limited | 1.98% |
| NCC Limited | 1.93% |
| Ahluwalia Contracts (India) Limited | 1.79% |
| IRB Infrastructure Developers Limited | 1.31% |
| PNC Infratech Limited | 1.09% |
| KEC International Limited | 1.04% |
| Afcons Infrastructure Ltd | 0.89% |
| Kalpataru Projects International Ltd. | 0.32% |
| Electrical Equipment | 11.23% |
| TD Power Systems Limited | 1.78% |
| WAAREE Energies Ltd | 1.76% |
| Premier Energies Ltd | 1.70% |
| GE T&D India Limited | 1.54% |
| ABB India Limited | 1.53% |
| Bharat Heavy Electricals Limited | 1.10% |
| Thermax Limited | 0.93% |
| Siemens Limited | 0.88% |
| Industrial Products | 8.01% |
| Kirloskar Pneumatic Co Ltd | 2.30% |
| Carborundum Universal Limited | 1.73% |
| RHI Magnesita India Limited | 1.51% |
| Shivalik Bimetal Controls Ltd | 1.08% |
| AIA Engineering Limited | 1.07% |
| Grindwell Norton Limited | 0.33% |
| Industrial Manufacturing | 7.59% |
| Tega Industries Limited | 2.87% |
| Pitti Engineering Ltd | 1.89% |
| Honeywell Automation India Limited | 1.45% |

| Issuer | % to Net Assets |
|---|-----------------|
| DEE Development Engineers Ltd | 0.81% |
| Praj Industries Limited | 0.56% |
| Banks | 6.69% |
| State Bank of India | 2.04% |
| Axis Bank Limited | 1.89% |
| HDFC Bank Limited | 1.38% |
| ICICI Bank Limited | 0.76% |
| Bank of Baroda | 0.63% |
| Power | 6.42% |
| NTPC Limited | 6.42% |
| Telecom - Services | 5.90% |
| Bharti Airtel Limited | 5.57% |
| Bharti Airtel Limited | 0.33% |
| Transport Services | 5.21% |
| VRL Logistics Limited | 1.53% |
| InterGlobe Aviation Limited | 1.35% |
| Delhivery Ltd | 0.92% |
| Container Corporation of India Limited | 0.75% |
| Western Carriers India Ltd | 0.66% |
| Cement & Cement Products | 4.09% |
| UltraTech Cement Limited | 2.63% |
| JK Cement Limited | 1.46% |
| Aerospace & Defense | 3.81% |
| Bharat Electronics Limited | 1.85% |
| MTAR Technologies Limited | 1.00% |
| Hindustan Aeronautics Limited | 0.96% |
| Auto Components | 3.54% |
| Sundram Fasteners Limited | 2.12% |
| ZF Commercial Vehicle Control Systems India Limited | 1.42% |
| Oil | 2.77% |
| Oil & Natural Gas Corporation Limited | 2.77% |



| Issuer | % to Net Assets |
|---|-----------------|
| Realty | 2.27% |
| Sobha Limited | 1.88% |
| Marathon Nextgen Realty Ltd. | 0.31% |
| Sobha Limited | 0.07% |
| Transport Infrastructure | 2.20% |
| JSW Infrastructure Ltd | 1.27% |
| Adani Ports and Special Economic Zone Limited | 0.93% |
| Gas | 1.56% |
| Indraprastha Gas Limited | 0.95% |
| Gujarat Gas Limited | 0.60% |
| Ferrous Metals | 1.49% |
| Jindal Steel & Power Limited | 1.49% |

| Issuer | % to Net Assets |
|---|-----------------|
| Leisure Services | 1.48% |
| SAMHI Hotels Ltd | 1.48% |
| Petroleum Products | 1.45% |
| Reliance Industries Limited | 1.45% |
| Healthcare Services | 1.19% |
| Apollo Hospitals Enterprise Limited | 1.19% |
| Agricultural Commercial & Construction Vehicles | 1.12% |
| Escorts Kubota Limited | 1.12% |
| Diversified Metals | 1.05% |
| Vedanta Limited | 1.05% |
| Cash & Current Assets | 2.42% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 96.4500

| Inception - Mar 17, 2006 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Infrastructure Fund | 12.93% | 26.46% | 24.97% | 45.28% |
| Value of Std Investment of ₹ 10,000 | 96450 | 32388 | 19552 | 14543 |
| Benchmark - Nifty Infrastructure TRI | 8.29% | 23.09% | 21.71% | 45.98% |
| Value of Std Investment of ₹ 10,000 | 44110 | 28291 | 18057 | 14613 |
| Additional Benchmark - BSE Sensex TRI | 12.79% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 94176 | 21009 | 13907 | 12594 |

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 3. Total Schemes managed by Mr. Jonas Bhutta is 1. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 96.4500 | 105.7100 |
| IDCW ¹ : | 28.1700 | 47.1100 |

¹Income 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 (₹) | 2220000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 10456895 | 1327057 | 578802 | 134783 |
| Scheme Returns (CAGR) | 14.87% | 32.38% | 33.38% | 23.55% |
| Nifty Infrastructure TRI returns## (CAGR) | 11.04% | 27.79% | 28.76% | 16.42% |
| BSE Sensex TRI returns## (CAGR) | 13.31% | 17.67% | 15.98% | 13.51% |

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

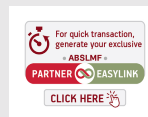
10.8 years & 1.9 Years

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 | ₹ | 5245.23 | Crores |
| AUM as on last day | ₹ | 5046.46 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.88% |
| Direct | 0.83% |

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

| | |
|------------------------|--------|
| Standard Deviation | 18.64% |
| Sharpe Ratio | 0.18 |
| Beta | 0.98 |
| Portfolio Turnover | 0.30 |
| Treynor Ratio | 0.03 |
| Average P/E | 36.28 |
| Average P/BV | 6.69 |
| Average Dividend Yield | 1.54 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 62.58% |
| Infosys Limited | 21.60% |
| Tata Consultancy Services Limited | 9.65% |
| LTIMindtree Limited | 6.74% |
| Tech Mahindra Limited | 6.64% |
| HCL Technologies Limited | 4.74% |
| Coforge Limited | 4.42% |
| Sonata Software Limited | 2.58% |
| Rategain Travel Technologies Limited | 2.07% |
| Latent View Analytics Limited | 1.57% |
| Birlasoft Limited | 1.08% |
| Persistent Systems Ltd | 0.72% |
| KPIT Technologies Limited | 0.68% |
| Tanla Platforms Limited | 0.10% |
| Telecom - Services | 10.11% |
| Bharti Airtel Limited | 8.87% |
| Bharti Hexacom Limited | 0.71% |
| Bharti Airtel Limited | 0.54% |
| IT - Services | 6.12% |
| Cyient Limited | 4.19% |
| L&T Technology Services Limited | 1.51% |
| Affle (India) Limited | 0.41% |
| Retailing | 5.22% |
| Zomato Limited | 3.28% |
| Indiamart InterMesh Limited | 1.17% |
| Info Edge (India) Limited | 0.78% |

| Issuer | % to Net Assets |
|---|-----------------|
| Commercial Services & Supplies | 4.85% |
| Firstsource Solutions Limited | 2.57% |
| CMS Info Systems Limited | 2.28% |
| United States of America | 4.27% |
| Cognizant Technology Solutions CI A Com Stk | 1.74% |
| Adobe Inc | 1.11% |
| MICROSOFT CORPORATION | 0.85% |
| Apple Inc. | 0.57% |
| Industrial Manufacturing | 1.18% |
| Cyient DLM Ltd | 1.18% |
| Entertainment | 1.08% |
| Zee Entertainment Enterprises Limited | 1.08% |
| Transport Services | 0.86% |
| Delhivery Ltd | 0.86% |
| Capital Markets | 0.66% |
| Angel Broking Limited | 0.66% |
| 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 | 2.64% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 177.6800

| Inception - Jan 15, 2000 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Digital India Fund | 12.30% | 27.16% | 9.94% | 30.04% |
| Value of Std Investment of ₹ 10,000 | 177680 | 33286 | 13300 | 13014 |
| Benchmark - BSE Teck TRI | NA | 22.16% | 9.53% | 35.73% |
| Value of Std Investment of ₹ 10,000 | NA | 27234 | 13151 | 13584 |
| Additional Benchmark - Nifty 50 TRI | 13.03% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 208964 | 21582 | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 177.6800 | 198.4400 |
| IDCW ¹ : | 46.9900 | 63.4300 |

¹Income 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 (₹) | 2960000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 36495022 | 1078998 | 475028 | 132948 |
| Scheme Returns (CAGR) | 17.04% | 23.68% | 18.84% | 20.54% |
| BSE Teck TRI returns# (CAGR) | NA | 19.86% | 17.81% | 25.37% |
| Nifty 50 TRI returns## (CAGR) | 14.95% | 18.66% | 17.23% | 14.70% |

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 | 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 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 | ₹ | 6073.28 | Crores |
| AUM as on last day | ₹ | 5853.86 | 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

9.2 years & 1.9 Years

Other Parameters

| | |
|------------------------|--------|
| Standard Deviation | 13.61% |
| Sharpe Ratio | 0.63 |
| Beta | 0.87 |
| Portfolio Turnover | 0.16 |
| Treynor Ratio | 0.10 |
| Average P/E | 40.22 |
| Average P/BV | 6.43 |
| Average Dividend Yield | 0.69 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 12.88% |
| Trent Limited | 4.10% |
| Avenue Supermarts Limited | 2.49% |
| Zomato Limited | 2.09% |
| Info Edge (India) Limited | 1.38% |
| FSN E-Commerce Ventures Limited | 0.80% |
| Aditya Birla Fashion and Retail Limited | 0.75% |
| Go Fashion India Limited | 0.73% |
| BrainBees Solutions Ltd | 0.56% |
| Banks | 12.65% |
| ICICI Bank Limited | 4.61% |
| HDFC Bank Limited | 3.42% |
| Axis Bank Limited | 2.01% |
| Kotak Mahindra Bank Limited | 1.22% |
| AU Small Finance Bank Limited | 0.74% |
| IndusInd Bank Limited | 0.64% |
| Automobiles | 11.96% |
| Maruti Suzuki India Limited | 2.91% |
| Mahindra & Mahindra Limited | 2.73% |
| TVS Motor Company Limited | 2.12% |
| Tata Motors Limited | 2.04% |
| Hero MotoCorp Limited | 1.23% |
| Hyundai Motor India Ltd | 0.93% |
| Consumer Durables | 11.39% |
| Whirlpool of India Limited | 1.81% |
| Voltas Limited | 1.58% |
| Titan Company Limited | 1.28% |
| Cello World Ltd | 0.99% |
| Metro Brands Limited | 0.97% |
| Eureka Forbes Ltd | 0.91% |
| V-Guard Industries Limited | 0.89% |

| Issuer | % to Net Assets |
|--|-----------------|
| Crompton Greaves Consumer Electricals Limited | 0.67% |
| Havells India Limited | 0.60% |
| Campus Activewear Limited | 0.57% |
| Bata India Limited | 0.56% |
| VIP Industries Limited | 0.37% |
| Butterfly Gandhimathi Appliances Ltd | 0.20% |
| Diversified FMCG | 7.52% |
| ITC Limited | 4.94% |
| Hindustan Unilever Limited | 2.57% |
| Beverages | 5.85% |
| United Spirits Limited | 2.25% |
| Radico Khaitan Limited | 1.86% |
| United Breweries Limited | 1.74% |
| Personal Products | 5.30% |
| Godrej Consumer Products Limited | 1.51% |
| Procter & Gamble Hygiene and Health Care Limited | 1.06% |
| Dabur India Limited | 1.05% |
| Gillette India Limited | 0.68% |
| Emami Limited | 0.61% |
| Honasa Consumer Ltd | 0.39% |
| Pharmaceuticals & Biotechnology | 5.05% |
| Sun Pharmaceutical Industries Limited | 1.86% |
| Torrent Pharmaceuticals Limited | 1.22% |
| Sanofi India Limited | 0.86% |
| SANOFI CONSUMER HEALTHCARE | 0.64% |
| Cipla Limited | 0.47% |
| Telecom - Services | 4.80% |
| Bharti Airtel Limited | 4.80% |
| Insurance | 3.61% |
| SBI Life Insurance Company Limited | 1.34% |
| Max Financial Services Limited | 1.26% |



| Issuer | % to Net Assets |
|---|-----------------|
| ICICI Lombard General Insurance Company Limited | 1.01% |
| Food Products | 3.58% |
| Nestle India Limited | 1.23% |
| Britannia Industries Limited | 1.01% |
| Bikaji Foods International Ltd | 0.71% |
| Mrs Bectors Food Specialities Limited | 0.64% |
| Finance | 2.80% |
| Bajaj Finserv Limited | 1.16% |
| Cholamandalam Financial Holdings Limited | 1.03% |
| Bajaj Finance Limited | 0.55% |
| Aditya Birla Capital Limited | 0.06% |
| Leisure Services | 2.24% |
| Devyani International Limited | 0.87% |
| Jubilant Foodworks Limited | 0.79% |
| The Indian Hotels Company Limited | 0.59% |
| Healthcare Services | 1.81% |
| Fortis Healthcare Limited | 1.21% |
| Apollo Hospitals Enterprise Limited | 0.60% |
| Agricultural Food & other Products | 1.73% |
| Tata Consumer Products Limited | 1.73% |
| Cement & Cement Products | 1.67% |
| UltraTech Cement Limited | 1.07% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| ACC Limited | 0.60% |
| Industrial Products | 1.02% |
| Astral Limited | 0.53% |
| RR Kabel Ltd | 0.35% |
| Prince Pipes & Fittings Limited | 0.13% |
| Auto Components | 0.71% |
| MRF Limited | 0.71% |
| Transport Services | 0.69% |
| InterGlobe Aviation Limited | 0.69% |
| Realty | 0.53% |
| Phoenix Mills Limited | 0.53% |
| Textiles & Apparels | 0.51% |
| Page Industries Limited | 0.51% |
| Chemicals & Petrochemicals | 0.41% |
| Pidilite Industries Limited | 0.41% |
| Entertainment | 0.36% |
| Zee Entertainment Enterprises Limited | 0.36% |
| Miscellaneous | 0.00% |
| Magnasound (I) Limited | 0.00% |
| Cash & Current Assets | 0.94% |
| Total Net Assets | 100.00% |

| Investment Performance | | NAV as on October 31, 2024: ₹ 212.8500 | | | |
|--|-----------------|--|---------|--------|--|
| Inception - Aug 05, 2005 | Since Inception | 5 Years | 3 Years | 1 Year | |
| Aditya Birla Sun Life India GenNext Fund | 17.22% | 18.77% | 15.21% | 33.28% | |
| Value of Std Investment of ₹ 10,000 | 212850 | 23661 | 15311 | 13339 | |
| Benchmark - NIFTY India Consumption TRI | NA | 18.57% | 18.86% | 39.20% | |
| Value of Std Investment of ₹ 10,000 | NA | 23453 | 16816 | 13932 | |
| Additional Benchmark - BSE Sensex TRI | 14.37% | 15.99% | 11.59% | 25.86% | |
| Value of Std Investment of ₹ 10,000 | 132516 | 21009 | 13907 | 12594 | |

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 4. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 212.8500 | 241.6100 |
| IDCW* | 42.2300 | 53.1600 |

*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 (₹) | 2290000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 14853655 | 1030143 | 494854 | 133791 |
| Scheme Returns (CAGR) | 17.12% | 21.76% | 21.77% | 21.92% |
| NIFTY India Consumption TRI returns# (CAGR) | NA | 22.58% | 24.17% | 22.92% |
| BSE Sensex TRI returns## (CAGR) | NA | 17.67% | 15.98% | 13.51% |

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

1.9 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. |

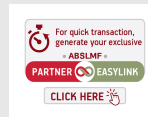
AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 188.97 | Crores |
| AUM as on last day | ₹ | 182.93 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 2.54% |
| Direct | 2.07% |

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



INVEST NOW

Other Parameters

| | |
|--------------------|------|
| Portfolio Turnover | 0.76 |
|--------------------|------|

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 | 43.65% |
| TransUnion | 2.23% |
| VEEVA SYSTEMS INC | 2.01% |
| Taiwan Semiconductor Manufacturing Co Ltd | 2.01% |
| Allegion PLC | 1.99% |
| Masco Corp | 1.98% |
| EMERSON ELECTRIC CO | 1.94% |
| Huntington Ingalls Industries | 1.53% |
| Corteva Inc | 1.18% |
| GILEAD SCIENCES INC | 1.14% |
| The Bank of New York Mellon Corporation | 1.14% |
| Tyler Technologies Inc | 1.11% |
| US Bancorp | 1.11% |
| Alphabet Inc A | 1.10% |
| Adobe Inc | 1.10% |
| Equifax Inc | 1.10% |
| Alibaba Group Holding Ltd | 1.08% |
| Starbucks ORD | 1.08% |
| Workday Inc | 1.07% |
| Comcast Corp | 1.06% |
| International Flavors & Fragrances Inc | 1.05% |
| Autodesk Inc | 1.04% |
| SCHWAB (CHARLES) CORP | 1.04% |
| Honeywell International Inc | 1.04% |
| Berkshire Hathaway Inc | 1.04% |
| Altria Group Inc | 1.03% |
| The Walt Disney Company | 1.02% |
| Campbell Soup Co | 1.01% |
| INTERCONTINENTAL EXCHANGE INC | 1.00% |
| Rockwell Automation Inc | 0.98% |
| NXP Semiconductors NV | 0.97% |

| Issuer | % to Net Assets |
|-------------------------------|-----------------|
| CONSTELLATION BRANDS INC-A | 0.96% |
| Agilent Technologies Inc | 0.96% |
| Northrop Grumman Corp | 0.94% |
| Blackrock Inc | 0.90% |
| Microchip Technology Inc | 0.88% |
| Teradyne Inc | 0.83% |
| United Kingdom | 9.19% |
| Imperial Brands | 2.26% |
| British American Tobacco PLC | 2.17% |
| GSK PLC | 1.74% |
| EXPERIAN PLC | 1.08% |
| LONDON STOCK EXCHANGE GROUP | 1.07% |
| Melrose Industries PLC | 0.88% |
| FRANCE | 8.18% |
| Rheinmetall AG | 1.89% |
| Dassault Aviation SA | 1.02% |
| DSM-Firmenich AG | 0.98% |
| Universal Music Group NV | 0.96% |
| ASMLHOLDING NV | 0.93% |
| Siemens Healthineers AG | 0.89% |
| Koninklijke Philips NV | 0.82% |
| Adyen NV | 0.70% |
| Australia | 6.36% |
| Brambles Limited | 2.25% |
| ASX Ltd | 1.88% |
| Westpac Banking Corp | 1.21% |
| Endeavour Group Ltd/Australia | 1.01% |
| Japan | 5.88% |
| Kao Corporation | 2.02% |
| Fanuc Corporation | 1.09% |
| Murata Manufacturing Co Ltd | 0.99% |





| Issuer | % to Net Assets |
|------------------------------------|-----------------|
| Kubota Corp | 0.93% |
| Daifuku Co Ltd | 0.85% |
| France | 5.03% |
| Sanofi | 2.04% |
| Airbus SE | 1.96% |
| SAFRAN SA | 1.04% |
| Germany | 3.03% |
| Allegro.eu SA | 1.99% |
| GEA GROUP AG | 1.04% |
| Switzerland | 2.86% |
| Cie Financiere Richemont SA | 1.00% |
| Roche Holdings Ag Genus Bearer Shs | 0.99% |
| Julius Baer Group Limited | 0.87% |
| Singapore | 2.34% |
| Singapore Exchange Ltd | 2.34% |

| Issuer | % to Net Assets |
|----------------------------|-----------------|
| Poland | 1.99% |
| Allegro.eu SA | 1.99% |
| HongKong | 1.96% |
| Tencent Holdings | 1.96% |
| Sweden | 1.85% |
| Assa Abloy AB | 1.01% |
| Elekta AB | 0.84% |
| Belgium | 1.84% |
| Anheuser-Busch InBev SA/NV | 1.84% |
| Canada | 0.97% |
| THE TORONTO-DOMINION BANK | 0.97% |
| Cash & Current Assets | 4.88% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 34.6011

| Inception - Oct 31, 2007 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life International Equity Fund | 7.57% | 8.91% | 3.93% | 23.15% |
| Value of Std Investment of ₹ 10,000 | 34601 | 15330 | 11228 | 12322 |
| Benchmark - S&P Global 1200 TRI | 12.10% | 16.23% | 11.39% | 35.46% |
| Value of Std Investment of ₹ 10,000 | 69793 | 21234 | 13832 | 13558 |
| Additional Benchmark - Nifty 50 TRI | 9.95% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 50216 | 21582 | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 34.6011 | 37.1802 |
| IDCW ¹ : | 16.8409 | 37.2023 |

¹Income 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 (₹) | 2030000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 4783613 | 737604 | 409482 | 128011 |
| Scheme Returns (CAGR) | 9.39% | 8.19% | 8.54% | 12.58% |
| S&P Global 1200 TRI returns# (CAGR) | 14.99% | 16.71% | 18.81% | 22.46% |
| Nifty 50 TRI returns## (CAGR) | 13.74% | 18.66% | 17.23% | 14.70% |

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

5.3 Years & 1.9 Years

SIP

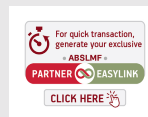
Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ 891.72 Crores |
| AUM as on last day | ₹ 881.52 Crores |

Total Expense Ratio (TER)

| | |
|---|-------|
| Regular | 2.28% |
| Direct | 0.92% |
| Including additional expenses and goods and service tax on management fees. | |

Other Parameters

| | |
|------------------------|--------|
| Standard Deviation | 15.93% |
| Sharpe Ratio | 0.74 |
| Beta | 0.97 |
| Portfolio Turnover | 0.21 |
| Treynor Ratio | 0.12 |
| Average P/E | 38.82 |
| Average P/BV | 5.53 |
| Average Dividend Yield | 0.61 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 73.98% |
| Sun Pharmaceutical Industries Limited | 14.39% |
| Cipla Limited | 8.84% |
| Torrent Pharmaceuticals Limited | 7.07% |
| Aurobindo Pharma Limited | 5.41% |
| Ajanta Pharmaceuticals Limited | 4.50% |
| Lupin Limited | 4.07% |
| IPCA Laboratories Limited | 3.97% |
| Alkem Laboratories Limited | 3.26% |
| ALEMBIC PHARMACEUTICALS LIMITED | 3.08% |
| J.B. Chemicals & Pharmaceuticals Limited | 2.73% |
| Abbott India Limited | 2.63% |
| Strides Pharma Science Limited | 2.37% |
| Dr. Reddys Laboratories Limited | 2.30% |
| Gland Pharma Limited | 1.83% |
| Zydus Lifesciences Limited | 1.81% |
| Emcure Pharmaceuticals Ltd | 1.81% |

| Issuer | % to Net Assets |
|--|-----------------|
| Mankind Pharma Ltd | 1.78% |
| Akums Drugs & Pharmaceuticals Ltd | 1.27% |
| Sanofi India Limited | 0.85% |
| Healthcare Services | 15.55% |
| Apollo Hospitals Enterprise Limited | 5.89% |
| Fortis Healthcare Limited | 5.16% |
| Vijaya Diagnostic Centre Limited | 2.50% |
| Jupiter Life Line Hospitals Ltd | 2.00% |
| Insurance | 3.23% |
| Medi Assist Healthcare Services Ltd | 1.83% |
| Star Health & Allied Insurance Limited | 1.40% |
| Chemicals & Petrochemicals | 0.87% |
| Vinati Organics Limited | 0.87% |
| Cash & Current Assets | 6.37% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 31.4500

| Inception - July 11, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Pharma & Healthcare Fund | 24.06% | 24.39% | 18.36% | 53.34% |
| Value of Std Investment of ₹ 10,000 | 31450 | 29810 | 16605 | 15352 |
| Benchmark - BSE Healthcare TRI | 27.12% | 27.91% | 21.34% | 61.91% |
| Value of Std Investment of ₹ 10,000 | 35796 | 34291 | 17892 | 16213 |
| Additional Benchmark - Nifty 50 TRI | 16.42% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 22432 | 21582 | 14195 | 12848 |

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 Shah is 8. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 31.4500 | 34.2100 |
| IDCW ² | 22.0800 | 23.6500 |

²Income 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 (₹) | 620000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 1166819 | 1104380 | 566325 | 144190 |
| Scheme Returns (CAGR) | 24.67% | 24.65% | 31.73% | 39.27% |
| BSE Healthcare TRI# (CAGR) | 27.97% | 27.92% | 35.55% | 50.29% |
| Nifty 50 TRI## (CAGR) | 18.59% | 18.66% | 17.23% | 14.70% |

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. Atul Penkar & Mr. Dhaval Joshi

Date of Allotment

February 11, 2019

Benchmark

Nifty 500 TRI

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.6 years, 2.8 years & 1.9 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 | ₹ | 1107.86 | Crores |
| AUM as on last day | ₹ | 1088.40 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 2.15% |
| Direct | 0.78% |

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



INVEST NOW

Other Parameters

| | |
|--------------------|--------|
| Standard Deviation | 12.83% |
| Sharpe Ratio | 0.43 |
| Beta | 0.91 |
| Portfolio Turnover | 0.62 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 21.12% |
| ICICI Bank Limited | 6.41% |
| HDFC Bank Limited | 5.27% |
| Axis Bank Limited | 3.05% |
| State Bank of India | 1.75% |
| AU Small Finance Bank Limited | 1.45% |
| Bank of Baroda | 1.20% |
| IndusInd Bank Limited | 1.03% |
| Kotak Mahindra Bank Limited | 0.95% |
| Construction | 6.24% |
| Larsen & Toubro Limited | 3.39% |
| Engineers India Limited | 1.07% |
| NBCC (India) Limited | 1.00% |
| IRB Infrastructure Developers Limited | 0.77% |
| Petroleum Products | 5.50% |
| Reliance Industries Limited | 4.05% |
| Hindustan Petroleum Corporation Limited | 1.44% |
| Automobiles | 5.04% |
| Maruti Suzuki India Limited | 2.02% |
| Mahindra & Mahindra Limited | 1.91% |
| Tata Motors Limited | 1.11% |
| IT - Software | 4.87% |
| Infosys Limited | 4.87% |
| Finance | 4.66% |
| Shriram Finance Ltd | 1.38% |
| REC Limited | 1.32% |
| Mas Financial Services Limited | 1.08% |
| Bajaj Finance Limited | 0.88% |
| Retailing | 3.68% |
| Zomato Limited | 1.50% |
| FSN E-Commerce Ventures Limited | 1.11% |
| Go Fashion India Limited | 1.07% |
| Industrial Products | 3.56% |

| Issuer | % to Net Assets |
|--|-----------------|
| WELSPUN CORP LIMITED | 1.92% |
| TIMKEN INDIA LTD | 0.98% |
| INOX India Ltd | 0.65% |
| Electrical Equipment | 3.16% |
| WAAREE Energies Ltd | 1.83% |
| TD Power Systems Limited | 1.33% |
| Textiles & Apparels | 3.13% |
| Welspun Living Limited | 1.97% |
| Gokaldas Exports Ltd | 1.16% |
| Consumer Durables | 3.01% |
| V-Guard Industries Limited | 1.80% |
| Cello World Ltd | 1.21% |
| Pharmaceuticals & Biotechnology | 2.71% |
| Akums Drugs & Pharmaceuticals Ltd | 1.39% |
| Emcure Pharmaceuticals Ltd | 1.32% |
| Leisure Services | 2.71% |
| Chalet Hotels Limited | 1.38% |
| SAMHI Hotels Ltd | 1.33% |
| Telecom - Services | 2.48% |
| Bharti Airtel Limited | 2.48% |
| Power | 2.43% |
| CESC Limited | 1.50% |
| NTPC Limited | 0.94% |
| Insurance | 2.34% |
| Max Financial Services Limited | 1.47% |
| Star Health & Allied Insurance Limited | 0.86% |
| Chemicals & Petrochemicals | 2.29% |
| Laxmi Organic Industries Ltd | 1.55% |
| Navin Fluorine International Limited | 0.74% |
| Healthcare Services | 2.01% |
| Fortis Healthcare Limited | 2.01% |
| Realty | 1.78% |
| Sunteck Realty Limited | 1.13% |



| Issuer | % to Net Assets |
|---|-----------------|
| Marathon Nextgen Realty Ltd. | 0.65% |
| Fertilizers & Agrochemicals | 1.74% |
| Sumitomo Chemical India Limited | 1.74% |
| Oil | 1.74% |
| Oil & Natural Gas Corporation Limited | 1.74% |
| Diversified FMCG | 1.53% |
| ITC Limited | 1.53% |
| Beverages | 1.39% |
| United Breweries Limited | 1.39% |
| Gas | 1.38% |
| GAIL (India) Limited | 1.38% |
| Auto Components | 1.29% |
| Samvardhana Motherson International Limited | 1.29% |
| Cement & Cement Products | 1.20% |
| Ambuja Cements Limited | 1.20% |
| Non - Ferrous Metals | 1.20% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Hindalco Industries Limited | 1.20% |
| Food Products | 1.16% |
| Bikaji Foods International Ltd | 1.16% |
| Transport Services | 1.15% |
| InterGlobe Aviation Limited | 1.15% |
| Agricultural Food & other Products | 0.90% |
| Balrampur Chini Mills Limited | 0.90% |
| Entertainment | 0.63% |
| Zee Entertainment Enterprises Limited | 0.63% |
| Industrial Manufacturing | 0.47% |
| Cyient DLM Ltd | 0.47% |
| Cash & Current Assets | 1.53% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 19.5600

| Inception - February 11, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Bal Bhavishya Yojna | 12.44% | 12.74% | 12.11% | 29.71% |
| Value of Std Investment of ₹ 10,000 | 19560 | 18229 | 14102 | 12980 |
| Benchmark - Nifty 500 TRI | 18.89% | 19.75% | 15.71% | 36.33% |
| Value of Std Investment of ₹ 10,000 | 26922 | 24645 | 15511 | 13645 |
| Additional Benchmark - Nifty 50 TRI | 16.38% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 23821 | 21582 | 14195 | 12848 |

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. Atul Penkar is 3. Total Schemes managed by Mr. Harshil Suvarkar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 19.5600 | 21.5900 |
| IDCW [#] : | 18.2200 | 20.1000 |

[#]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 | 1028950 | 895034 | 473487 | 130565 |
| Scheme Returns (CAGR) | 15.28% | 15.99% | 18.61% | 16.68% |
| Nifty 500 TRI# (CAGR) | 21.69% | 22.53% | 22.09% | 18.88% |
| Nifty 50 TRI## (CAGR) | 18.10% | 18.66% | 17.23% | 14.70% |

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. Harshil Suvarnkar, Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

NIFTY 500 TRI

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.6 years, 2.8 years & 1.9 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 | ₹ | 409.07 | Crores |
| AUM as on last day | ₹ | 401.96 | 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/-



INVEST NOW

Other Parameters

| | |
|--------------------|--------|
| Standard Deviation | 12.53% |
| Sharpe Ratio | 0.51 |
| Beta | 0.87 |
| Portfolio Turnover | 0.51 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--|-----------------|--------|
| Banks | 21.01% | |
| ICICI Bank Limited | 6.93% | |
| HDFC Bank Limited | 6.25% | |
| State Bank of India | 2.10% | |
| Kotak Mahindra Bank Limited | 2.01% | |
| Bank of Maharashtra | 1.42% | |
| Bank of Baroda | 1.36% | |
| Axis Bank Limited | 0.95% | |
| IT - Software | 7.27% | |
| Infosys Limited | 4.73% | |
| Coforge Limited | 1.86% | |
| Birlasoft Limited | 0.68% | |
| Pharmaceuticals & Biotechnology | 6.74% | |
| Sun Pharmaceutical Industries Limited | 2.54% | |
| Akums Drugs & Pharmaceuticals Ltd | 1.47% | |
| Torrent Pharmaceuticals Limited | 1.23% | |
| Emcure Pharmaceuticals Ltd | 1.06% | |
| Cipla Limited | 0.43% | |
| Consumer Durables | 6.12% | |
| Whirlpool of India Limited | 1.98% | |
| Dixon Technologies (India) Limited | 1.81% | |
| Volta Limited | 1.62% | |
| Titan Company Limited | 0.71% | |
| Construction | 5.40% | |
| Larsen & Toubro Limited | 4.11% | |
| H.G. Infra Engineering Limited | 1.29% | |
| Auto Components | 5.33% | |
| SJS Enterprises Pvt Limited | 2.57% | |

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| Sona BLW Precision Forgings Limited | 1.54% | |
| CIE Automotive India Ltd | 1.23% | |
| Petroleum Products | 4.39% | |
| Reliance Industries Limited | 4.39% | |
| Insurance | 4.04% | |
| Max Financial Services Limited | 1.92% | |
| Star Health & Allied Insurance Limited | 1.13% | |
| Medi Assist Healthcare Services Ltd | 1.00% | |
| Electrical Equipment | 3.76% | |
| TD Power Systems Limited | 1.95% | |
| Thermax Limited | 1.82% | |
| Cement & Cement Products | 3.36% | |
| UltraTech Cement Limited | 3.36% | |
| Telecom - Services | 2.92% | |
| Bharti Hexacom Limited | 2.92% | |
| Realty | 2.84% | |
| Brigade Enterprises Limited | 2.84% | |
| Power | 2.79% | |
| NTPC Limited | 2.79% | |
| Retailing | 2.56% | |
| Avenue Supermarts Limited | 1.36% | |
| Zomato Limited | 1.20% | |
| Healthcare Services | 2.41% | |
| Fortis Healthcare Limited | 2.41% | |
| Finance | 2.28% | |
| SBFC Finance Ltd | 1.26% | |
| Bajaj Finance Limited | 1.02% | |
| Food Products | 1.67% | |



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 |
|---------------------------------------|-----------------|--------|
| Mrs Bectors Food Specialities Limited | 1.67% | |
| Chemicals & Petrochemicals | 1.66% | |
| Vinati Organics Limited | 1.66% | |
| Household Products | 1.63% | |
| Flair Writing Industries Ltd | 1.63% | |
| Oil | 1.62% | |
| Oil & Natural Gas Corporation Limited | 1.62% | |
| Non - Ferrous Metals | 1.54% | |
| Hindalco Industries Limited | 1.54% | |
| Personal Products | 1.52% | |
| Godrej Consumer Products Limited | 1.52% | |
| Automobiles | 1.19% | |
| Bajaj Auto Limited | 1.19% | |

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| Industrial Products | 1.16% | |
| TIMKEN INDIA LTD | 1.16% | |
| Leisure Services | 0.90% | |
| Westlife Development Ltd | 0.90% | |
| Transport Services | 0.89% | |
| Container Corporation of India Limited | 0.89% | |
| 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 | 2.67% | |
| Total Net Assets | 100.00% | |



Investment Performance

NAV as on October 31, 2024: ₹ 19.4020

| Inception - March 11, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Retirement Fund - The 30s Plan | 12.45% | 13.43% | 13.00% | 34.97% |
| Value of Std Investment of ₹ 10,000 | 19402 | 18793 | 14442 | 13508 |
| Benchmark - NIFTY 500 TRI | 18.28% | 19.75% | 15.71% | 36.33% |
| Value of Std Investment of ₹ 10,000 | 25811 | 24645 | 15511 | 13645 |
| Additional Benchmark - Nifty 50 TRI | 16.08% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 23206 | 21582 | 14195 | 12848 |

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. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarnkar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 19.4020 | 21.2140 |
| IDCW ¹ : | 16.7980 | 18.3640 |

¹Income 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 (₹) | 660000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 1038792 | 919476 | 485775 | 134715 |
| Scheme Returns (CAGR) | 16.42% | 17.09% | 20.44% | 23.43% |
| Nifty 500 TRI# (CAGR) | 21.85% | 22.53% | 22.09% | 18.88% |
| Nifty 50 TRI## (CAGR) | 18.21% | 18.66% | 17.23% | 14.70% |

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.

The Fund Managers of the scheme are (Mr. Jonas Bhutta and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



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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. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.6 years, 2.8 years & 1.9 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 | ₹ | 114.09 | Crores |
| AUM as on last day | ₹ | 112.64 | 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/-



INVEST NOW

Other Parameters

| | |
|--------------------|------------|
| Modified Duration | 4.34 years |
| Average Maturity | 8.60 years |
| Yield to Maturity | 6.75% |
| Macaulay Duration | 4.50 years |
| Standard Deviation | 10.16% |
| Sharpe Ratio | 0.43 |
| Beta | 1.04 |
| Portfolio Turnover | 0.31 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--|-----------------|--------|
| Banks | 17.79% | |
| ICICI Bank Limited | 7.03% | |
| HDFC Bank Limited | 5.03% | |
| State Bank of India | 2.09% | |
| Kotak Mahindra Bank Limited | 1.88% | |
| Bank of Maharashtra | 1.10% | |
| Bank of Baroda | 0.67% | |
| Government Bond | 13.67% | |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 7.70% | SOV |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 3.25% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 1.81% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 0.91% | SOV |
| IT - Software | 7.57% | |
| Infosys Limited | 5.36% | |
| Coforge Limited | 1.68% | |
| Birlasoft Limited | 0.54% | |
| Consumer Durables | 4.82% | |
| Whirlpool of India Limited | 1.41% | |
| Dixon Technologies (India) Limited | 1.40% | |
| Voltas Limited | 1.17% | |
| Titan Company Limited | 0.84% | |
| Construction | 4.47% | |
| Larsen & Toubro Limited | 3.54% | |
| H.G. Infra Engineering Limited | 0.92% | |
| Pharmaceuticals & Biotechnology | 4.21% | |
| Sun Pharmaceutical Industries Limited | 2.74% | |
| Torrent Pharmaceuticals Limited | 1.14% | |
| Cipla Limited | 0.34% | |

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| Cement & Cement Products | 3.33% | |
| UltraTech Cement Limited | 3.33% | |
| Auto Components | 3.18% | |
| SJS Enterprises Pvt Limited | 1.18% | |
| CIE Automotive India Ltd | 1.14% | |
| Sona BLW Precision Forgings Limited | 0.85% | |
| Petroleum Products | 3.11% | |
| Reliance Industries Limited | 3.11% | |
| Electrical Equipment | 3.06% | |
| TD Power Systems Limited | 1.86% | |
| Thermax Limited | 1.20% | |
| Telecom - Services | 2.81% | |
| Bharti Hexacom Limited | 2.81% | |
| Realty | 2.52% | |
| Brigade Enterprises Limited | 2.52% | |
| Insurance | 1.97% | |
| Max Financial Services Limited | 1.03% | |
| Star Health & Allied Insurance Limited | 0.58% | |
| Medi Assist Healthcare Services Ltd | 0.37% | |
| Healthcare Services | 1.97% | |
| Fortis Healthcare Limited | 1.97% | |
| Power | 1.85% | |
| NTPC Limited | 1.85% | |
| Finance | 1.82% | |
| SBFC Finance Ltd | 0.97% | |
| Bajaj Finance Limited | 0.66% | |
| Cholamandalam Investment and Finance Company Limited | 0.19% | |
| State Government bond | 1.79% | |



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 |
|---------------------------------------|-----------------|------------|
| TAMIL NADU 08.21% 24JUN25 SDL | 1.79% | SOV |
| Automobiles | 1.68% | |
| Bajaj Auto Limited | 1.68% | |
| Oil | 1.32% | |
| Oil & Natural Gas Corporation Limited | 1.32% | |
| Food Products | 1.19% | |
| Mrs Bectors Food Specialities Limited | 1.19% | |
| Household Products | 0.94% | |
| Flair Writing Industries Ltd | 0.94% | |
| Fixed rates bonds - Corporate | 0.92% | |
| HDFC Bank Limited | 0.92% | CRISIL AAA |
| Chemicals & Petrochemicals | 0.81% | |
| Vinati Organics Limited | 0.81% | |
| Personal Products | 0.74% | |
| Godrej Consumer Products Limited | 0.74% | |

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| Retailing | 0.70% | |
| Avenue Supermarts Limited | 0.70% | |
| Industrial Products | 0.66% | |
| TIMKEN INDIA LTD | 0.66% | |
| Leisure Services | 0.64% | |
| Westlife Development Ltd | 0.64% | |
| Transport Services | 0.37% | |
| Container Corporation of India Limited | 0.37% | |
| Cash Management Bills | 0.25% | |
| Government of India | 0.25% | SOV |
| Cash & Current Assets | 9.84% | |
| Total Net Assets | 100.00% | |



Investment Performance

NAV as on October 31, 2024: ₹ 18.0050

| Inception - March 11, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Retirement Fund - The 40s Plan | 10.98% | 11.74% | 10.93% | 26.90% |
| Value of Std Investment of ₹ 10,000 | 18005 | 17430 | 13663 | 12699 |
| Benchmark - CRISIL Hybrid 35+65 - Aggressive Index | 14.68% | 15.10% | 11.91% | 25.65% |
| Value of Std Investment of ₹ 10,000 | 21677 | 20221 | 14028 | 12573 |
| Additional Benchmark - Nifty 50 TRI | 16.08% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 23206 | 21582 | 14195 | 12848 |

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. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarnkar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 18.0050 | 19.6130 |
| IDCW²: | 15.5880 | 16.9800 |

²Income 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 (₹) | 660000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 967216 | 857771 | 461601 | 131458 |
| Scheme Returns (CAGR) | 13.81% | 14.26% | 16.81% | 18.12% |
| CRISIL Hybrid 35+65 - Aggressive Index# (CAGR) | 15.96% | 16.19% | 16.17% | 14.95% |
| Nifty 50 TRI## (CAGR) | 18.21% | 18.66% | 17.23% | 14.70% |

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.

The Fund Managers of the scheme are (Mr. Chanchal Khandelwal Mr. Harshil Suvarnkar and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



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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. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

CRISIL Short Term Debt Hybrid 75+25 Index

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.6 years, 2.8 years & 1.9 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 |

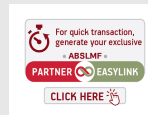
AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 26.34 | Crores |
| AUM as on last day | ₹ | 26.26 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.91% |
| Direct | 0.59% |

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



INVEST NOW

Other Parameters

| | |
|--------------------|------------|
| Modified Duration | 2.77 years |
| Average Maturity | 3.67 years |
| Yield to Maturity | 6.77% |
| 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 |
|--|-----------------|------------|
| Government Bond | 54.06% | |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 19.44% | SOV |
| 7.27% GOI 08APR26 | 19.19% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 8.78% | SOV |
| 6.57% GOI (MD 05/12/2033) | 3.74% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 2.90% | SOV |
| Fixed rates bonds - Corporate | 7.86% | |
| HDFC Bank Limited | 7.86% | CRISIL AAA |
| State Government bond | 5.76% | |
| TAMIL NADU 08.21% 24JUN25 SDL | 5.76% | SOV |
| Banks | 5.69% | |
| ICICI Bank Limited | 2.40% | |
| HDFC Bank Limited | 1.41% | |
| State Bank of India | 0.89% | |
| Bank of Baroda | 0.37% | |
| Bank of Maharashtra | 0.35% | |
| Kotak Mahindra Bank Limited | 0.26% | |
| Consumer Durables | 1.99% | |
| Whirlpool of India Limited | 0.52% | |
| V-Guard Industries Limited | 0.50% | |
| Dixon Technologies (India) Limited | 0.49% | |
| Volta Limited | 0.48% | |
| IT - Software | 1.78% | |
| Infosys Limited | 1.55% | |
| Birlasoft Limited | 0.23% | |
| Construction | 1.52% | |
| Larsen & Toubro Limited | 1.19% | |
| H.G. Infra Engineering Limited | 0.33% | |
| Pharmaceuticals & Biotechnology | 1.45% | |
| Sun Pharmaceutical Industries Limited | 0.82% | |
| Torrent Pharmaceuticals Limited | 0.44% | |
| Cipla Limited | 0.19% | |
| Insurance | 1.32% | |
| Max Financial Services Limited | 0.72% | |
| Medi Assist Healthcare Services Ltd | 0.38% | |
| Star Health & Allied Insurance Limited | 0.22% | |
| Electrical Equipment | 1.30% | |
| TD Power Systems Limited | 0.73% | |
| Thermax Limited | 0.58% | |
| Cash Management Bills | 1.06% | |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Government of India | 1.06% | SOV |
| Telecom - Services | 0.92% | |
| Bharti Airtel Limited | 0.92% | |
| Auto Components | 0.88% | |
| SJS Enterprises Pvt Limited | 0.46% | |
| Sona BLW Precision Forgings Limited | 0.41% | |
| Cement & Cement Products | 0.79% | |
| UltraTech Cement Limited | 0.79% | |
| Non - Ferrous Metals | 0.78% | |
| Hindalco Industries Limited | 0.78% | |
| Healthcare Services | 0.78% | |
| Fortis Healthcare Limited | 0.78% | |
| Finance | 0.64% | |
| SBFC Finance Ltd | 0.31% | |
| Bajaj Finance Limited | 0.24% | |
| Cholamandalam Investment and Finance Company Limited | 0.08% | |
| Automobiles | 0.63% | |
| Bajaj Auto Limited | 0.63% | |
| Retailing | 0.59% | |
| Avenue Supermarts Limited | 0.36% | |
| Zomato Limited | 0.23% | |
| Realty | 0.55% | |
| Brigade Enterprises Limited | 0.55% | |
| Personal Products | 0.54% | |
| Godrej Consumer Products Limited | 0.54% | |
| Chemicals & Petrochemicals | 0.45% | |
| Vinati Organics Limited | 0.45% | |
| Food Products | 0.38% | |
| Mrs Bectors Food Specialities Limited | 0.38% | |
| Industrial Manufacturing | 0.37% | |
| Praj Industries Limited | 0.37% | |
| Household Products | 0.34% | |
| Flair Writing Industries Ltd | 0.34% | |
| Leisure Services | 0.30% | |
| Westlife Development Ltd | 0.30% | |
| Transport Services | 0.16% | |
| Container Corporation of India Limited | 0.16% | |
| Cash & Current Assets | 7.08% | |
| Total Net Assets | 100.00% | |





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

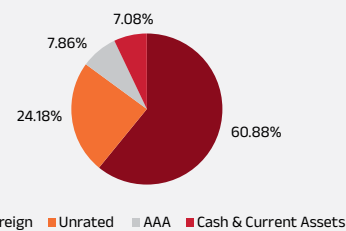
NAV as on October 31, 2024: ₹ 13.9750

| Inception - March 11, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Retirement Fund - The 50s Plan | 6.11% | 5.99% | 6.74% | 13.20% |
| Value of Std Investment of ₹ 10,000 | 13975 | 13380 | 12169 | 11323 |
| Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index | 10.10% | 10.00% | 8.40% | 14.47% |
| Value of Std Investment of ₹ 10,000 | 17219 | 16116 | 12747 | 11451 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.49% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 14260 | 13037 | 11781 | 11073 |

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. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarnkar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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



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

| Particulars | Since Inception | 5 years | 3 years | 1 Year |
|---|-----------------|---------|---------|--------|
| Total Amount Invested (₹) | 660000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 799930 | 718137 | 414606 | 126774 |
| Scheme Returns (CAGR) | 6.91% | 7.12% | 9.38% | 10.61% |
| CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR) | 10.20% | 10.21% | 10.58% | 10.65% |
| CRISIL 10 Year Gilt Index## (CAGR) | 5.91% | 5.94% | 7.83% | 9.81% |

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.



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 13.9750 | 15.1064 |
| IDCW ³ : | 12.0922 | 13.0718 |

³Income Distribution cum capital withdrawal

The Fund Managers of the scheme are (Mr. Harshil Suvarnkar) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



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

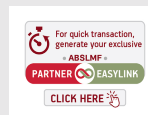
2.1 years & 1.9 Years

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 | ₹ | 5619.34 | Crores |
| AUM as on last day | ₹ | 5456.42 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.80% |
| Direct | 0.54% |

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

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Other Parameters

| | |
|------------------------|--------|
| Standard Deviation | 20.32% |
| Sharpe Ratio | 1.35 |
| Beta | 0.95 |
| Portfolio Turnover | 0.31 |
| Treynor Ratio | 0.29 |
| Average P/E | 11.82 |
| Average P/BV | 1.96 |
| Average Dividend Yield | 2.72 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|---|-----------------|
| Banks | 21.08% |
| State Bank of India | 11.64% |
| Bank of Baroda | 4.14% |
| Bank of India | 3.31% |
| The Jammu & Kashmir Bank Limited | 0.67% |
| Canara Bank | 0.56% |
| Bank of Maharashtra | 0.52% |
| Punjab National Bank | 0.23% |
| Power | 18.72% |
| NTPC Limited | 9.61% |
| Power Grid Corporation of India Limited | 7.81% |
| NLC India Limited | 1.30% |
| Finance | 9.19% |
| PNB Housing Finance Limited | 5.15% |
| LIC Housing Finance Limited | 2.04% |
| Power Finance Corporation Limited | 1.49% |
| REC Limited | 0.51% |
| Gas | 8.24% |
| GAIL (India) Limited | 5.29% |
| Indraprastha Gas Limited | 1.21% |
| Mahanagar Gas Limited | 1.07% |
| Gujarat Gas Limited | 0.68% |
| Oil | 8.22% |
| Oil & Natural Gas Corporation Limited | 6.47% |
| Oil India Limited | 1.75% |
| Petroleum Products | 6.08% |
| Bharat Petroleum Corporation Limited | 3.81% |
| Indian Oil Corporation Limited | 1.74% |
| Hindustan Petroleum Corporation Limited | 0.52% |

| Issuer | % to Net Assets |
|--|-----------------|
| Aerospace & Defense | 5.55% |
| Bharat Electronics Limited | 3.73% |
| Hindustan Aeronautics Limited | 1.82% |
| Consumable Fuels | 3.97% |
| Coal India Limited | 3.97% |
| Insurance | 3.90% |
| Life Insurance Corp of India | 3.90% |
| Minerals & Mining | 3.87% |
| NMDC Limited | 3.87% |
| Electrical Equipment | 2.97% |
| Bharat Heavy Electricals Limited | 2.97% |
| Non - Ferrous Metals | 1.04% |
| National Aluminium Company Limited | 1.04% |
| Construction | 0.93% |
| Engineers India Limited | 0.69% |
| RITES Limited | 0.24% |
| Fertilizers & Agrochemicals | 0.88% |
| Gujarat State Fertilizers & Chemicals Limited | 0.88% |
| Agricultural Commercial & Construction Vehicles | 0.85% |
| BEML Limited | 0.85% |
| Leisure Services | 0.81% |
| Indian Railway Catering & Tourism Corporation Limited | 0.81% |
| Transport Services | 0.73% |
| Container Corporation of India Limited | 0.73% |
| Cash & Current Assets | 2.97% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 33.4500

| Inception - December 30, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|---------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life PSU Equity Fund | 28.33% | NA | 34.00% | 58.16% |
| Value of Std Investment of ₹ 10,000 | 33450 | NA | 24117 | 15835 |
| Benchmark - BSE PSU TRI | 29.56% | NA | 37.05% | 67.72% |
| Value of Std Investment of ₹ 10,000 | 35028 | NA | 25809 | 16796 |
| Additional Benchmark - Nifty 50 TRI | 16.46% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 20914 | NA | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 (₹) | 570000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 1356152 | NA | 631168 | 128736 |
| Scheme Returns (CAGR) | 37.66% | NA | 40.06% | 13.74% |
| BSE PSU TRI## (CAGR) | 42.91% | NA | 45.63% | 21.01% |
| Nifty 50 TRI## (CAGR) | 18.94% | NA | 17.23% | 14.70% |

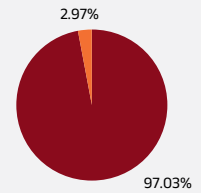
Past Performance may or may not be sustained in future. The fund's inception date is December 30, 2019, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

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



■ Unrated ■ Cash & Current Assets



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 33.4500 | 36.2200 |
| IDCW ² : | 27.6000 | 31.6500 |

²Income 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. Chanchal Khandelwal & Mr. Dhaval Joshi

Date of Allotment

October 23, 2020

Benchmark

BSE 500 TRI

Managing Fund Since

October 23, 2020 & November 21, 2022

Experience in Managing the Fund

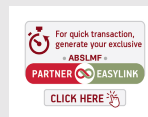
4.0 years & 1.9 Years

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 /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 | ₹ | 797.67 | Crores |
| AUM as on last day | ₹ | 773.73 | 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 | 14.57% |
| Sharpe Ratio | 0.52 |
| Beta | 1.02 |
| Portfolio Turnover | 0.27 |
| Treynor Ratio | 0.07 |
| Average P/E | 30.16 |
| Average P/BV | 4.03 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 13.51% |
| Infosys Limited | 5.81% |
| Coforge Limited | 2.35% |
| Tech Mahindra Limited | 2.08% |
| Mphasis Limited | 1.76% |
| Sonata Software Limited | 0.79% |
| Wipro Limited | 0.71% |
| Banks | 12.97% |
| ICICI Bank Limited | 5.01% |
| HDFC Bank Limited | 2.90% |
| Axis Bank Limited | 1.80% |
| IndusInd Bank Limited | 1.36% |
| State Bank of India | 1.06% |
| RBL Bank Limited | 0.84% |
| Telecom - Services | 6.46% |
| Bharti Airtel Limited | 6.46% |
| Cement & Cement Products | 6.10% |
| Grasim Industries Limited | 2.33% |
| Ambuja Cements Limited | 1.69% |
| The Ramco Cements Limited | 1.39% |
| Nuvoco Vistas Corp Limited | 0.65% |
| Grasim Industries Limited | 0.04% |
| Finance | 5.18% |
| Shriram Finance Ltd | 2.30% |
| Bajaj Finserv Limited | 2.01% |
| Aptus Value Housing Finance India Ltd | 0.58% |
| Power Finance Corporation Limited | 0.29% |
| Pharmaceuticals & Biotechnology | 4.98% |
| Sun Pharmaceutical Industries Limited | 2.63% |
| Strides Pharma Science Limited | 1.37% |
| Glenmark Pharmaceuticals Limited | 0.99% |
| Automobiles | 4.80% |
| Mahindra & Mahindra Limited | 2.12% |
| Tata Motors Limited | 2.04% |
| Hero MotoCorp Limited | 0.64% |
| Auto Components | 3.69% |

| Issuer | % to Net Assets |
|---|-----------------|
| CEAT Limited | 1.64% |
| Bharat Forge Limited | 1.18% |
| Sundram Fasteners Limited | 0.87% |
| Insurance | 3.53% |
| Max Financial Services Limited | 2.07% |
| ICICI Lombard General Insurance Company Limited | 1.46% |
| Consumer Durables | 3.38% |
| Crompton Greaves Consumer Electricals Limited | 1.45% |
| Safari Industries India Ltd | 1.09% |
| Orient Electric Ltd. | 0.63% |
| Stylam Industries Ltd | 0.22% |
| Retailing | 3.18% |
| Zomato Limited | 1.65% |
| Aditya Birla Fashion and Retail Limited | 1.53% |
| Chemicals & Petrochemicals | 3.11% |
| Navin Fluorine International Limited | 1.12% |
| Atul Limited | 1.01% |
| Aarti Industries Limited | 0.97% |
| Construction | 2.83% |
| Kalpataru Projects International Ltd. | 1.64% |
| Power Mech Projects Limited | 0.78% |
| PNC Infratech Limited | 0.41% |
| Realty | 2.33% |
| Sobha Limited | 2.21% |
| Sobha Limited | 0.12% |
| Beverages | 2.32% |
| United Breweries Limited | 1.38% |
| United Spirits Limited | 0.94% |
| Industrial Products | 2.27% |
| AIA Engineering Limited | 0.98% |
| Carborundum Universal Limited | 0.90% |
| WELSPUN CORP LIMITED | 0.39% |
| Healthcare Services | 2.25% |
| Fortis Healthcare Limited | 2.25% |
| Agricultural Food & other Products | 1.90% |
| Tata Consumer Products Limited | 1.90% |



| Issuer | % to Net Assets |
|--------------------------------------|-----------------|
| Petroleum Products | 1.85% |
| Reliance Industries Limited | 1.85% |
| Capital Markets | 1.84% |
| UTI ASSET MANAGEMENT COMPANY Limited | 1.84% |
| Diversified Metals | 1.66% |
| Vedanta Limited | 1.66% |
| Non - Ferrous Metals | 1.55% |
| Hindalco Industries Limited | 1.55% |
| Leisure Services | 1.27% |
| SAMHI Hotels Ltd | 1.27% |
| Transport Services | 1.21% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| VRL Logistics Limited | 1.21% |
| Textiles & Apparels | 0.97% |
| K.P.R. Mill Limited | 0.97% |
| Ferrous Metals | 0.95% |
| Jindal Steel & Power Limited | 0.95% |
| Entertainment | 0.35% |
| Zee Entertainment Enterprises Limited | 0.35% |
| Cash & Current Assets | 3.54% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 23.7600

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Inception - October 23, 2020 | | | | |
| Aditya Birla Sun Life Special Opportunities Fund | 23.99% | NA | 14.21% | 40.76% |
| Value of Std Investment of ₹ 10,000 | 23760 | NA | 14915 | 14089 |
| Benchmark - BSE 500 TRI | 24.54% | NA | 15.64% | 35.90% |
| Value of Std Investment of ₹ 10,000 | 24186 | NA | 15483 | 13602 |
| Additional Benchmark - Nifty 50 TRI | 20.64% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 21281 | NA | 14195 | 12848 |

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 4. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. T79-180 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 | 23.7600 | 25.2500 |
| IDCW²: | 19.6600 | 20.9000 |

²Income 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 (₹) | 470000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 707289 | NA | 506520 | 135500 |
| Scheme Returns (CAGR) | 21.23% | NA | 23.46% | 24.72% |
| BSE 500 TRI# (CAGR) | 20.54% | NA | 21.84% | 18.42% |
| Nifty 50 TRI## (CAGR) | 16.55% | NA | 17.23% | 14.70% |

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. Dhaval Gala

Date of Allotment

December 24, 2020

Benchmark

Nifty 100 ESG TRI

Managing Fund Since

November 21, 2022 & February 17, 2023

Experience in Managing the Fund

1.9 Years & 1.7 years

Fund Category

Thematic

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 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 | ₹ | 706.86 | Crores |
| AUM as on last day | ₹ | 678.99 | 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 | 14.98% |
| Sharpe Ratio | 0.14 |
| Beta | 0.98 |
| Treynor Ratio | 0.02 |
| Average P/E | 31.04 |
| Average P/BV | 5.26 |
| Average Dividend Yield | 0.90 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 2024) for calculating Sharpe Ratio

PORTFOLIO

| Issuer | % to Net Assets |
|---|-----------------|
| Banks | 24.35% |
| ICICI Bank Limited | 8.69% |
| HDFC Bank Limited | 4.31% |
| Kotak Mahindra Bank Limited | 3.61% |
| Axis Bank Limited | 2.81% |
| State Bank of India | 2.07% |
| AU Small Finance Bank Limited | 1.80% |
| RBL Bank Limited | 0.67% |
| IndusInd Bank Limited | 0.39% |
| IT - Software | 22.41% |
| Infosys Limited | 8.58% |
| LTIMindtree Limited | 3.89% |
| Tata Consultancy Services Limited | 3.27% |
| Coforge Limited | 3.16% |
| HCL Technologies Limited | 2.13% |
| Wipro Limited | 0.81% |
| Tech Mahindra Limited | 0.57% |
| Consumer Durables | 10.02% |
| Titan Company Limited | 2.75% |
| Voltas Limited | 2.55% |
| Blue Star Limited | 2.12% |
| Kajaria Ceramics Limited | 1.91% |
| Whirlpool of India Limited | 0.69% |
| Retailing | 6.09% |
| V-Mart Retail Limited | 2.90% |
| Aditya Birla Fashion and Retail Limited | 1.95% |
| Avenue Supermarts Limited | 1.24% |
| Automobiles | 5.52% |
| Mahindra & Mahindra Limited | 2.09% |
| TVS Motor Company Limited | 1.84% |
| Hero MotoCorp Limited | 1.59% |
| Electrical Equipment | 4.80% |
| ABB India Limited | 2.42% |
| Premier Energies Ltd | 2.38% |
| Auto Components | 4.54% |
| Sona BLW Precision Forgings Limited | 2.24% |

| Issuer | % to Net Assets |
|--|-----------------|
| Samvardhana Motherson International Limited | 1.46% |
| Schaeffler India Limited | 0.73% |
| Endurance Technologies Limited | 0.11% |
| Finance | 3.23% |
| Shriram Finance Ltd | 1.13% |
| Bajaj Finance Limited | 0.98% |
| Mas Financial Services Limited | 0.58% |
| PNB Housing Finance Limited | 0.54% |
| Telecom - Services | 3.21% |
| Bharti Airtel Limited | 3.21% |
| Realty | 3.04% |
| Anant Raj Ltd | 1.84% |
| Oberoi Realty Limited | 1.20% |
| Diversified FMCG | 1.99% |
| Hindustan Unilever Limited | 1.99% |
| Cement & Cement Products | 1.86% |
| JK Cement Limited | 1.86% |
| Textiles & Apparels | 1.48% |
| Page Industries Limited | 1.48% |
| Insurance | 1.15% |
| SBI Life Insurance Company Limited | 1.15% |
| Agricultural Food & other Products | 1.06% |
| Tata Consumer Products Limited | 1.06% |
| Commercial Services & Supplies | 0.66% |
| TeamLease Services Limited | 0.66% |
| Industrial Manufacturing | 0.63% |
| Pitti Engineering Ltd | 0.63% |
| Transport Services | 0.55% |
| InterGlobe Aviation Limited | 0.55% |
| Pharmaceuticals & Biotechnology | 0.29% |
| Cipla Limited | 0.29% |
| Capital Markets | 0.18% |
| PRUDENT CORPORATE ADVISORY SERVICES LTD | 0.18% |
| Cash & Current Assets | 2.93% |
| Total Net Assets | 100.00% |



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 October 31, 2024: ₹ 17.5600

| Inception - December 24, 2020 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life ESG Integration Strategy Fund | 15.73% | NA | 8.65% | 36.23% |
| Value of Std Investment of ₹ 10,000 | 17560 | NA | 12836 | 13635 |
| Benchmark - Nifty 100 ESG TRI | 17.33% | NA | 11.56% | 33.11% |
| Value of Std Investment of ₹ 10,000 | 18516 | NA | 13896 | 13322 |
| Additional Benchmark - Nifty 50 TRI | 17.21% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 18444 | NA | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 17.5600 | 18.6300 |
| IDCW ² : | 17.5600 | 18.6300 |

²Income 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 (₹) | 450000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 617681 | NA | 476925 | 136655 |
| Scheme Returns (CAGR) | 17.08% | NA | 19.13% | 26.63% |
| Nifty 100 ESG TRI# (CAGR) | 16.83% | NA | 18.21% | 16.58% |
| Nifty 50 TRI## (CAGR) | 16.44% | NA | 17.23% | 14.70% |

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.

The Fund Managers of the scheme are (Mr. Chanchal Khandelwal and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



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 |



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 | ₹ | 1876.80 | Crores |
| AUM as on last day | ₹ | 1829.27 | Crores |

Experience in Managing the Fund

1.0 Years, 1.9 Years & 1.7 years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 2.10% |
| Direct | 0.96% |

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

Other Parameters

| | |
|------------------------|-------|
| Average P/E | 27.28 |
| Average P/BV | 4.14 |
| Average Dividend Yield | 0.96 |

PORTFOLIO

| Issuer | % to Net Assets |
|--|-----------------|
| Banks | 18.02% |
| ICICI Bank Limited | 7.06% |
| Kotak Mahindra Bank Limited | 3.97% |
| State Bank of India | 2.13% |
| Axis Bank Limited | 1.80% |
| HDFC Bank Limited | 1.78% |
| AU Small Finance Bank Limited | 1.26% |
| IT - Software | 8.75% |
| Infosys Limited | 4.56% |
| HCL Technologies Limited | 2.12% |
| Tech Mahindra Limited | 1.34% |
| Persistent Systems Ltd | 0.72% |
| Industrial Products | 6.68% |
| Shivalik Bimetal Controls Ltd | 1.61% |
| WELSPUN CORP LIMITED | 1.49% |
| AIA Engineering Limited | 1.24% |
| Happy Forgings Ltd | 1.14% |
| RHI Magnesita India Limited | 0.58% |
| Finolex Industries Limited | 0.51% |
| APL Apollo Tubes Limited | 0.11% |
| Finance | 5.62% |
| SBFC Finance Ltd | 1.26% |
| Cholamandalam Investment and Finance Company Limited | 1.22% |
| REC Limited | 1.16% |
| Shriram Finance Ltd | 1.12% |
| LIC Housing Finance Limited | 0.87% |
| Consumer Durables | 5.43% |
| Whirlpool of India Limited | 1.54% |
| Blue Star Limited | 1.19% |
| V-Guard Industries Limited | 1.17% |
| Cello World Ltd | 1.04% |
| Kajaria Ceramics Limited | 0.49% |
| Pharmaceuticals & Biotechnology | 5.37% |
| Sun Pharmaceutical Industries Limited | 3.22% |
| Ajanta Pharmaceuticals Limited | 1.30% |
| Cipla Limited | 0.85% |
| Petroleum Products | 5.27% |
| Reliance Industries Limited | 4.43% |
| Hindustan Petroleum Corporation Limited | 0.83% |
| Auto Components | 4.92% |
| Bharat Forge Limited | 1.21% |
| Sundram Fasteners Limited | 1.18% |
| CIE Automotive India Ltd | 1.17% |
| Schaeffler India Limited | 0.94% |
| Craftsman Automation Ltd | 0.43% |
| Construction | 4.18% |
| Larsen & Toubro Limited | 3.66% |
| KEC International Limited | 0.52% |
| Cement & Cement Products | 3.77% |
| Ambuja Cements Limited | 1.35% |
| JK Cement Limited | 1.34% |
| UltraTech Cement Limited | 1.06% |
| Grasim Industries Limited | 0.03% |
| Automobiles | 3.60% |
| Mahindra & Mahindra Limited | 2.09% |

| Issuer | % to Net Assets |
|---|-----------------|
| Maruti Suzuki India Limited | 1.51% |
| Electrical Equipment | 3.31% |
| CG Power and Industrial Solutions Limited | 1.83% |
| WAAREE Energies Ltd | 1.10% |
| Hitachi Energy India Limited | 0.38% |
| Telecom - Services | 2.54% |
| Bharti Airtel Limited | 2.54% |
| Beverages | 1.87% |
| Radico Khaitan Limited | 1.87% |
| United States of America | 1.43% |
| Cognizant Technology Solutions CI A Com Stk | 1.43% |
| Chemicals & Petrochemicals | 1.42% |
| NOCIL Limited | 1.42% |
| Capital Markets | 1.28% |
| Angel Broking Limited | 1.28% |
| Commercial Services & Supplies | 1.20% |
| CMS Info Systems Limited | 1.20% |
| Industrial Manufacturing | 1.16% |
| LAKSHMI MACHINE WORKS LTD | 0.66% |
| Praj Industries Limited | 0.50% |
| Personal Products | 1.12% |
| Godrej Consumer Products Limited | 1.12% |
| Textiles & Apparels | 1.10% |
| Gokaldas Exports Ltd | 1.10% |
| Oil | 1.10% |
| Oil India Limited | 1.10% |
| Retailing | 1.06% |
| Zomato Limited | 1.06% |
| Power | 1.01% |
| NTPC Limited | 1.01% |
| Ferrous Metals | 1.01% |
| Jindal Steel & Power Limited | 1.01% |
| Healthcare Services | 0.96% |
| Apollo Hospitals Enterprise Limited | 0.96% |
| Transport Services | 0.95% |
| Ecos India Mobility & Hospitality Ltd | 0.95% |
| Insurance | 0.94% |
| ICICI Lombard General Insurance Company Limited | 0.94% |
| Realty | 0.87% |
| Sobha Limited | 0.87% |
| Diversified Metals | 0.86% |
| Vedanta Limited | 0.86% |
| Gas | 0.75% |
| Gujarat Gas Limited | 0.75% |
| Entertainment | 0.44% |
| Zee Entertainment Enterprises Limited | 0.44% |
| Agricultural Commercial & Construction Vehicles | 0.37% |
| V.S.T Tillers Tractors Limited | 0.37% |
| MUTUAL FUNDS | 0.28% |
| XTRACKERS HARVEST CSI 500 CH | 0.28% |
| IT - Services | 0.05% |
| Cyient Limited | 0.05% |
| Cash & Current Assets | 1.33% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 15.0200

| Inception - December 03, 2021 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Business Cycle Fund | 14.99% | NA | NA | 35.56% |
| Value of Std Investment of ₹ 10,000 | 15020 | NA | NA | 13567 |
| Benchmark - BSE 500 TRI | 16.83% | NA | NA | 35.90% |
| Value of Std Investment of ₹ 10,000 | 15730 | NA | NA | 13602 |
| Additional Benchmark - Nifty 50 TRI | 13.82% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14578 | NA | NA | 12848 |

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 39. Refer annexure on page no. 179-180 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 (₹) | 330000 | NA | NA | 120000 |
| Market Value of amount Invested | 440580 | NA | NA | 134024 |
| Scheme Returns (CAGR) | 21.59% | NA | NA | 22.30% |
| BSE 500 TRI returns# (CAGR) | 23.07% | NA | NA | 18.42% |
| Nifty 50 TRI returns## (CAGR) | 18.13% | NA | NA | 14.70% |

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 | 15.0200 | 15.6500 |
| IDCW ¹ : | 15.0100 | 15.6500 |

¹Income 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 | ₹ | 1669.89 | Crores |
| AUM as on last day | ₹ | 1572.06 | Crores |

Experience in Managing the Fund

1.0 Years



INVEST NOW

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 |
|---|-----------------|
| Automobiles | 42.59% |
| Mahindra & Mahindra Limited | 9.35% |
| Tata Motors Limited | 8.33% |
| Maruti Suzuki India Limited | 7.15% |
| Hero MotoCorp Limited | 5.70% |
| Bajaj Auto Limited | 5.56% |
| TVS Motor Company Limited | 3.49% |
| Hyundai Motor India Ltd | 3.00% |
| Auto Components | 25.91% |
| Samvardhana Motherson International Limited | 6.33% |
| Tube Investments of India Limited | 3.59% |
| Minda Corporation Limited | 3.08% |
| Sona BLW Precision Forgings Limited | 2.07% |
| Craftsman Automation Ltd | 2.02% |
| CEAT Limited | 2.02% |
| Exide Industries Limited | 1.61% |
| Sansera Engineering Ltd | 1.58% |
| ZF Commercial Vehicle Control Systems India Limited | 1.28% |
| Ramkrishna Forgings Limited | 1.17% |
| Minda Industries Ltd | 0.63% |
| Schaeffler India Limited | 0.49% |
| Rolex Rings Limited | 0.05% |
| Transport Services | 8.59% |
| InterGlobe Aviation Limited | 4.90% |

| Issuer | % to Net Assets |
|---|-----------------|
| Delhivery Ltd | 1.53% |
| VRL Logistics Limited | 1.10% |
| Container Corporation of India Limited | 0.55% |
| Western Carriers India Ltd | 0.51% |
| Retailing | 6.66% |
| Zomato Limited | 6.66% |
| Industrial Manufacturing | 3.80% |
| Pitti Engineering Ltd | 2.61% |
| Cyient DLM Ltd | 1.19% |
| Industrial Products | 1.60% |
| Happy Forgings Ltd | 1.60% |
| Transport Infrastructure | 1.59% |
| Adani Ports and Special Economic Zone Limited | 1.59% |
| Commercial Services & Supplies | 1.37% |
| CMS Info Systems Limited | 1.37% |
| Agricultural Commercial & Construction Vehicles | 0.96% |
| Ashok Leyland Limited | 0.96% |
| Leisure Services | 0.92% |
| Indian Railway Catering & Tourism Corporation Limited | 0.92% |
| Cash & Current Assets | 6.03% |
| Total Net Assets | 100.00% |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 13.8700 | 14.0900 |
| IDCW ¹ : | 13.8700 | 14.0900 |

¹Income Distribution cum capital withdrawal



Investment Performance

NAV as on October 31, 2024: ₹ 13.8700

| | Since Inception | 5 Years | 3 Years | 6 Months |
|---|-----------------|---------|---------|----------|
| Inception - November 17, 2023 | | | | |
| Aditya Birla Sun Life Transportation and Logistics Fund | 38.70% | NA | NA | 6.45% |
| Value of Std Investment of ₹ 10,000 | 13673 | NA | NA | 10320 |
| Benchmark - Nifty Transportation and Logistics TRI | 42.44% | NA | NA | 5.83% |
| Value of Std Investment of ₹ 10,000 | 14025 | NA | NA | 10290 |
| Additional Benchmark - Nifty 50 TRI | 24.06% | NA | NA | 8.10% |
| Value of Std Investment of ₹ 10,000 | 12289 | NA | NA | 10400 |

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 39. Refer annexure on page no. 179-180 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

0.3 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 | ₹ | 2720.77 | Crores |
| AUM as on last day | ₹ | 2613.59 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.94% |
| Direct | 0.49% |

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



INVEST NOW

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 | 12.09% |
| Lupin Limited | 3.49% |
| Sun Pharmaceutical Industries Limited | 3.45% |
| Glenmark Pharmaceuticals Limited | 2.64% |
| Alkem Laboratories Limited | 2.51% |
| Consumer Durables | 7.50% |
| Havells India Limited | 2.88% |
| Voltas Limited | 2.48% |
| Blue Star Limited | 2.14% |
| Gas | 6.52% |
| Petronet LNG Limited | 2.55% |
| Indraprastha Gas Limited | 2.01% |
| GAIL (India) Limited | 1.97% |
| Power | 6.02% |
| Power Grid Corporation of India Limited | 2.69% |
| Torrent Power Limited | 2.55% |
| NLC India Limited | 0.78% |
| Realty | 5.20% |
| Oberoi Realty Limited | 2.19% |
| Phoenix Mills Limited | 1.86% |
| Godrej Properties Limited | 1.14% |
| Finance | 5.08% |
| Muthoot Finance Limited | 2.36% |
| Shriram Finance Ltd | 2.22% |
| Sundaram Finance Limited | 0.51% |
| Auto Components | 5.03% |
| Exide Industries Limited | 2.18% |
| Bharat Forge Limited | 2.12% |
| Samvardhana Motherson International Limited | 0.72% |
| Petroleum Products | 4.21% |
| Bharat Petroleum Corporation Limited | 2.35% |
| Hindustan Petroleum Corporation Limited | 1.86% |
| Food Products | 3.97% |
| Britannia Industries Limited | 3.97% |
| Banks | 3.75% |
| The Federal Bank Limited | 3.75% |
| Cement & Cement Products | 3.72% |
| Grasim Industries Limited | 3.72% |
| Retailing | 3.35% |
| Avenue Supermarts Limited | 2.80% |

| Issuer | % to Net Assets |
|---|-----------------|
| Zomato Limited | 0.55% |
| Beverages | 3.27% |
| United Spirits Limited | 3.27% |
| Telecom - Services | 3.23% |
| Bharti Airtel Limited | 3.23% |
| Insurance | 3.20% |
| ICICI Prudential Life Insurance Company Limited | 3.20% |
| Fertilizers & Agrochemicals | 3.15% |
| Coromandel International Limited | 3.15% |
| Personal Products | 2.70% |
| Colgate Palmolive (India) Limited | 2.70% |
| Automobiles | 2.63% |
| Bajaj Auto Limited | 2.63% |
| Oil | 2.22% |
| Oil & Natural Gas Corporation Limited | 2.22% |
| Agricultural Commercial & Construction Vehicles | 2.18% |
| Ashok Leyland Limited | 2.18% |
| Transport Services | 2.16% |
| InterGlobe Aviation Limited | 2.16% |
| Capital Markets | 2.15% |
| HDFC Asset Management Company Limited | 2.15% |
| Non - Ferrous Metals | 2.10% |
| Hindalco Industries Limited | 2.10% |
| Industrial Products | 1.70% |
| Supreme Industries Limited | 1.70% |
| Electrical Equipment | 1.61% |
| Siemens Limited | 1.61% |
| IT - Software | 1.01% |
| Wipro Limited | 0.52% |
| Oracle Financial Services Software Limited | 0.49% |
| Cash & Current Assets | 0.24% |
| Total Net Assets | 100.00% |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 9.6700 | 9.7200 |
| IDCW ¹ : | 9.6700 | 9.7200 |

¹Income Distribution cum capital withdrawal

Data as on October 31, 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. Atul Penkar, Mr. Dhaval Gala & Mr. Dhaval Joshi

Date of Allotment

March 29, 1996

Benchmark

NIFTY 500 TRI

Managing Fund Since

December 28, 2021, April 01, 2022 & November 21, 2022

Experience in Managing the Fund

2.8 years, 2.5 years & 1.9 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 | ₹ 16396.42 | Crores |
| AUM as on last day | ₹ 15895.16 | 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 | 12.90% |
| Sharpe Ratio | 0.36 |
| Beta | 0.92 |
| Portfolio Turnover | 0.25 |
| Treynor Ratio | 0.05 |
| Average P/E | 26.24 |
| Average P/BV | 4.29 |
| Average Dividend Yield | 1.05 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 19.95% |
| ICICI Bank Limited | 7.43% |
| HDFC Bank Limited | 5.59% |
| State Bank of India | 2.49% |
| Axis Bank Limited | 2.47% |
| AU Small Finance Bank Limited | 0.99% |
| IndusInd Bank Limited | 0.98% |
| IT - Software | 6.80% |
| Infosys Limited | 4.90% |
| Tata Consultancy Services Limited | 0.98% |
| Coforge Limited | 0.92% |
| Finance | 6.65% |
| TVS HOLDINGS LIMITED | 2.38% |
| Bajaj Finance Limited | 1.12% |
| Cholamandalam Investment and Finance Company Limited | 1.08% |
| Shriram Finance Ltd | 1.04% |
| REC Limited | 0.94% |
| Aditya Birla Capital Limited | 0.11% |
| Pharmaceuticals & Biotechnology | 6.33% |
| Sun Pharmaceutical Industries Limited | 2.29% |
| GlaxoSmithKline Pharmaceuticals Limited | 1.58% |
| Cipla Limited | 1.22% |
| Torrent Pharmaceuticals Limited | 0.86% |
| Emcure Pharmaceuticals Ltd | 0.38% |
| Petroleum Products | 5.79% |
| Reliance Industries Limited | 4.71% |
| Hindustan Petroleum Corporation Limited | 1.08% |
| Automobiles | 5.21% |
| Mahindra & Mahindra Limited | 2.03% |
| Maruti Suzuki India Limited | 1.68% |
| Tata Motors Limited | 1.27% |
| Hyundai Motor India Ltd | 0.23% |
| Construction | 4.78% |

| Issuer | % to Net Assets |
|---|-----------------|
| Larsen & Toubro Limited | 4.78% |
| Consumer Durables | 4.01% |
| Johnson Controls - Hitachi Air Conditioning India Limited | 1.29% |
| Voltas Limited | 1.10% |
| Titan Company Limited | 0.97% |
| Whirlpool of India Limited | 0.65% |
| Retailing | 3.81% |
| Zomato Limited | 1.30% |
| Shoppers Stop Limited | 0.96% |
| FSN E-Commerce Ventures Limited | 0.91% |
| Avenue Supermarts Limited | 0.64% |
| Healthcare Services | 3.29% |
| Fortis Healthcare Limited | 3.29% |
| Telecom - Services | 3.19% |
| Bharti Airtel Limited | 3.19% |
| Auto Components | 2.58% |
| Samvardhana Motherhood International Limited | 1.36% |
| Bosch Limited | 0.72% |
| Tube Investments of India Limited | 0.49% |
| Personal Products | 2.40% |
| Gillette India Limited | 1.92% |
| Godrej Consumer Products Limited | 0.48% |
| Leisure Services | 2.34% |
| Thomas Cook (India) Limited | 1.29% |
| Chalet Hotels Limited | 0.53% |
| Devyani International Limited | 0.51% |
| Industrial Manufacturing | 2.32% |
| Honeywell Automation India Limited | 2.32% |
| Transport Services | 2.02% |
| InterGlobe Aviation Limited | 1.13% |
| Container Corporation of India Limited | 0.89% |
| Insurance | 1.96% |
| Max Financial Services Limited | 0.76% |



| Issuer | % to Net Assets |
|--|-----------------|
| SBI Life Insurance Company Limited | 0.66% |
| Star Health & Allied Insurance Limited | 0.54% |
| Cement & Cement Products | 1.79% |
| Ambuja Cements Limited | 1.22% |
| Shree Cement Limited | 0.58% |
| Fertilizers & Agrochemicals | 1.71% |
| Bayer Cropscience Limited | 1.71% |
| Oil | 1.62% |
| Oil & Natural Gas Corporation Limited | 1.62% |
| Realty | 1.48% |
| Phoenix Mills Limited | 0.75% |
| Prestige Estates Projects Limited | 0.58% |
| Marathon Nextgen Realty Ltd. | 0.15% |
| Power | 1.46% |
| NTPC Limited | 1.46% |
| Diversified FMCG | 1.31% |
| ITC Limited | 1.31% |
| Paper Forest & Jute Products | 1.23% |
| Century Textiles & Industries Limited | 1.23% |
| Chemicals & Petrochemicals | 1.16% |

| Issuer | % to Net Assets |
|--------------------------------------|-----------------|
| Navin Fluorine International Limited | 0.70% |
| SRF Limited | 0.46% |
| Ferrous Metals | 1.07% |
| Jindal Steel & Power Limited | 1.07% |
| Diversified Metals | 0.95% |
| Vedanta Limited | 0.95% |
| Non - Ferrous Metals | 0.81% |
| Hindalco Industries Limited | 0.81% |
| Capital Markets | 0.69% |
| ICRA Limited | 0.69% |
| Beverages | 0.60% |
| United Spirits Limited | 0.60% |
| United Breweries (Holdings) Limited | 0.00% |
| Electrical Equipment | 0.01% |
| WAAREE Energies Ltd | 0.01% |
| Miscellaneous | 0.00% |
| Magnasound (I) Limited | 0.00% |
| Cash & Current Assets | 0.70% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 58.3800

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - Mar 29, 1996 | | | | |
| Aditya Birla Sun Life ELSS Tax Saver Fund | 21.77% | 12.71% | 11.31% | 34.39% |
| Value of Std Investment of ₹ 10,000 | 2802701 | 18203 | 13803 | 13450 |
| Benchmark - NIFTY 500 TRI | 14.43% | 19.75% | 15.71% | 36.33% |
| Value of Std Investment of ₹ 10,000 | 473466 | 24645 | 15511 | 13645 |
| Additional Benchmark - Nifty 50 TRI | 13.40% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 364859 | 21582 | 14195 | 12848 |

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 as 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 Scheme(s) Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Atul Penkar is 3. Total Scheme managed by Mr. Dhaval Gala is 7. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 58.3800 | 64.8300 |
| IDCW ¹ : | 205.1300 | 447.0600 |

¹Income 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 (₹) | 3420000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 105198576 | 892396 | 474768 | 132494 |
| Scheme Returns (CAGR) | 19.35% | 15.87% | 18.81% | 19.80% |
| NIFTY 500 TRI returns# (CAGR) | NA | 22.53% | 22.09% | 18.88% |
| Nifty 50 TRI returns## (CAGR) | 14.48% | 18.66% | 17.23% | 14.70% |

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.

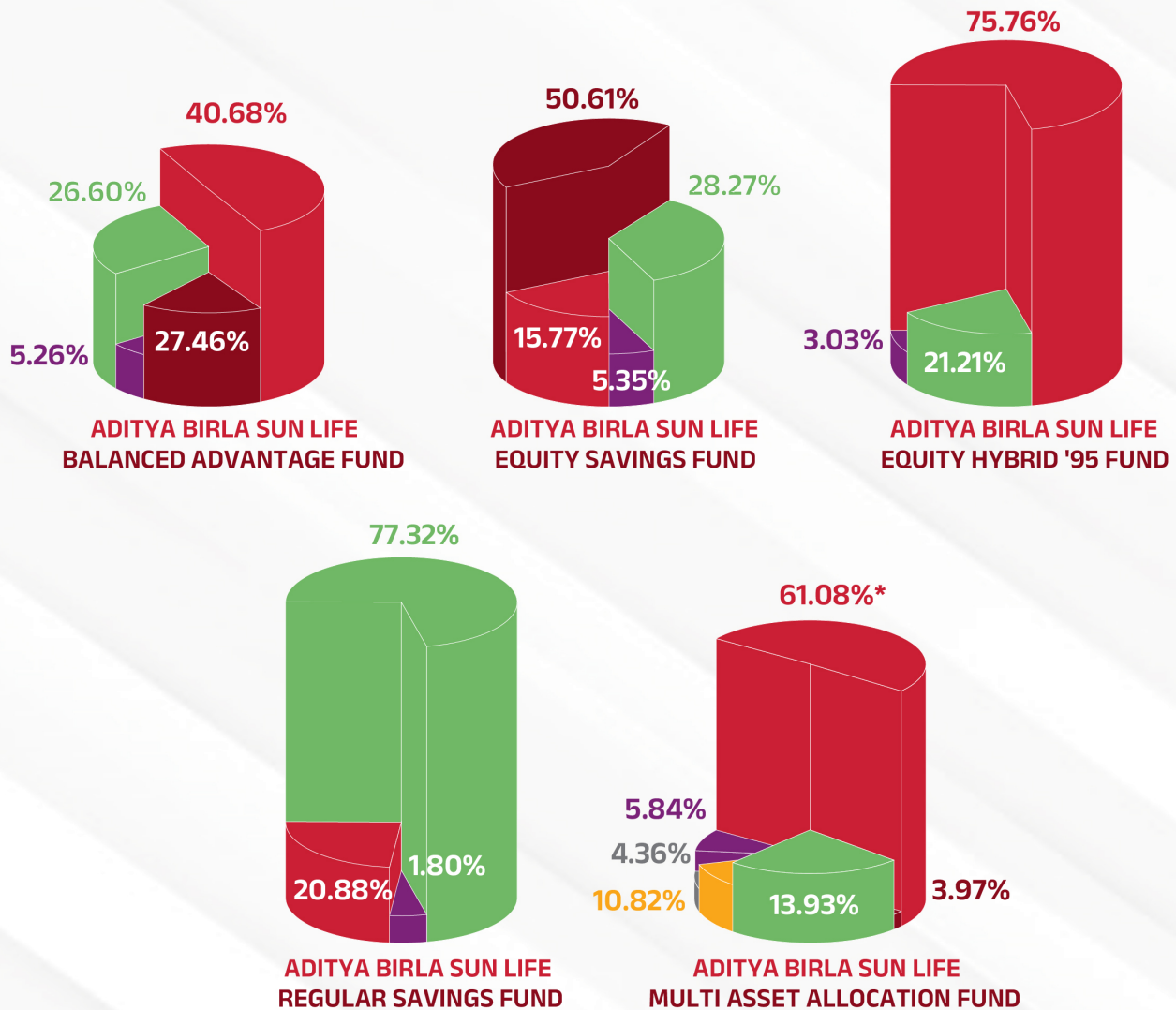
Scheme Benchmark, ## Additional Benchmark

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 October 31, 2024. For Product labelling of the schemes mentioned here refer to page no. 188-197. 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.



Wealth Solutions

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. Mahesh Patil & 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 & February 17, 2023

Experience in Managing the Fund

7.9 years, 1.9 Years, 1.7 years & 1.7 years

Fund Category

Aggressive Hybrid Fund

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 /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 | ₹ | 7854.90 | Crores |
| AUM as on last day | ₹ | 7687.59 | 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 | 3.59 years |
| Average Maturity | 5.09 years |
| Yield to Maturity | 7.33% |
| Macaulay Duration | 3.78 years |
| Portfolio Turnover | 0.69 |
| Standard Deviation | 9.95% |
| Sharpe Ratio | 0.42 |
| Beta | 1.02 |
| Treynor Ratio | 0.04 |
| Average P/E | 30.90 |
| Average P/BV | 4.63 |
| Average Dividend Yield | 0.80 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--|-----------------|
| Equity & Equity Related | |
| Banks | 16.22% |
| ICICI Bank Limited | 6.22% |
| HDFC Bank Limited | 5.47% |
| Axis Bank Limited | 1.95% |
| State Bank of India | 1.53% |
| Kotak Mahindra Bank Limited | 1.05% |
| IT - Software | 8.16% |
| Infosys Limited | 3.78% |
| Coforge Limited | 1.52% |
| LTIMindtree Limited | 0.95% |
| Tech Mahindra Limited | 0.65% |
| Persistent Systems Ltd | 0.47% |
| Rategain Travel Technologies Limited | 0.44% |
| HCL Technologies Limited | 0.34% |
| Pharmaceuticals & Biotechnology | 4.87% |
| Sun Pharmaceutical Industries Limited | 2.53% |
| Eris Lifesciences Limited | 0.87% |
| Gland Pharma Limited | 0.59% |
| Sanofi India Limited | 0.47% |
| SANOFI CONSUMER HEALTHCARE | 0.40% |
| Automobiles | 4.06% |
| Mahindra & Mahindra Limited | 2.01% |
| Maruti Suzuki India Limited | 1.12% |
| Tata Motors Limited | 0.93% |
| Construction | 3.64% |
| Larsen & Toubro Limited | 2.23% |
| Kalpataru Projects International Ltd. | 0.98% |
| Bharat Highways Invit | 0.43% |
| Finance | 3.57% |
| Bajaj Finance Limited | 1.23% |
| Cholamandalam Investment and Finance Company Limited | 0.90% |
| PNB Housing Finance Limited | 0.72% |
| Shriram Finance Ltd | 0.42% |
| Aditya Birla Capital Limited | 0.29% |
| Petroleum Products | 3.52% |
| Reliance Industries Limited | 3.52% |
| Consumer Durables | 3.50% |
| Titan Company Limited | 1.05% |
| Voltas Limited | 0.73% |
| Crompton Greaves Consumer Electricals Limited | 0.69% |
| Cello World Ltd | 0.54% |
| Whirlpool of India Limited | 0.48% |
| Telecom - Services | 3.05% |

| | |
|-------------------------------------|-------|
| Bharti Airtel Limited | 2.92% |
| Bharti Airtel Limited | 0.12% |
| Auto Components | 2.86% |
| Sundram Fasteners Limited | 0.89% |
| Minda Industries Ltd | 0.67% |
| Sona BLW Precision Forgings Limited | 0.50% |
| Rolex Rings Limited | 0.40% |
| Endurance Technologies Limited | 0.23% |
| Balkrishna Industries Limited | 0.17% |
| Electrical Equipment | 2.19% |
| Siemens Limited | 1.41% |
| ABB India Limited | 0.78% |
| Cement & Cement Products | 2.11% |
| UltraTech Cement Limited | 1.02% |
| Ambuja Cements Limited | 0.71% |
| JK Cement Limited | 0.37% |
| Retailing | 1.80% |
| Avenue Supermarts Limited | 0.71% |
| Zomato Limited | 0.70% |
| Go Fashion India Limited | 0.39% |
| Chemicals & Petrochemicals | 1.70% |
| Clean Science & Technology Limited | 0.62% |
| SRF Limited | 0.52% |
| Atul Limited | 0.42% |
| Aarti Industries Limited | 0.14% |
| Diversified FMCG | 1.61% |
| ITC Limited | 1.13% |
| Hindustan Unilever Limited | 0.48% |
| Transport Infrastructure | 1.59% |
| IRB Invit Fund | 1.59% |
| Industrial Manufacturing | 1.47% |
| Honeywell Automation India Limited | 0.87% |
| Cyient DLM Ltd | 0.60% |
| Healthcare Services | 1.42% |
| Fortis Healthcare Limited | 0.78% |
| Apollo Hospitals Enterprise Limited | 0.64% |
| Aerospace & Defense | 1.36% |
| Bharat Electronics Limited | 1.36% |
| Beverages | 1.22% |
| United Spirits Limited | 1.22% |
| Power | 1.07% |
| NTPC Limited | 0.79% |
| India Grid Trust | 0.28% |
| Non - Ferrous Metals | 0.89% |
| Hindalco Industries Limited | 0.89% |
| Personal Products | 0.88% |





| | | |
|--|-----------------|-------------|
| Godrej Consumer Products Limited | 0.88% | |
| Insurance | 0.86% | |
| Max Financial Services Limited | 0.86% | |
| Agricultural Food & other Products | 0.85% | |
| Tata Consumer Products Limited | 0.85% | |
| IT - Services | 0.74% | |
| Cyient Limited | 0.74% | |
| Realty | 0.61% | |
| Sobha Limited | 0.59% | |
| Sobha Limited | 0.03% | |
| REITS | 0.61% | |
| Nexus Select Trust | 0.61% | |
| Transport Services | 0.50% | |
| InterGlobe Aviation Limited | 0.50% | |
| Fertilizers & Agrochemicals | 0.48% | |
| Sumitomo Chemical India Limited | 0.48% | |
| Industrial Products | 0.44% | |
| TIMKEN INDIA LTD | 0.26% | |
| Carborundum Universal Limited | 0.18% | |
| Leisure Services | 0.29% | |
| Jubilant Foodworks Limited | 0.29% | |
| Ferrous Metals | 0.29% | |
| Tata Steel Limited | 0.29% | |
| Textiles & Apparel | 0.23% | |
| Gokaldas Exports Ltd | 0.23% | |
| Miscellaneous | 0.00% | |
| Globsyn Technologies Limited | 0.00% | |
| Magnasound (I) Limited | 0.00% | |
| Issuer | % to Net Assets | Rating |
| Debt & Debt Related | | |
| Fixed rates bonds - Corporate | 10.89% | |
| Shriram Finance Ltd | 0.98% | CRISIL AA+ |
| LIC Housing Finance Limited | 0.66% | CRISIL AAA |
| ONGC Petro Additions Limited | 0.65% | ICRA AA |
| TMF Holdings Limited | 0.65% | CRISIL 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 |
| HDB Financial Services Limited | 0.19% | CRISIL AAA |
| State Bank of India - Tier II - Basel III | 0.19% | ICRA AAA |
| Bharti Telecom Limited | 0.16% | CRISIL AA+ |
| Mindspace Business Parks REIT | 0.16% | CRISIL AAA |
| REC Limited | 0.14% | CRISIL AAA |
| Bajaj Housing Finance Limited | 0.13% | CRISIL AAA |
| HDFC Bank Limited | 0.13% | ICRA 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+ |
| 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 | 3.74% | |
| 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% KARNATAKA 23OCT2035 SDL | 0.26% | SOV |
| 7.40% MAHARASHTRA 06MAR2035 SDL | 0.20% | SOV |

| | | |
|--|----------------|----------------|
| 7.34% RAJASTHAN 26JUN2034 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 |
| Government Bond | 2.37% | |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 0.93% | SOV |
| 7.25% GOI 12JUN63 | 0.33% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 0.27% | SOV |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 0.23% | SOV |
| 7.18% GOI 24-Jul-2037 | 0.19% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 0.16% | SOV |
| 7.30% GOI 19JUN53 | 0.15% | 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 |
| 8.17% GOI (MD 01/12/2044) | 0.01% | SOV |
| 7.27% GOI 08APR26 | 0.01% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 0.00% | SOV |
| Cash Management Bills | 2.05% | |
| 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 | 0.12% | 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 |
| Securitized Debt Amort | 0.21% | |
| First Business Receivables Trust | 0.21% | CRISIL AAA(SO) |
| Cash & Current Assets | 2.07% | |
| Total Net Assets | 100.00% | |

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 October 31, 2024: ₹ 1474.6900

| Inception - Feb 10, 1995 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Equity Hybrid '95 Fund | 18.46% | 14.18% | 10.79% | 28.33% |
| Value of Std Investment of ₹ 10,000 | 1541694 | 19421 | 13609 | 12841 |
| Benchmark - CRISIL Hybrid 35+65 - Aggressive Index | NA | 15.10% | 11.91% | 25.65% |
| Value of Std Investment of ₹ 10,000 | NA | 20221 | 14028 | 12573 |
| Additional Benchmark - Nifty 50 TRI | 12.66% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 346825 | 21582 | 14195 | 12848 |

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 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Total Schemes managed by Mr. Harshil Suvarnkhar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 (₹) | 3550000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 91583126 | 911691 | 462643 | 131227 |
| Scheme Returns (CAGR) | 17.71% | 16.74% | 16.97% | 17.75% |
| CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR) | NA | 16.19% | 16.17% | 14.95% |
| Nifty 50 TRI returns## (CAGR) | NA | 18.66% | 17.23% | 14.70% |

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

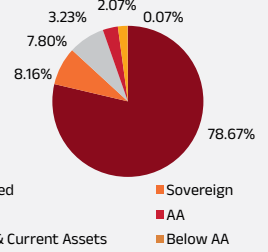
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR 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.

| Company Name | ISIN | YTM | YTC |
|--|--------------|-------|-------|
| State Bank of India - Tier II - Basel III ** | INE062A08256 | 6.61% | 8.33% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.30% | 8.36% |
| Union Bank of India - Tier II - Basel III ** | INE692A08094 | 7.64% | 8.61% |

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



Rating Profile of Portfolio



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 1474.6900 | 1642.6600 |
| IDCW ¹ : | 182.9300 | 310.8500 |

¹Income Distribution cum capital withdrawal

The Fund Managers of the scheme are (Mr. Chanchal Khandelwal, Mr. Harshil Suvarnkhar and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



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 Category

Equity Savings

Investment Style

| | | | |
|-----------|-------|-------|--------|
| Large Cap | | | |
| Mid Cap | | | |
| Small Cap | | | |
| | Value | Blend | Growth |



Fund Manager

Mr. Vishal Gajwani, Mr. Harshil Suvarnkar & Mr. Lovelish Solanki

Date of Allotment

November 28, 2014

Benchmark

NIFTY Equity Savings TRI

Managing Fund Since

June 19, 2023, March 22, 2021 & September 27, 2024

Experience in Managing the Fund

1.4 years, 3.6 years & 0.1 Years

SIP

Daily/Weekly/Monthly: Minimum ₹ 100/-

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 | ₹ | 644.17 | Crores |
| AUM as on last day | ₹ | 646.82 | 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 | 2.95 years |
| Average Maturity | 3.70 years |
| Yield to Maturity | 6.79% |
| Macaulay Duration | 3.07 years |
| Portfolio Turnover | 6.94 |
| Net Equity Exposure | 50.61% |
| Average P/E | 18.35 |
| Average P/BV | 3.15 |
| Average Dividend Yield | 1.36 |

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 | |
| Banks | 16.29% |
| HDFC Bank Limited | 5.75% |
| State Bank of India | 3.54% |
| IndusInd Bank Limited | 2.32% |
| Canara Bank | 1.92% |
| Kotak Mahindra Bank Limited | 0.91% |
| ICICI Bank Limited | 0.86% |
| Axis Bank Limited | 0.38% |
| Bandhan Bank Limited | 0.35% |
| Bank of Baroda | 0.17% |
| City Union Bank Limited | 0.08% |
| Punjab National Bank | 0.03% |
| Transport Infrastructure | 7.15% |
| GMR Infrastructure Limited | 3.61% |
| Adani Ports and Special Economic Zone Limited | 3.53% |
| MUTUAL FUNDS | 5.76% |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan | 5.76% |
| Petroleum Products | 5.47% |
| Reliance Industries Limited | 4.11% |
| Hindustan Petroleum Corporation Limited | 1.03% |
| Bharat Petroleum Corporation Limited | 0.28% |
| Indian Oil Corporation Limited | 0.05% |
| Automobiles | 4.58% |
| Mahindra & Mahindra Limited | 2.05% |
| Tata Motors Limited | 1.52% |
| Maruti Suzuki India Limited | 0.72% |
| Bajaj Auto Limited | 0.11% |
| Eicher Motors Limited | 0.06% |
| Hero MotoCorp Limited | 0.06% |
| TVS Motor Company Limited | 0.06% |
| Finance | 4.56% |
| Manappuram Finance Limited | 2.00% |
| Power Finance Corporation Limited | 1.26% |
| LIC Housing Finance Limited | 0.37% |
| REC Limited | 0.31% |
| 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% |
| Northern Arc Capital Ltd | 0.02% |
| Muthoot Finance Limited | 0.02% |
| SBI Cards & Payment Services Limited | 0.02% |

| Issuer | % to Net Assets |
|--|-----------------|
| Piramal Enterprises Limited | 0.01% |
| Diversified FMCG | 4.42% |
| ITC Limited | 3.81% |
| Hindustan Unilever Limited | 0.62% |
| Realty | 3.13% |
| DLF Limited | 2.64% |
| Brigade Enterprises Limited | 0.49% |
| REITS | 2.95% |
| Nexus Select Trust | 2.95% |
| Telecom - Services | 2.65% |
| Bharti Airtel Limited | 2.36% |
| Vodafone Idea Limited | 0.29% |
| Gas | 2.47% |
| GAIL (India) Limited | 2.00% |
| Petronet LNG Limited | 0.46% |
| Power | 2.33% |
| NTPC Limited | 0.85% |
| India Grid Trust | 0.84% |
| Tata Power Company Limited | 0.47% |
| Power Grid Corporation of India Limited | 0.14% |
| Adani Energy Solutions Limited | 0.03% |
| Cement & Cement Products | 2.32% |
| ACC Limited | 1.89% |
| Ambuja Cements Limited | 0.17% |
| UltraTech Cement Limited | 0.12% |
| Grasim Industries Limited | 0.10% |
| Shree Cement Limited | 0.03% |
| Grasim Industries Limited | 0.00% |
| IT - Software | 2.30% |
| Infosys Limited | 0.94% |
| Tech Mahindra Limited | 0.44% |
| Tata Consultancy Services Limited | 0.38% |
| Birlasoft Limited | 0.24% |
| HCL Technologies Limited | 0.18% |
| Wipro Limited | 0.07% |
| LTIMindtree Limited | 0.05% |
| Pharmaceuticals & Biotechnology | 1.77% |
| Glenmark Pharmaceuticals Limited | 0.49% |
| Alkem Laboratories Limited | 0.40% |
| Abbott India Limited | 0.40% |
| Sun Pharmaceutical Industries Limited | 0.19% |
| Cipla Limited | 0.08% |
| Dr. Reddys Laboratories Limited | 0.07% |
| Divi's Laboratories Limited | 0.07% |
| Torrent Pharmaceuticals Limited | 0.03% |



| Issuer | % to Net Assets |
|---|-----------------|
| Zydus Lifesciences Limited | 0.02% |
| Consumer Durables | 1.60% |
| Berger Paints (I) Limited | 1.31% |
| Titan Company Limited | 0.13% |
| Asian Paints Limited | 0.13% |
| Havells India Limited | 0.04% |
| Construction | 1.47% |
| Larsen & Toubro Limited | 0.75% |
| Bharat Highways Invit | 0.72% |
| Aerospace & Defense | 0.93% |
| Hindustan Aeronautics Limited | 0.57% |
| Bharat Electronics Limited | 0.36% |
| Retailing | 0.89% |
| Trent Limited | 0.59% |
| Zomato Limited | 0.12% |
| Info Edge (India) Limited | 0.12% |
| Avenue Supermarts Limited | 0.06% |
| Insurance | 0.75% |
| HDFC Life Insurance Company Limited | 0.55% |
| SBI Life Insurance Company Limited | 0.07% |
| 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 | 0.47% |
| InterGlobe Aviation Limited | 0.47% |
| Capital Markets | 0.43% |
| HDFC Asset Management Company Limited | 0.42% |
| Indian Energy Exchange Limited | 0.01% |
| Electrical Equipment | 0.42% |
| Bharat Heavy Electricals Limited | 0.21% |
| Siemens Limited | 0.17% |
| ABB India Limited | 0.04% |
| Ferrous Metals | 0.24% |
| Tata Steel Limited | 0.12% |
| JSW Steel Limited | 0.09% |
| Jindal Steel & Power Limited | 0.03% |
| Non - Ferrous Metals | 0.19% |
| Hindalco Industries Limited | 0.19% |
| Food Products | 0.14% |
| Nestle India Limited | 0.08% |
| Britannia Industries Limited | 0.07% |
| 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 | 0.11% |
| Varun Beverages Limited | 0.07% |
| 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% |
| Pidilite Industries Limited | 0.05% |
| SRF Limited | 0.03% |
| Auto Components | 0.07% |
| Samvardhana Motherson International Limited | 0.04% |
| Bosch Limited | 0.03% |
| Healthcare Services | 0.07% |
| Apollo Hospitals Enterprise Limited | 0.07% |
| Agricultural Commercial & Construction Vehicles | 0.06% |
| Ashok Leyland Limited | 0.06% |
| Fertilizers & Agrochemicals | 0.06% |
| PI Industries Limited | 0.03% |
| UPL Limited | 0.03% |
| Diversified Metals | 0.06% |
| Vedanta Limited | 0.06% |
| Leisure Services | 0.02% |
| Indian Railway Catering & Tourism Corporation Limited | 0.02% |
| EQUITY FUTURE | -50.61% |
| Indian Energy Exchange Limited | -0.01% |
| Piramal Enterprises Limited | -0.01% |
| Ashok Leyland Limited | -0.02% |

| Issuer | % to Net Assets |
|---|-----------------|
| Shriram Finance Ltd | -0.03% |
| Max Financial Services Limited | -0.03% |
| Axis Bank Limited | -0.03% |
| Info Edge (India) Limited | -0.07% |
| Bajaj Finance Limited | -0.08% |
| City Union Bank Limited | -0.08% |
| Hindalco Industries Limited | -0.09% |
| Siemens Limited | -0.11% |
| Bank of Baroda | -0.13% |
| Ambuja Cements Limited | -0.13% |
| Bharat Heavy Electricals Limited | -0.21% |
| Birlasoft Limited | -0.24% |
| Vodafone Idea Limited | -0.29% |
| REC Limited | -0.31% |
| Infosys Limited | -0.33% |
| Larsen & Toubro Limited | -0.34% |
| Tech Mahindra Limited | -0.35% |
| Bandhan Bank Limited | -0.35% |
| LIC Housing Finance Limited | -0.37% |
| Hindustan Unilever Limited | -0.40% |
| Tata Power Company Limited | -0.40% |
| Alkem Laboratories Limited | -0.40% |
| Abbott India Limited | -0.41% |
| HDFC ASSET MANAGEMENT COMPANY Limited | -0.42% |
| Trent Limited | -0.44% |
| Petronet LNG Limited | -0.47% |
| HDFC Life Insurance Company Limited | -0.48% |
| Hindustan Aeronautics Limited | -0.50% |
| Glenmark Pharmaceuticals Limited | -0.50% |
| Maruti Suzuki India Limited | -0.59% |
| NTPC Limited | -0.67% |
| Kotak Mahindra Bank Limited | -0.67% |
| Hindustan Petroleum Corporation Limited | -1.03% |
| ITC Limited | -1.07% |
| Power Finance Corporation Limited | -1.26% |
| Berger Paints (I) Limited | -1.29% |
| Tata Motors Limited | -1.39% |
| Mahindra & Mahindra Limited | -1.83% |
| Canara Bank | -1.90% |
| ACC Limited | -1.91% |
| GAIL (India) Limited | -1.97% |
| Bharti Airtel Limited | -1.98% |
| Manappuram Finance Limited | -2.00% |
| IndusInd Bank Limited | -2.27% |
| DLF Limited | -2.61% |
| State Bank of India | -3.26% |
| Reliance Industries Limited | -3.27% |
| Adani Ports and Special Economic Zone Limited | -3.46% |
| GMR Infrastructure Limited | -3.64% |
| HDFC Bank Limited | -4.53% |

| Debt & Debt Related | | |
|--|-----------------|------------|
| Issuer | % to Net Assets | Rating |
| Government Bond | 14.53% | |
| 7.32% GOI BOND 13NOV2030 | 3.17% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 3.16% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 2.55% | SOV |
| 7.10% GOVT 08-Apr-2034 | 2.36% | SOV |
| 7.38% GOI 20JUN2027 | 1.57% | SOV |
| 7.10% GOVERNMENT OF INDIA 18APR29 | 0.78% | SOV |
| 7.06% GOI 10APR28 | 0.78% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 0.16% | SOV |
| Fixed rates bonds - Corporate | 3.18% | |
| Cholamandalam Investment and Finance Company Limited | 0.84% | ICRA AA+ |
| Bajaj Finance Limited | 0.78% | CRISIL AAA |
| Bajaj Finance Limited | 0.78% | CRISIL AAA |
| Nexus Select Trust | 0.78% | ICRA AAA |
| Cash Management Bills | 1.43% | |
| Government of India | 0.73% | SOV |
| Government of India | 0.64% | SOV |
| Government of India | 0.06% | SOV |
| Cash & Current Assets | 54.83% | |
| Total Net Assets | 100.00% | |

Aditya Birla Sun Life Equity Savings Fund

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



Wealth Solutions



Investment Performance

NAV as on October 31, 2024: ₹ 20.8100

| Inception - Nov 28, 2014 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Equity Savings Fund | 7.66% | 8.32% | 5.77% | 10.75% |
| Value of Std Investment of ₹ 10,000 | 20810 | 14918 | 11837 | 11078 |
| Benchmark - NIFTY Equity Savings TRI | 8.87% | 10.07% | 8.57% | 14.95% |
| Value of Std Investment of ₹ 10,000 | 23262 | 16162 | 12806 | 11499 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.76% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 19155 | 13037 | 11781 | 11073 |

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 17. Total Schemes managed by Mr. Lovelish Solanki is 3. Total Schemes managed by Mr. Vishal Gajwani is 3. Refer annexure on page no. 179-180 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 | 20.8100 | 22.9700 |
| IDCW ³ : | 13.2500 | 15.5300 |

³Income 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 (₹) | 1180000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 1764608 | 749504 | 411117 | 125520 |
| Scheme Returns (CAGR) | 7.94% | 8.83% | 8.81% | 8.62% |
| NIFTY Equity Savings TRI returns# (CAGR) | 9.76% | 10.67% | 10.82% | 10.44% |
| CRISIL 10 Year Gilt Index returns## (CAGR) | 6.19% | 5.94% | 7.83% | 9.81% |

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.

The Fund Managers of the scheme are (Mr. Lovelish Solanki, Mr. Atul Penkar and Mr. Harshil Suvarnkar) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



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. Dhaval Shah, Mr. Harshil Suvarnkar & Mr. Dhaval Joshi

Date of Allotment

May 22, 2004

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Managing Fund Since

May 14, 2020, March 22, 2021 & November 21, 2022

Experience in Managing the Fund

4.5 years, 3.6 years & 1.9 Years

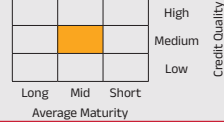
SIP

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 | ₹ | 1420.16 | Crores |
| AUM as on last day | ₹ | 1424.58 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.91% |
| Direct | 1.01% |

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



Other Parameters

| | |
|---|------------|
| Modified Duration | 4.26 years |
| Average Maturity | 6.49 years |
| Yield to Maturity (for Debt Component) | 7.27% |
| Macaulay Duration | 4.45 years |
| Portfolio Turnover (for Equity Component) | 1.32 |

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 | |
| Banks | 4.47% |
| ICICI Bank Limited | 2.11% |
| HDFC Bank Limited | 1.70% |
| State Bank of India | 0.66% |
| IT - Software | 2.10% |
| Infosys Limited | 1.33% |
| Coforge Limited | 0.56% |
| Birlasoft Limited | 0.20% |
| Consumer Durables | 1.89% |
| Voltas Limited | 0.51% |
| V-Guard Industries Limited | 0.48% |
| Whirlpool of India Limited | 0.47% |
| Dixon Technologies (India) Limited | 0.43% |
| Healthcare Services | 1.14% |
| Fortis Healthcare Limited | 0.66% |
| Vijaya Diagnostic Centre Limited | 0.47% |
| Pharmaceuticals & Biotechnology | 1.10% |
| Sun Pharmaceutical Industries Limited | 0.86% |
| Cipla Limited | 0.24% |
| Automobiles | 1.04% |
| Mahindra & Mahindra Limited | 0.52% |
| Bajaj Auto Limited | 0.52% |
| REITS | 1.01% |
| Nexus Select Trust | 1.01% |
| Insurance | 0.95% |
| Max Financial Services Limited | 0.47% |
| Star Health & Allied Insurance Limited | 0.35% |
| Medi Assist Healthcare Services Ltd | 0.12% |
| Electrical Equipment | 0.94% |
| TD Power Systems Limited | 0.59% |
| Thermax Limited | 0.35% |
| Telecom - Services | 0.92% |
| Bharti Airtel Limited | 0.92% |
| Construction | 0.85% |
| Larsen & Toubro Limited | 0.85% |
| Cement & Cement Products | 0.78% |
| UltraTech Cement Limited | 0.78% |
| Auto Components | 0.72% |
| SJS Enterprises Pvt Limited | 0.43% |
| CIE Automotive India Ltd | 0.29% |
| Non - Ferrous Metals | 0.60% |
| Hindalco Industries Limited | 0.60% |
| Industrial Products | 0.58% |
| Cummins India Limited | 0.30% |
| TIMKEN INDIA LTD | 0.26% |

| | | |
|---|-----------------|------------|
| RHI Magnesita India Limited | | 0.02% |
| Realty | | 0.58% |
| Brigade Enterprises Limited | | 0.58% |
| Power | | 0.40% |
| India Grid Trust | | 0.40% |
| Transport Infrastructure | | 0.38% |
| IRB InvIT Fund | | 0.38% |
| Personal Products | | 0.38% |
| Godrej Consumer Products Limited | | 0.38% |
| Petroleum Products | | 0.32% |
| Reliance Industries Limited | | 0.32% |
| Alternative Investment Funds (AIF) | | 0.31% |
| Corporate Debt Market Development Fund | | 0.31% |
| Oil | | 0.28% |
| Oil & Natural Gas Corporation Limited | | 0.28% |
| Chemicals & Petrochemicals | | 0.28% |
| Vinati Organics Limited | | 0.28% |
| Food Products | | 0.27% |
| Mrs Bectors Food Specialities Limited | | 0.27% |
| Finance | | 0.27% |
| SBFC Finance Ltd | | 0.27% |
| Retailing | | 0.25% |
| Zomato Limited | | 0.25% |
| Leisure Services | | 0.19% |
| Westlife Development Ltd | | 0.19% |
| Miscellaneous | | 0.00% |
| Magnasound (I) Limited | | 0.00% |
| Issuer | % to Net Assets | Rating |
| Debt & Debt Related | | |
| Fixed rates bonds - Corporate | 32.53% | |
| Bajaj Housing Finance Limited | 2.13% | CRISIL AAA |
| REC Limited | 1.82% | CRISIL AAA |
| Tata Capital Housing Finance Limited | 1.77% | ICRA 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 | 1.74% | CRISIL AAA |
| State Bank of India - Tier II - Basel III | 1.71% | ICRA AAA |
| Nexus Select Trust | 1.06% | ICRA AAA |
| Shriram Finance Ltd | 1.05% | CRISIL AA+ |
| National Bank For Agriculture and Rural Development | 0.98% | ICRA 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 | 0.71% | CRISIL AAA |



Aditya Birla Sun Life Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

| | | |
|---|--------|------------|
| Mahindra & Mahindra Financial Services Limited | 0.71% | ICRA AAA |
| Bajaj Finance Limited | 0.70% | CRISIL AAA |
| Bajaj Finance Limited | 0.70% | CRISIL AAA |
| REC Limited | 0.70% | ICRA AAA |
| REC Limited | 0.70% | ICRA AAA |
| Kotak Mahindra Investments Limited | 0.70% | CRISIL AAA |
| HDFC Bank Limited | 0.70% | ICRA 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 |
| Bajaj Finance Limited | 0.35% | CRISIL AAA |
| Embassy Office Parks REIT | 0.35% | CRISIL AAA |
| SMFG India Credit Co. Ltd. | 0.35% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 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 | 21.75% | |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 6.78% | SOV |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 2.20% | SOV |
| 7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC | 2.13% | SOV |
| 7.30% GOI 19JUN53 | 1.92% | SOV |
| 7.17% GOI (MD 08/01/2028) | 1.78% | SOV |
| 5.15% GOVERNMENT OF INDIA 09NOV25 G-SEC | 1.38% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 1.22% | SOV |
| 7.25% GOI 12JUN63 | 1.09% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 0.72% | SOV |
| 7.10% GOVERNMENT OF INDIA 18APR29 | 0.71% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 0.53% | SOV |
| 7.18% GOI 24-Jul-2037 | 0.42% | SOV |
| 7.10% GOVT 08-Apr-2034 | 0.42% | SOV |
| 7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC | 0.35% | SOV |

| | | |
|---|----------------|-----|
| 8.17% GOI (MD 01/12/2044) | 0.08% | SOV |
| 7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC | 0.00% | SOV |
| 7.27% GOI 08APR26 | 0.00% | SOV |
| State Government bond | 10.14% | |
| 7.49% TAMIL NADU 24APR2034 SDL | 2.16% | SOV |
| 7.13% TAMIL NADU 30OCT2034 SDL | 1.41% | SOV |
| 7.13% RAJASTHAN 30OCT2034 SDL | 1.41% | 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% 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 |
| 8.23% 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 | 8.39% | |
| Government of India | 1.24% | SOV |
| Government of India | 1.13% | SOV |
| Government of India | 0.91% | SOV |
| Government of India | 0.74% | SOV |
| Government of India | 0.66% | SOV |
| Government of India | 0.64% | SOV |
| Government of India | 0.62% | SOV |
| Government of India | 0.62% | SOV |
| Government of India | 0.51% | 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 |
| Cash & Current Assets | 4.20% | |
| Total Net Assets | 100.00% | |

Investment Performance

NAV as on October 31, 2024: ₹ 63.4797

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Inception - May 22, 2004 | | | | |
| Aditya Birla Sun Life Regular Savings Fund | 9.45% | 9.58% | 8.32% | 14.08% |
| Value of Std Investment of ₹ 10,000 | 63480 | 15811 | 12719 | 11412 |
| Benchmark - CRISIL Hybrid 85+15 - Conservative Index | 8.56% | 8.83% | 7.47% | 13.25% |
| Value of Std Investment of ₹ 10,000 | 53661 | 15273 | 12419 | 11329 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 5.72% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 31182 | 13037 | 11781 | 11073 |

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. Harshil Suvarnkar is 17. Total Schemes managed by Mr. Dhaval Shah is 8. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 (₹) | 2440000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 7050480 | 780988 | 419318 | 127896 |
| Scheme Returns (CAGR) | 9.47% | 10.48% | 10.15% | 12.40% |
| CRISIL Hybrid 85+15 - Conservative Index# (CAGR) | 8.85% | 8.82% | 9.64% | 10.60% |
| CRISIL 10 Year Gilt Index returns## (CAGR) | 6.44% | 5.94% | 7.83% | 9.81% |

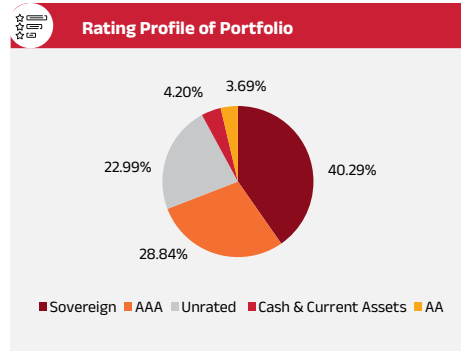
Past Performance may or may not be sustained in future. The fund's inception date is May 22, 2004, and the initial SIP installment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

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 | 6.30% | 8.36% |
| State Bank of India - Tier II - Basel III ** | INE692A08094 | 7.64% | 8.61% |
| State Bank of India - Tier II - Basel III ** | INE062A08256 | 6.61% | 8.33% |

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



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|-----------------------------|--------------|-------------|
| Growth | 63.4797 | 70.4837 |
| Monthly IDCW ¹ : | 16.4533 | 26.6944 |

¹Income Distribution cum capital withdrawal

The Fund Managers of the scheme are (Mr. Mohit Sharma and Mr. Harshil Suvarnkar) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



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 Shah, 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

January 31, 2023

Experience in Managing the Fund

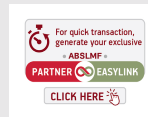
1.8 years

Fund Category

Hybrid - Multi Asset Allocation

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 | 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 | ₹ | 3682.23 | Crores |
| AUM as on last day | ₹ | 3664.46 | 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 | 1.30 years |
| Average Maturity | 1.41 years |
| Yield to Maturity | 7.16% |
| Macaulay Duration | 1.40 years |
| Average P/E | 30.55 |
| Average P/BV | 4.47 |
| Average Dividend Yield | 0.79 |

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 | 15.18% |
| Aditya Birla Sun Life Gold ETF | 10.82% |
| ADITYA BIRLA SUN LIFE SILVER ETF | 4.36% |
| Banks | 12.19% |
| HDFC Bank Limited | 4.42% |
| ICICI Bank Limited | 2.81% |
| Kotak Mahindra Bank Limited | 1.88% |
| State Bank of India | 1.38% |
| Bank of Maharashtra | 1.00% |
| Axis Bank Limited | 0.70% |
| IT - Software | 4.67% |
| Infosys Limited | 2.96% |
| Coforge Limited | 1.64% |
| Birlasoft Limited | 0.06% |
| Pharmaceuticals & Biotechnology | 4.04% |
| Torrent Pharmaceuticals Limited | 1.50% |
| IPCA Laboratories Limited | 1.14% |
| Sun Pharmaceutical Industries Limited | 1.12% |
| Cipla Limited | 0.27% |
| Consumer Durables | 3.70% |
| Dixon Technologies (India) Limited | 1.37% |
| Whirlpool of India Limited | 1.22% |
| Volta Limited | 1.11% |
| Petroleum Products | 3.64% |
| Reliance Industries Limited | 3.64% |
| Auto Components | 3.48% |
| SJS Enterprises Pvt Limited | 1.14% |
| CIE Automotive India Ltd | 1.08% |
| Sansera Engineering Ltd | 0.79% |
| Sona BLW Precision Forgings Limited | 0.46% |
| Construction | 3.19% |
| Larsen & Toubro Limited | 1.77% |
| H.G. Infra Engineering Limited | 0.99% |
| Bharat Highways Invit | 0.43% |
| Automobiles | 3.00% |
| Mahindra & Mahindra Limited | 1.68% |
| Bajaj Auto Limited | 1.32% |

| | |
|--|-------|
| Insurance | 2.83% |
| Max Financial Services Limited | 1.19% |
| Medi Assist Healthcare Services Ltd | 0.87% |
| Star Health & Allied Insurance Limited | 0.77% |
| Power | 2.74% |
| NTPC Limited | 1.76% |
| India Grid Trust | 0.98% |
| REITS | 2.66% |
| Nexus Select Trust | 1.85% |
| Embassy Office Parks REIT | 0.81% |
| Electrical Equipment | 2.55% |
| TD Power Systems Limited | 1.53% |
| Thermax Limited | 1.02% |
| Finance | 2.16% |
| Bajaj Finance Limited | 1.45% |
| SBFC Finance Ltd | 0.71% |
| Telecom - Services | 1.93% |
| Bharti Airtel Limited | 1.93% |
| Retailing | 1.65% |
| Avenue Supermarts Limited | 1.07% |
| Zomato Limited | 0.58% |
| Cement & Cement Products | 1.60% |
| UltraTech Cement Limited | 0.92% |
| JK Cement Limited | 0.68% |
| Realty | 1.40% |
| Brigade Enterprises Limited | 1.40% |
| Beverages | 1.37% |
| United Spirits Limited | 1.37% |
| Leisure Services | 1.25% |
| The Indian Hotels Company Limited | 0.63% |
| Westlife Development Ltd | 0.62% |
| Personal Products | 1.17% |
| Godrej Consumer Products Limited | 1.17% |
| Chemicals & Petrochemicals | 1.12% |
| Vinati Organics Limited | 1.12% |
| Non - Ferrous Metals | 1.09% |
| Hindalco Industries Limited | 1.09% |
| Industrial Products | 1.01% |
| TIMKEN INDIA LTD | 1.01% |
| Oil | 0.93% |



Aditya Birla Sun Life Multi Asset Allocation Fund

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



Wealth Solutions

| | |
|--|--------|
| Oil & Natural Gas Corporation Limited | 0.93% |
| Diversified FMCG | 0.91% |
| Hindustan Unilever Limited | 0.91% |
| Healthcare Services | 0.91% |
| Apollo Hospitals Enterprise Limited | 0.91% |
| United States of America | 0.90% |
| MICROSOFT CORPORATION | 0.90% |
| Transport Services | 0.76% |
| Container Corporation of India Limited | 0.76% |
| Transport Infrastructure | 0.26% |
| JSW Infrastructure Ltd | 0.26% |
| EQUITY FUTURE | -3.97% |
| Mahindra & Mahindra Limited | -0.09% |
| Bharti Airtel Limited | -0.09% |
| Hindalco Industries Limited | -0.11% |
| Oil & Natural Gas Corporation Limited | -0.12% |
| Infosys Limited | -0.39% |
| Kotak Mahindra Bank Limited | -0.41% |
| Bajaj Finance Limited | -0.45% |
| HDFC Bank Limited | -0.59% |
| Axis Bank Limited | -0.71% |
| Reliance Industries Limited | -1.00% |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Debt & Debt Related | | |
| Fixed rates bonds - Corporate | | |
| 12.34% | | |
| Cholamandalam Investment and Finance Company Limited | 1.70% | ICRA AA+ |
| National Bank For Agriculture and Rural Development | 1.37% | ICRA AAA |
| Small Industries Development Bank of India | 1.37% | CRISIL AAA |
| LIC Housing Finance Limited | 0.96% | CRISIL AAA |
| Sikka Ports and Terminals Limited | 0.69% | CRISIL AAA |
| Tata Capital Housing Finance Limited | 0.68% | ICRA AAA |
| REC Limited | 0.68% | ICRA AAA |
| Small Industries Development Bank of India | 0.68% | ICRA AAA |
| Power Finance Corporation Limited | 0.68% | ICRA AAA |
| Small Industries Development Bank of India | 0.68% | ICRA AAA |
| Small Industries Development Bank of India | 0.68% | ICRA AAA |
| Power Finance Corporation Limited | 0.41% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.41% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.41% | ICRA AAA |
| HDFC Bank Limited | 0.41% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 0.40% | ICRA AAA |
| LIC Housing Finance Limited | 0.14% | CRISIL AAA |
| Government Bond | | |
| 1.11% | | |
| 5.74% GOI 15NOV2026 | 0.80% | SOV |
| 7.38% GOI 20JUN2027 | 0.30% | SOV |
| Cash & Current Assets | 6.22% | |
| Total Net Assets | 100.00% | |

| NAV of Plans / Options (₹) | | |
|----------------------------|--------------|-------------|
| | Regular Plan | Direct Plan |
| Growth | 13.9345 | 14.3208 |
| IDCW ¹ | 13.3819 | 14.3205 |

¹Income Distribution cum capital withdrawal

| Company Name | ISIN | YTM | YTC |
|--|--------------|-------|-------|
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.30% | 8.36% |

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

Investment Performance NAV as on October 31, 2024: ₹ 13.9345

| Inception - January 31, 2023 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Multi Asset Allocation Fund | 20.87% | NA | NA | 27.64% |
| Value of Std Investment of ₹ 10,000 | 13934 | NA | NA | 12773 |
| Benchmark - 65% BSE 200 TRI + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver | 20.02% | NA | NA | 26.72% |
| Value of Std Investment of ₹ 10,000 | 13764 | NA | NA | 12680 |
| Additional Benchmark - Nifty 50 TRI | 21.21% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14004 | NA | NA | 12848 |

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 Shah is 8. 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 39. Refer annexure on page no. 179-180 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 (₹) | 200000 | NA | NA | 120000 |
| Market Value of amount Invested | 237798 | NA | NA | 132522 |
| Scheme Returns (CAGR) | 21.29% | NA | NA | 19.85% |
| 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) | 19.74% | NA | NA | 14.70% |

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.

The Fund Managers of the scheme are (Mr. Dhaval Gala, Mr. Bhupesh Bameta, Mr. Sachin Wankhede and Mr. Dhaval Joshi) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



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. Vishal Gajwani

Date of Allotment

April 25, 2000

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Managing Fund Since

April 01, 2017, October 09, 2019 & April 01, 2022

Experience in Managing the Fund

7.6 years, 5.1 years & 2.6 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 |



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 | ₹ | 7552.35 | Crores |
| AUM as on last day | ₹ | 7426.98 | 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 | 2.72 years |
| Average Maturity | 3.32 years |
| Yield to Maturity | 7.27% |
| Macaulay Duration | 2.86 years |
| Portfolio Turnover | 2.58 |
| Standard Deviation | 7.08% |
| Sharpe Ratio | 0.61 |
| Beta | 0.93 |
| Net Equity Exposure | 40.68% |
| Treynor Ratio | 0.05 |
| Average P/E | 25.36 |
| Average P/BV | 4.01 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 2024) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets |
|--------|-----------------|
|--------|-----------------|

Equity & Equity Related

| | |
|--|--------|
| Banks | 13.49% |
| HDFC Bank Limited | 5.63% |
| ICICI Bank Limited | 3.01% |
| State Bank of India | 1.61% |
| Axis Bank Limited | 1.13% |
| Kotak Mahindra Bank Limited | 0.72% |
| Bank of Baroda | 0.47% |
| IndusInd Bank Limited | 0.44% |
| The Federal Bank Limited | 0.29% |
| AU Small Finance Bank Limited | 0.13% |
| Canara Bank | 0.07% |
| IT - Software | 7.01% |
| Infosys Limited | 3.69% |
| LTIMindtree Limited | 0.86% |
| Tata Consultancy Services Limited | 0.72% |
| Mphasis Limited | 0.56% |
| Coforge Limited | 0.48% |
| HCL Technologies Limited | 0.43% |
| KPIT Technologies Limited | 0.23% |
| Tech Mahindra Limited | 0.04% |
| Petroleum Products | 4.63% |
| Reliance Industries Limited | 4.46% |
| Bharat Petroleum Corporation Limited | 0.17% |
| Pharmaceuticals & Biotechnology | 3.26% |
| Sun Pharmaceutical Industries Limited | 1.20% |
| Ajanta Pharmaceuticals Limited | 0.79% |
| Cipla Limited | 0.33% |
| Akums Drugs & Pharmaceuticals Ltd | 0.23% |
| SANOPI CONSUMER HEALTHCARE | 0.23% |
| Aurobindo Pharma Limited | 0.22% |
| Sanofi India Limited | 0.19% |
| Dr. Reddys Laboratories Limited | 0.07% |
| Power | 3.16% |
| NTPC Limited | 2.01% |
| India Grid Trust | 1.15% |
| Diversified FMCG | 2.84% |
| ITC Limited | 2.25% |
| Hindustan Unilever Limited | 0.59% |
| Telecom - Services | 2.72% |
| Bharti Airtel Limited | 1.26% |
| Bharti Airtel Limited | 1.03% |
| Indus Towers Limited | 0.24% |
| Vodafone Idea Limited | 0.20% |
| Automobiles | 2.72% |
| Mahindra & Mahindra Limited | 1.25% |
| Hero MotoCorp Limited | 0.55% |

| | |
|---|-------|
| Maruti Suzuki India Limited | 0.47% |
| Tata Motors Limited | 0.46% |
| Finance | 2.69% |
| Bajaj Finance Limited | 1.02% |
| Shriram Finance Ltd | 0.52% |
| Bajaj Housing Finance Limited | 0.42% |
| Bajaj Finserv Limited | 0.28% |
| LIC Housing Finance Limited | 0.25% |
| PNB Housing Finance Limited | 0.18% |
| Manappuram Finance Limited | 0.01% |
| Construction | 2.62% |
| Larsen & Toubro Limited | 2.27% |
| Bharat Highways Invit | 0.35% |
| Auto Components | 2.52% |
| Samvardhana Motherson International Limited | 0.71% |
| Tube Investments of India Limited | 0.64% |
| Sona BLW Precision Forgings Limited | 0.51% |
| ZF Commercial Vehicle Control Systems India Limited | 0.42% |
| Bharat Forge Limited | 0.23% |
| Transport Infrastructure | 2.27% |
| Adani Ports and Special Economic Zone Limited | 1.69% |
| GMR Infrastructure Limited | 0.36% |
| IRB InvIT Fund | 0.22% |
| Consumer Durables | 1.88% |
| Whirlpool of India Limited | 0.76% |
| Volta Limited | 0.42% |
| Havells India Limited | 0.41% |
| Crompton Greaves Consumer Electricals Limited | 0.26% |
| Berger Paints (I) Limited | 0.04% |
| REITS | 1.75% |
| Nexus Select Trust | 1.40% |
| Embassy Office Parks REIT | 0.35% |
| Personal Products | 1.71% |
| Godrej Consumer Products Limited | 0.55% |
| Gillette India Limited | 0.49% |
| Dabur India Limited | 0.48% |
| Emami Limited | 0.19% |
| Retailing | 1.48% |
| Zomato Limited | 0.68% |
| Aditya Birla Fashion and Retail Limited | 0.43% |
| Avenue Supermarts Limited | 0.36% |
| Cement & Cement Products | 1.47% |
| Ambuja Cements Limited | 0.73% |
| UltraTech Cement Limited | 0.44% |
| ACC Limited | 0.29% |
| Electrical Equipment | 1.36% |
| Siemens Limited | 0.67% |
| GE T&D India Limited | 0.48% |



| | |
|---|---------|
| Bharat Heavy Electricals Limited | 0.21% |
| Non - Ferrous Metals | 1.30% |
| Hindalco Industries Limited | 0.91% |
| National Aluminium Company Limited | 0.40% |
| Healthcare Services | 1.27% |
| Vijaya Diagnostic Centre Limited | 0.52% |
| Apollo Hospitals Enterprise Limited | 0.47% |
| Fortis Healthcare Limited | 0.28% |
| Insurance | 1.23% |
| SBI Life Insurance Company Limited | 0.86% |
| ICICI Lombard General Insurance Company Limited | 0.38% |
| Realty | 1.18% |
| DLF Limited | 0.89% |
| Brigade Enterprises Limited | 0.29% |
| Consumable Fuels | 0.94% |
| Coal India Limited | 0.94% |
| Beverages | 0.80% |
| United Spirits Limited | 0.80% |
| Ferrous Metals | 0.78% |
| Tata Steel Limited | 0.52% |
| Jindal Steel & Power Limited | 0.17% |
| Steel Authority of India Limited | 0.09% |
| Transport Services | 0.68% |
| InterGlobe Aviation Limited | 0.68% |
| Oil | 0.66% |
| Oil & Natural Gas Corporation Limited | 0.54% |
| Oil India Limited | 0.12% |
| Industrial Products | 0.47% |
| APL Apollo Tubes Limited | 0.29% |
| IFGL Refractories Limited | 0.18% |
| Minerals & Mining | 0.46% |
| NMDC Limited | 0.46% |
| Metals & Minerals Trading | 0.46% |
| Adani Enterprises Limited | 0.46% |
| Chemicals & Petrochemicals | 0.44% |
| SRF Limited | 0.44% |
| Aarti Industries Limited | 0.00% |
| Aerospace & Defense | 0.44% |
| Hindustan Aeronautics Limited | 0.27% |
| Bharat Electronics Limited | 0.17% |
| Leisure Services | 0.31% |
| Jubilant Foodworks Limited | 0.31% |
| Fertilizers & Agrochemicals | 0.30% |
| Sumitomo Chemical India Limited | 0.30% |
| Diversified Metals | 0.28% |
| Vedanta Limited | 0.28% |
| INDEX FUTURE | -2.98% |
| Nifty 50 Index | -2.98% |
| EQUITY FUTURE | -24.48% |
| 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% |
| Vedanta Limited | -0.04% |
| Jubilant Foodworks Limited | -0.05% |
| Cipla Limited | -0.05% |
| ICICI Lombard General Insurance Company Limited | -0.06% |
| HCL Technologies Limited | -0.06% |
| SRF Limited | -0.07% |
| Canara Bank | -0.07% |
| Dabur India Limited | -0.07% |
| Dr. Reddys Laboratories Limited | -0.07% |
| National Aluminium Company Limited | -0.08% |
| Shriram Finance Ltd | -0.08% |
| Oil & Natural Gas Corporation Limited | -0.08% |
| Hero MotoCorp Limited | -0.08% |
| Mphasis Limited | -0.08% |
| Hindustan Unilever Limited | -0.09% |
| Steel Authority of India Limited | -0.09% |
| Maruti Suzuki India Limited | -0.10% |
| UltraTech Cement Limited | -0.13% |
| Hindalco Industries Limited | -0.14% |
| Bharat Electronics Limited | -0.17% |
| Bharat Petroleum Corporation Limited | -0.17% |
| Ambuja Cements Limited | -0.17% |
| Voltas Limited | -0.18% |
| Sun Pharmaceutical Industries Limited | -0.18% |
| Samvardhana Motherson International Limited | -0.19% |
| Vodafone Idea Limited | -0.20% |
| Bank of Baroda | -0.20% |
| Aditya Birla Fashion and Retail Limited | -0.21% |
| Bharat Heavy Electricals Limited | -0.21% |

| | |
|---|--------|
| Aurobindo Pharma Limited | -0.22% |
| Larsen & Toubro Limited | -0.22% |
| Bharat Forge Limited | -0.24% |
| NMDC Limited | -0.24% |
| Indus Towers Limited | -0.24% |
| InterGlobe Aviation Limited | -0.24% |
| Tata Consultancy Services Limited | -0.25% |
| Crompton Greaves Consumer Electricals Limited | -0.26% |
| Tata Steel Limited | -0.26% |
| Siemens Limited | -0.27% |
| Hindustan Aeronautics Limited | -0.27% |
| Apollo Hospitals Enterprise Limited | -0.28% |
| Bajaj Finserv Limited | -0.28% |
| The Federal Bank Limited | -0.29% |
| ACC Limited | -0.29% |
| United Spirits Limited | -0.30% |
| LTIMindtree Limited | -0.32% |
| Bajaj Finance Limited | -0.35% |
| GMR Infrastructure Limited | -0.36% |
| SBI Life Insurance Company Limited | -0.39% |
| Mahindra & Mahindra Limited | -0.42% |
| ICICI Bank Limited | -0.45% |
| Tata Motors Limited | -0.46% |
| Adani Enterprises Limited | -0.46% |
| Bharti Airtel Limited | -0.47% |
| Coforge Limited | -0.48% |
| State Bank of India | -0.48% |
| Coal India Limited | -0.52% |
| DLF Limited | -0.60% |
| NTPC Limited | -0.63% |
| Kotak Mahindra Bank Limited | -0.73% |
| Axis Bank Limited | -0.76% |
| ITC Limited | -0.98% |
| Adani Ports and Special Economic Zone Limited | -1.22% |
| Infosys Limited | -1.31% |
| Reliance Industries Limited | -2.42% |
| HDFC Bank Limited | -3.16% |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Debt & Debt Related | | |
| Fixed rates bonds - Corporate | | |
| 10.43% | | |
| Cholamandalam Investment and Finance Company Limited | 1.79% | ICRA AA+ |
| Small Industries Development Bank of India | 1.35% | CRISIL AAA |
| Bajaj Finance Limited | 1.02% | CRISIL AAA |
| Bharti Telecom Limited | 1.01% | CRISIL AA+ |
| State Bank of India - Tier II - Basel III | 0.92% | ICRA AAA |
| Bajaj Housing Finance Limited | 0.82% | CRISIL AAA |
| Tata Capital Limited | 0.80% | CRISIL AAA |
| Muthoot Finance Limited | 0.67% | ICRA AA+ |
| Small Industries Development Bank of India | 0.54% | CRISIL 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 | 0.13% | ICRA AAA |
| HDFC Bank Limited | 0.07% | CRISIL AAA |
| NTPC Limited | 0.00% | CRISIL AAA |
| Government Bond | | |
| 6.68% | | |
| 7.18% GOI 24-Jul-2037 | 2.48% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 1.66% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 1.24% | SOV |
| 7.37% GOI 23OCT2028 | 1.03% | SOV |
| 7.06% GOI 10APR28 | 0.27% | SOV |
| Floating rates notes - Corporate | | |
| 2.02% | | |
| Bharti Telecom Limited | 1.35% | CRISIL AA+ |
| Bharti Telecom Limited | 0.67% | CRISIL AA+ |
| TREASURY BILLS | | |
| 1.35% | | |
| Government of India | 1.35% | SOV |
| Money Market Instruments | | |
| 1.25% | | |
| Small Industries Development Bank of India | 1.25% | CRISIL A1+ |
| Cash & Current Assets | | |
| 34.13% | | |
| Total Net Assets | 100.00% | |



Investment Performance

NAV as on October 31, 2024: ₹ 100.5800

| Inception - Apr 25, 2000 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Balanced Advantage Fund | 9.87% | 12.80% | 10.95% | 22.93% |
| Value of Std Investment of ₹ 10,000 | 100580 | 18277 | 13669 | 12300 |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index | NA | 13.31% | 10.59% | 21.85% |
| Value of Std Investment of ₹ 10,000 | NA | 18694 | 13536 | 12192 |
| Additional Benchmark - BSE Sensex TRI | 14.07% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 252773 | 21009 | 13907 | 12594 |

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 19. Total Schemes managed by Mr. Vishal Gajwani is 3. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 179-180 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 | 100.5800 | 113.3000 |
| IDCW ¹ : | 26.5700 | 29.9800 |

¹Income 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 (₹) | 2930000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 15558263 | 860953 | 451108 | 129841 |
| Scheme Returns (CAGR) | 11.87% | 14.42% | 15.20% | 15.51% |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR) | NA | 13.98% | 14.22% | 13.65% |
| BSE Sensex TRI returns## (CAGR) | NA | 17.67% | 15.98% | 13.51% |

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

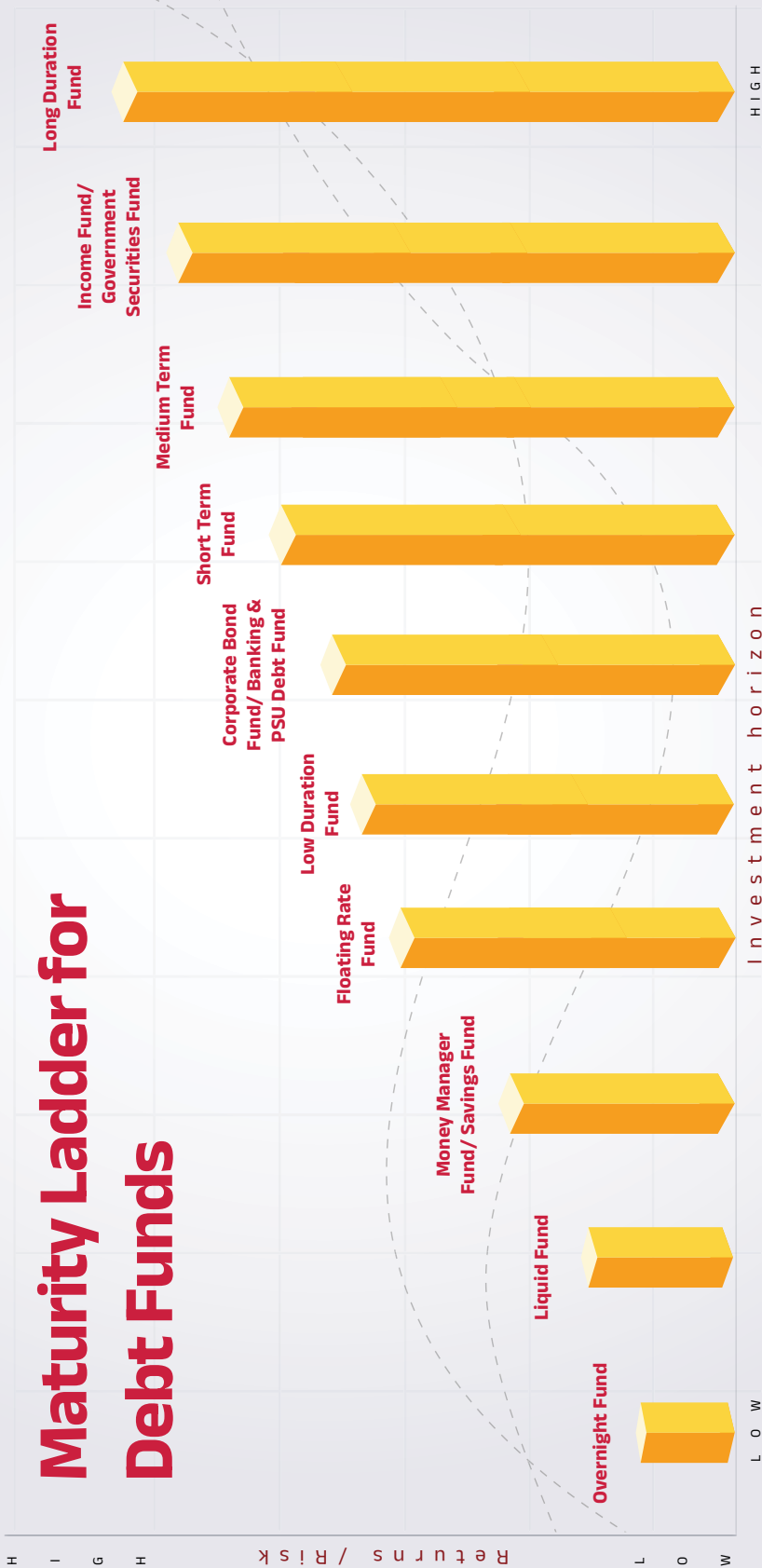
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR 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 | 6.30% | 8.36% |

** 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

6.0 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 | ₹ | 8421.65 | Crores |
| AUM as on last day | ₹ | 6282.69 | 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 | 6.33% |
| 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

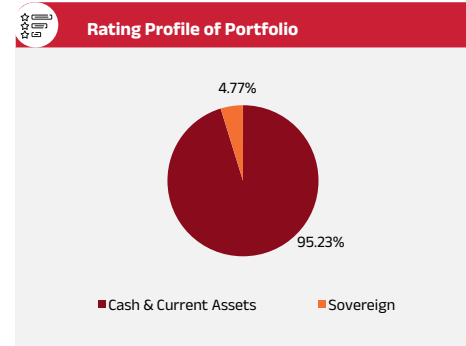
₹ 500 (plus in multiples of ₹ 500)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|---------------------------|-----------------|--------|
| TREASURY BILLS | 3.85% | |
| Government of India | 3.08% | SOV |
| Government of India | 0.77% | SOV |
| Government Bond | 0.93% | |
| 9.15% GOI (MD 14/11/2024) | 0.93% | SOV |
| Cash & Current Assets | 95.23% | |
| Total Net Assets | 100.00% | |



Investment Performance

NAV as on October 31, 2024: ₹ 1335.6026

| Inception - November 1, 2018 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Overnight Fund | 4.94% | 4.76% | 5.74% | 6.65% |
| Value of Std Investment of ₹ 10,000 | 13356 | 12619 | 11824 | 10667 |
| Benchmark - CRISIL Liquid Overnight Index | 5.10% | 4.92% | 5.90% | 6.79% |
| Value of Std Investment of ₹ 10,000 | 13483 | 12719 | 11879 | 10681 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 5.99% | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | 14175 | 13087 | 11902 | 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. Kaustubh Gupta is 11. Refer annexure on page no. 179-180 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 (₹)^A

| | Regular Plan | Direct Plan |
|-----------------------------|--------------|-------------|
| Growth | 1335.6026 | 1344.9430 |
| Daily IDCW ^B : | 1000.0200 | 1000.0200 |
| Weekly IDCW ^B : | 1001.0478 | 1001.0634 |
| Monthly IDCW ^B : | 1001.0485 | 1001.0657 |

^AIncome 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

13.3 years, 13.3 years, 2.3 Years

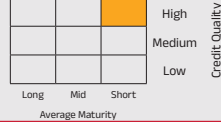
Fund Category

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 | ₹ | 51651.62 | Crores |
| AUM as on last day [^] | ₹ | 48363.54 | Crores |

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 13.65 Crs as on October 31, 2024.

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 0.12 years |
| Average Maturity | 0.13 years |
| Yield to Maturity | 7.17% |
| Macaulay Duration | 0.13 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 |
|--|-----------------|------------|
| Money Market Instruments | 78.42% | |
| Punjab National Bank | 3.06% | ICRA A1+ |
| State Bank of India | 2.56% | CRISIL A1+ |
| Reliance Retail Ventures Limited | 2.06% | CRISIL A1+ |
| LIC Housing Finance Limited | 2.06% | ICRA A1+ |
| Punjab National Bank | 2.04% | ICRA A1+ |
| Small Industries Development Bank of India | 1.64% | CRISIL A1+ |
| HDFC Bank Limited | 1.56% | IND A1+ |
| Punjab National Bank | 1.54% | ICRA A1+ |
| Bank of Baroda | 1.54% | IND A1+ |
| Shriram Finance Ltd | 1.45% | CRISIL A1+ |
| L&T Metro Rail Hyderabad Ltd | 1.44% | CRISIL A1+ |
| L&T Metro Rail Hyderabad Ltd | 1.44% | CRISIL A1+ |
| Reliance Jio Infocomm Limited | 1.44% | CRISIL A1+ |
| Tata Steel Limited | 1.44% | ICRA A1+ |
| Canara Bank | 1.38% | CRISIL A1+ |
| Godrej Consumer Products Limited | 1.03% | ICRA A1+ |
| Reliance Retail Ventures Limited | 1.03% | CRISIL A1+ |
| Can Fin Homes Limited | 1.03% | ICRA A1+ |
| Karur Vysya Bank Ltd/The | 1.03% | CRISIL A1+ |
| Export Import Bank of India | 1.03% | ICRA A1+ |
| Bank of India | 1.03% | CRISIL A1+ |
| Indian Overseas Bank | 1.03% | CARE A1+ |
| HDFC Bank Limited | 1.03% | ICRA A1+ |
| Karur Vysya Bank Ltd/The | 1.03% | ICRA A1+ |
| Karur Vysya Bank Ltd/The | 1.02% | ICRA A1+ |
| PNB Housing Finance Limited | 1.02% | CRISIL A1+ |
| Motilal Oswal Financial Services Limited | 1.02% | ICRA A1+ |
| Indian Bank | 1.02% | CRISIL A1+ |
| IDBI Bank Limited | 1.02% | CRISIL A1+ |
| Tata Capital Limited | 1.02% | ICRA A1+ |
| Godrej Consumer Products Limited | 1.02% | ICRA A1+ |
| Canara Bank | 0.92% | CRISIL A1+ |
| Punjab National Bank | 0.87% | CRISIL A1+ |
| ICICI Securities Limited | 0.84% | ICRA A1+ |
| ONGC Petro Additions Limited | 0.83% | ICRA A1+ |
| Kotak Securities Limited | 0.82% | ICRA A1+ |
| State Bank of India | 0.82% | CRISIL A1+ |
| Poonawalla Fincorp Limited | 0.82% | CRISIL A1+ |
| Godrej Consumer Products Limited | 0.62% | ICRA A1+ |
| Birla Group Holdings Private Limited | 0.61% | ICRA A1+ |
| State Bank of India | 0.61% | CRISIL A1+ |
| TATA Realty & Infrastructure Limited | 0.58% | ICRA A1+ |
| Reliance Jio Infocomm Limited | 0.51% | CRISIL A1+ |
| Mahindra & Mahindra Financial Services Limited | 0.51% | CRISIL A1+ |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| Bank of Baroda | 0.51% | IND A1+ |
| Canara Bank | 0.51% | CRISIL A1+ |
| Indian Bank | 0.51% | CRISIL A1+ |
| ONGC Petro Additions Limited | 0.51% | ICRA A1+ |
| Poonawalla Fincorp Limited | 0.51% | CRISIL A1+ |
| Poonawalla Fincorp Limited | 0.51% | CRISIL A1+ |
| Hindustan Zinc Limited | 0.51% | CRISIL A1+ |
| Julius Baer Capital India Private Limited | 0.51% | ICRA A1+ |
| Piramal Capital & Housing Finance Limited | 0.51% | CARE A1+ |
| National Bank For Agriculture and Rural Development | 0.51% | ICRA A1+ |
| Birla Group Holdings Private Limited | 0.51% | ICRA A1+ |
| TATA Realty & Infrastructure Limited | 0.42% | ICRA A1+ |
| Bajaj Financial Securities Limited | 0.41% | CRISIL A1+ |
| Bank of Baroda | 0.41% | IND A1+ |
| ONGC Petro Additions Limited | 0.41% | CRISIL A1+ |
| The Federal Bank Limited | 0.41% | CRISIL A1+ |
| The Federal Bank Limited | 0.41% | CRISIL A1+ |
| Dalmia Bharat Limited | 0.41% | CRISIL A1+ |
| Reliance Retail Ventures Limited | 0.41% | CRISIL A1+ |
| Axis Bank Limited | 0.41% | ICRA A1+ |
| HDFC Securities Limited | 0.41% | ICRA A1+ |
| Julius Baer Capital India Private Limited | 0.41% | ICRA A1+ |
| Hero Fincorp Limited | 0.41% | ICRA A1+ |
| Aditya Birla Housing Finance Limited | 0.41% | ICRA A1+ |
| Muthoot Finance Limited | 0.36% | ICRA A1+ |
| Piramal Capital & Housing Finance Limited | 0.31% | CARE A1+ |
| Julius Baer Capital India Private Limited | 0.31% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.31% | CRISIL A1+ |
| Deutsche Investments India Private Limited | 0.31% | ICRA A1+ |
| HDFC Securities Limited | 0.31% | ICRA A1+ |
| Godrej Properties Limited | 0.31% | ICRA A1+ |
| Piramal Capital & Housing Finance Limited | 0.31% | CARE A1+ |
| 360 ONE WAM Ltd | 0.31% | ICRA A1+ |
| Standard Chartered Capital Limited | 0.31% | ICRA A1+ |
| Nuvama Wealth Finance Ltd | 0.31% | CRISIL A1+ |
| GIC Housing Finance Limited | 0.30% | ICRA A1+ |
| Tata Teleservices Maharashtra Limited | 0.29% | CRISIL A1+ |
| Highways Infrastructure Trust | 0.29% | CRISIL A1+ |
| Standard Chartered Capital Limited | 0.26% | ICRA A1+ |
| Indusind Bank Limited | 0.26% | CRISIL A1+ |
| DCB Bank Limited | 0.21% | CRISIL A1+ |
| Godrej Finance Ltd | 0.21% | ICRA A1+ |
| ICICI Home Finance Company Limited | 0.21% | ICRA A1+ |
| Hero Fincorp Limited | 0.21% | ICRA A1+ |
| Nuvama Wealth Management Ltd | 0.21% | CRISIL 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 |
|--|-----------------|------------|
| TATA Realty & Infrastructure Limited | 0.21% | ICRA A1+ |
| Cholamandalam Investment and Finance Company Limited | 0.21% | ICRA A1+ |
| ICICI Securities Limited | 0.21% | ICRA A1+ |
| Aseem Infrastructure Finance Ltd | 0.21% | CRISIL A1+ |
| Hero Fincorp Limited | 0.21% | ICRA A1+ |
| DBS Bank Ltd/India | 0.21% | IND A1+ |
| ICICI Home Finance Company Limited | 0.21% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.21% | CRISIL A1+ |
| Fedbank Financial Services Ltd | 0.21% | ICRA A1+ |
| Shriram Finance Ltd | 0.20% | CRISIL A1+ |
| Piramal Capital & Housing Finance Limited | 0.20% | CARE A1+ |
| Small Industries Development Bank of India | 0.20% | CRISIL A1+ |
| SBICAP Securities Limited | 0.20% | ICRA A1+ |
| Barclays Invest & Loans India Limited | 0.20% | ICRA A1+ |
| Nuvama Wealth Finance Ltd | 0.20% | CRISIL A1+ |
| SBICAP Securities Limited | 0.20% | ICRA A1+ |
| ICICI Securities Limited | 0.20% | ICRA A1+ |
| Axis Bank Limited | 0.20% | ICRA A1+ |
| 360 ONE WAM Ltd | 0.20% | ICRA A1+ |
| Birla Group Holdings Private Limited | 0.20% | ICRA A1+ |
| Infina Finance Private Limited | 0.20% | ICRA A1+ |
| SBICAP Securities Limited | 0.20% | ICRA A1+ |
| Tata Housing Development Company Limited | 0.20% | CARE A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.18% | CRISIL A1+ |
| SBICAP Securities Limited | 0.15% | ICRA A1+ |
| Deutsche Investments India Private Limited | 0.15% | ICRA A1+ |
| Small Industries Development Bank of India | 0.15% | CRISIL A1+ |
| Godrej Industries Limited | 0.15% | ICRA A1+ |
| Godrej Industries Limited | 0.15% | ICRA A1+ |
| Godrej Industries Limited | 0.15% | ICRA A1+ |
| Godrej Industries Limited | 0.15% | ICRA A1+ |
| Godrej Industries Limited | 0.15% | ICRA A1+ |
| BOB Financial Solutions Limited | 0.15% | CRISIL A1+ |
| Godrej Properties Limited | 0.14% | ICRA A1+ |
| Axis Securities Limited | 0.12% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.12% | CRISIL A1+ |
| Piramal Capital & Housing Finance Limited | 0.10% | CARE A1+ |
| Deutsche Investments India Private Limited | 0.10% | ICRA A1+ |
| Fedbank Financial Services Ltd | 0.10% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.10% | CRISIL A1+ |
| Hero Fincorp Limited | 0.10% | ICRA A1+ |
| Standard Chartered Capital Limited | 0.10% | ICRA A1+ |
| Bank of Baroda | 0.10% | IND A1+ |
| Standard Chartered Capital Limited | 0.10% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.10% | CRISIL A1+ |
| Cholamandalam Securities Ltd | 0.10% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.10% | CRISIL A1+ |
| Piramal Capital & Housing Finance Limited | 0.10% | CARE A1+ |
| LIC Housing Finance Limited | 0.10% | ICRA A1+ |

| Issuer | % to Net Assets | Rating |
|--|-----------------|-------------|
| IGH Holdings Private Limited | 0.10% | CRISIL A1+ |
| Infina Finance Private Limited | 0.10% | ICRA A1+ |
| Muthoot Finance Limited | 0.10% | ICRA A1+ |
| Godrej Industries Limited | 0.10% | ICRA A1+ |
| IndusInd Bank Limited | 0.10% | CRISIL A1+ |
| IGH Holdings Private Limited | 0.10% | CRISIL A1+ |
| Muthoot Finance Limited | 0.10% | ICRA A1+ |
| Bahadur Chand Investments Pvt Limited | 0.10% | ICRA A1+ |
| Export Import Bank of India | 0.05% | ICRA A1+ |
| IDBI Capital Markets & Securities Ltd | 0.05% | CARE A1+ |
| Deutsche Investments India Private Limited | 0.05% | ICRA A1+ |
| IGH Holdings Private Limited | 0.05% | CRISIL A1+ |
| IDBI Capital Markets & Securities Ltd | 0.05% | CARE A1+ |
| Hinduja Leyland Finance Limited | 0.04% | CRISIL A1+ |
| Tata Teleservices Limited | 0.04% | CRISIL A1+ |
| LIC Housing Finance Limited | 0.04% | ICRA A1+ |
| The Federal Bank Limited | 0.00% | CRISIL A1+ |
| Punjab National Bank | 0.00% | ICRA A1+ |
| Bank of Baroda | 0.00% | IND A1+ |
| TREASURY BILLS | 12.39% | |
| Government of India | 3.26% | SOV |
| Government of India | 2.45% | SOV |
| Government of India | 1.94% | SOV |
| Government of India | 1.23% | SOV |
| Government of India | 1.03% | SOV |
| Government of India | 0.92% | SOV |
| Government of India | 0.62% | SOV |
| Government of India | 0.51% | SOV |
| Government of India | 0.41% | SOV |
| Fixed rates bonds - Corporate | 3.05% | |
| REC Limited | 0.81% | ICRA AAA |
| Larsen & Toubro Limited | 0.46% | CRISIL AAA |
| Bharti Telecom Limited | 0.38% | CRISIL AA+ |
| Bharti Telecom Limited | 0.31% | CRISIL AAA+ |
| National Housing Bank | 0.24% | CRISIL AAA |
| REC Limited | 0.22% | ICRA AAA |
| Hero Fincorp Limited | 0.21% | CRISIL AA+ |
| REC Limited | 0.18% | ICRA AAA |
| LIC Housing Finance Limited | 0.10% | CRISIL AAA |
| Power Finance Corporation Limited | 0.09% | ICRA AAA |
| Tata Capital Limited | 0.05% | CRISIL AAA |
| Government Bond | 1.14% | |
| 6.18% GOI 04NOV2024 | 1.14% | SOV |
| Alternative Investment Funds (AIF) | 0.22% | |
| Corporate Debt Market Development Fund | 0.22% | |
| Cash & Current Assets | 4.79% | |
| Total Net Assets | 100.00% | |



Investment Performance

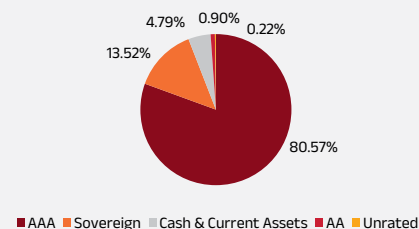
NAV as on October 31, 2024: ₹ 401.9148

| Inception - June 16, 1997 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Liquid Fund | 6.98% | 5.28% | 6.20% | 7.38% |
| Value of Std Investment of ₹ 10,000 | 40191 | 12937 | 11981 | 10740 |
| Benchmark - NIFTY Liquid Index A-1 | 7.04% | 5.31% | 6.30% | 7.45% |
| Value of Std Investment of ₹ 10,000 | 40616 | 12954 | 12013 | 10747 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 5.99% | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | 33150 | 13087 | 11902 | 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 Mr. Sanjay Pawar is 2. Refer annexure on page no. 179-180 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. 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 | 401.9148 | 652.2241 | 669.3169 | 406.4048 |
| IDCW ² : | 144.6931 | 163.6940 | - | 189.8458 |
| Weekly IDCW ² : | 100.3374 | - | 108.1959 | 100.3395 |
| Daily IDCW ² : | 100.1950 | - | 108.0230 | 100.1950 |

¹Income Distribution cum capital withdrawal

²The 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 October 31, 2024 unless otherwise specified



@abslmutualfund



@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

13.3 years, 7.6 years, 3.6 years

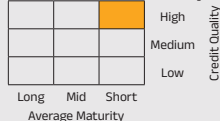
Fund Category

Money Market Fund

Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

Investment Style



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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 24414.36 Crores
AUM as on last day* ₹ 24575.04 Crores

*Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1773.09 Crs as on October 31, 2024.

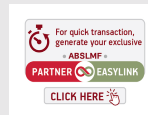
Total Expense Ratio (TER)

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 0.36 years
Average Maturity 0.36 years
Yield to Maturity 7.37%
Macaulay Duration 0.36 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 | 85.09% | |
| Punjab National Bank | 4.56% | IND A1+ |
| Small Industries Development Bank of India | 3.44% | CARE A1+ |
| National Bank For Agriculture and Rural Development | 2.32% | IND A1+ |
| Axis Bank Limited | 1.86% | CRISIL A1+ |
| HDFC Bank Limited | 1.86% | CARE A1+ |
| Kotak Mahindra Bank Limited | 1.86% | CRISIL A1+ |
| IDFC First Bank Limited | 1.85% | CRISIL A1+ |
| HDFC Bank Limited | 1.85% | ICRA A1+ |
| Tata Teleservices Limited | 1.76% | CRISIL A1+ |
| National Bank For Agriculture and Rural Development | 1.67% | CRISIL A1+ |
| Small Industries Development Bank of India | 1.48% | CARE A1+ |
| Canara Bank | 1.48% | CRISIL A1+ |
| HDFC Bank Limited | 1.30% | CARE A1+ |
| The Federal Bank Limited | 1.30% | CRISIL A1+ |
| IndusInd Bank Limited | 1.25% | CRISIL A1+ |
| HDFC Bank Limited | 1.20% | IND A1+ |
| Bank of Baroda | 1.11% | IND A1+ |
| Indian Bank | 1.11% | CRISIL A1+ |
| Punjab National Bank | 1.11% | IND A1+ |
| Union Bank of India | 1.11% | ICRA A1+ |
| The Federal Bank Limited | 1.09% | CRISIL A1+ |
| Bharti Telecom Limited | 1.05% | ICRA A1+ |
| Canara Bank | 1.02% | CRISIL A1+ |
| ICICI Bank Limited | 0.93% | ICRA A1+ |
| ICICI Securities Limited | 0.93% | ICRA A1+ |
| IDFC First Bank Limited | 0.93% | CRISIL A1+ |
| MindSpace Business Parks REIT | 0.93% | ICRA A1+ |
| IndusInd Bank Limited | 0.92% | CRISIL A1+ |
| Shriram Finance Ltd | 0.92% | CRISIL A1+ |
| The Federal Bank Limited | 0.89% | CRISIL A1+ |
| SMFG India Credit Co. Ltd. | 0.75% | ICRA A1+ |
| RBL Bank Limited | 0.75% | ICRA A1+ |
| Punjab National Bank | 0.74% | ICRA A1+ |
| Hero Fincorp Limited | 0.74% | ICRA A1+ |
| Union Bank of India | 0.74% | IND A1+ |
| National Bank For Agriculture and Rural Development | 0.74% | CRISIL A1+ |
| Axis Bank Limited | 0.74% | CRISIL A1+ |
| Bank of India | 0.74% | CRISIL A1+ |
| Motilal Oswal Finvest Limited | 0.74% | CRISIL A1+ |
| Bharti Telecom Limited | 0.74% | CRISIL A1+ |
| Brookfield India Real Estate Trust | 0.74% | CRISIL A1+ |
| ONGC Petro Additions Limited | 0.74% | ICRA A1+ |
| Shriram Housing Finance Ltd | 0.74% | CARE A1+ |
| Infina Finance Private Limited | 0.72% | ICRA A1+ |
| Deutsche Investments India Private Limited | 0.72% | ICRA A1+ |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| IndusInd Bank Limited | 0.72% | CRISIL A1+ |
| Axis Bank Limited | 0.71% | ICRA A1+ |
| Hero Fincorp Limited | 0.66% | ICRA A1+ |
| Punjab National Bank | 0.65% | IND A1+ |
| Barclays Invest & Loans India Limited | 0.56% | ICRA A1+ |
| Standard Chartered Capital Limited | 0.56% | ICRA A1+ |
| Punjab National Bank | 0.56% | ICRA A1+ |
| Julius Baer Capital India Private Limited | 0.56% | ICRA A1+ |
| Deutsche Investments India Private Limited | 0.56% | ICRA A1+ |
| Standard Chartered Capital Limited | 0.56% | ICRA A1+ |
| Standard Chartered Capital Limited | 0.56% | ICRA A1+ |
| SBICAP Securities Limited | 0.56% | ICRA A1+ |
| Kotak Mahindra Bank Limited | 0.56% | CRISIL A1+ |
| Shriram Housing Finance Ltd | 0.56% | CARE A1+ |
| National Bank For Agriculture and Rural Development | 0.55% | ICRA A1+ |
| ICICI Securities Limited | 0.55% | ICRA A1+ |
| The Federal Bank Limited | 0.55% | CRISIL A1+ |
| Sundaram Home Finance Limited | 0.55% | ICRA A1+ |
| Bahadur Chand Investments Pvt Limited | 0.53% | ICRA A1+ |
| Hero Fincorp Limited | 0.52% | ICRA A1+ |
| GIC Housing Finance Limited | 0.46% | ICRA A1+ |
| Sharekhan Ltd | 0.44% | ICRA A1+ |
| Sharekhan Ltd | 0.44% | ICRA A1+ |
| Brookfield India Real Estate Trust | 0.39% | ICRA A1+ |
| Barclays Invest & Loans India Limited | 0.37% | ICRA A1+ |
| Barclays Invest & Loans India Limited | 0.37% | ICRA A1+ |
| IGH Holdings Private Limited | 0.37% | CRISIL A1+ |
| Kotak Mahindra Bank Limited | 0.37% | CRISIL A1+ |
| Union Bank of India | 0.37% | ICRA A1+ |
| Axis Bank Limited | 0.37% | CRISIL A1+ |
| Union Bank of India | 0.37% | IND A1+ |
| Barclays Invest & Loans India Limited | 0.37% | ICRA A1+ |
| ICICI Bank Limited | 0.37% | ICRA A1+ |
| Bank of Baroda | 0.37% | IND A1+ |
| ICICI Bank Limited | 0.37% | ICRA A1+ |
| Aditya Birla Finance Limited | 0.37% | ICRA A1+ |
| RBL Bank Limited | 0.37% | ICRA A1+ |
| Canara Bank | 0.37% | CRISIL A1+ |
| HDFC Bank Limited | 0.37% | ICRA A1+ |
| ICICI Bank Limited | 0.37% | ICRA A1+ |
| Union Bank of India | 0.37% | ICRA A1+ |
| Axis Bank Limited | 0.37% | ICRA A1+ |
| ICICI Securities Limited | 0.37% | ICRA A1+ |
| Barclays Invest & Loans India Limited | 0.37% | ICRA A1+ |
| ICICI Securities Limited | 0.37% | ICRA A1+ |
| Axis Bank Limited | 0.36% | CRISIL 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.



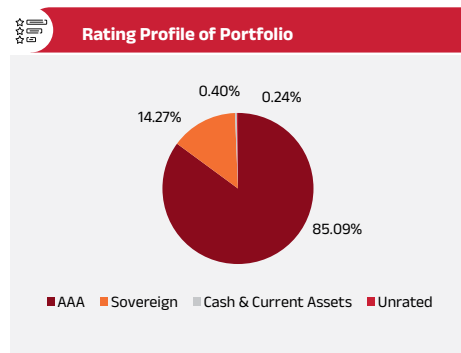
Savings Solutions

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Canara Bank | 0.36% | CRISIL A1+ |
| Axis Bank Limited | 0.35% | ICRA A1+ |
| Small Industries Development Bank of India | 0.35% | CRISIL A1+ |
| Standard Chartered Capital Limited | 0.35% | ICRA A1+ |
| Mankind Pharma Ltd | 0.33% | CRISIL A1+ |
| Mankind Pharma Ltd | 0.30% | CRISIL A1+ |
| Cholamandalam Investment and Finance Company Limited | 0.28% | ICRA A1+ |
| Muthoot Finance Limited | 0.28% | ICRA A1+ |
| Axis Bank Limited | 0.28% | ICRA A1+ |
| AU Small Finance Bank Limited | 0.27% | CRISIL A1+ |
| Shriram Housing Finance Ltd | 0.19% | CARE A1+ |
| Muthoot Finance Limited | 0.19% | ICRA A1+ |
| Bank of Baroda | 0.19% | IND A1+ |
| Deutsche Investments India Private Limited | 0.19% | ICRA A1+ |
| AU Small Finance Bank Limited | 0.19% | CRISIL A1+ |
| Hero Housing Finance Ltd | 0.19% | CRISIL A1+ |
| National Bank For Agriculture and Rural Development | 0.18% | CRISIL A1+ |
| Fedbank Financial Services Ltd | 0.18% | ICRA A1+ |
| Barclays Invest & Loans India Limited | 0.18% | ICRA A1+ |
| Barclays Invest & Loans India Limited | 0.18% | ICRA A1+ |
| Canara Bank | 0.18% | CRISIL A1+ |
| LIC Housing Finance Limited | 0.18% | ICRA A1+ |
| Export Import Bank of India | 0.18% | ICRA A1+ |
| Canara Bank | 0.18% | CRISIL A1+ |
| Motilal Oswal Financial Services Limited | 0.18% | ICRA A1+ |
| Arka Fincap Limited | 0.18% | 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 | 0.09% | ICRA A1+ |
| IGH Holdings Private Limited | 0.09% | CRISIL A1+ |
| Birla Group Holdings Private Limited | 0.09% | ICRA A1+ |
| Kotak Mahindra Bank Limited | 0.09% | CRISIL A1+ |
| Bank of Baroda | 0.09% | IND A1+ |
| Tata Teleservices Maharashtra Limited | 0.09% | CRISIL A1+ |
| Union Bank of India | 0.09% | IND A1+ |
| National Bank For Agriculture and Rural Development | 0.09% | ICRA A1+ |
| ICICI Securities Limited | 0.09% | ICRA A1+ |
| Motilal Oswal Financial Services Limited | 0.09% | ICRA A1+ |
| TREASURY BILLS | 8.65% | |
| Government of India | 2.41% | SOV |
| Government of India | 1.86% | SOV |
| Government of India | 0.94% | SOV |
| Government of India | 0.73% | SOV |
| Government of India | 0.68% | SOV |
| Government of India | 0.64% | SOV |

| Issuer | % to Net Assets | Rating |
|---|-----------------|--------|
| Government of India | 0.38% | SOV |
| Government of India | 0.30% | SOV |
| Government of India | 0.29% | SOV |
| Government of India | 0.19% | SOV |
| Government of India | 0.19% | SOV |
| Government of India | 0.04% | SOV |
| State Government bond | 5.62% | |
| 5.80% MAHARASHTRA 02FEB2025 SDL | 1.78% | SOV |
| 7.38% MADHYAPRADESH 15 Mar 2025 SDL | 1.77% | SOV |
| 7.26% KARNATAKA 04Jan25 SDL | 0.78% | SOV |
| 8.08% HARYANA 28JAN2025 SDL | 0.44% | SOV |
| 8.05% GUJARAT 28 Jan 2025 SDL | 0.40% | SOV |
| 8.08% MADHYA PRADESH 11FEB2025 SDL | 0.19% | SOV |
| 8.07% TAMIL NADU 28JAN25 SDL | 0.13% | SOV |
| 8.25% GUJARAT 12DEC2024 SDL | 0.10% | SOV |
| 8.05% MAHARASHTRA 28JAN2025 SDL | 0.04% | SOV |
| Alternative Investment Funds (AIF) | 0.24% | |
| Corporate Debt Market Development Fund | 0.24% | |
| Interest Rate Swaps | -0.00% | |
| BNP Paribas - Indian branches | 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% | |
| Cash & Current Assets | 0.40% | |
| Total Net Assets | 100.00% | |

| Investment Performance | NAV as on October 31, 2024: ₹ 351.7389 | | | |
|---|--|---------|---------|--------|
| | Since Inception | 5 Years | 3 Years | 1 Year |
| Inception - June 05, 2003 | | | | |
| Aditya Birla Sun Life Money Manager Fund | 7.45% | 6.04% | 6.49% | 7.75% |
| Value of Std Investment of ₹ 10,000 | 39349 | 13409 | 12081 | 10777 |
| Benchmark - CRISIL Money Market A-I Index | 7.10% | 5.69% | 6.45% | 7.54% |
| Value of Std Investment of ₹ 10,000 | 37010 | 13191 | 12068 | 10756 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 6.14% | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | 31160 | 13087 | 11905 | 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 19. Total Schemes managed by Mr. Anuj Jain is 1. Refer annexure on page no. 179-180 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 [®] | Direct Plan |
|---------------------------------|--------------|--------------------------|-------------|
| Growth | 351.7389 | 433.5264 | 356.0072 |
| Daily IDCW^²: | - | 100.0572 | 100.0572 |
| Weekly IDCW^²: | 100.1975 | 103.8732 | 100.1997 |

¹Income Distribution cum capital withdrawal
²The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund is ₹ 100/-
³@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

13.3 years, 7.6 years

SIP

Monthly: Minimum ₹ 100/-

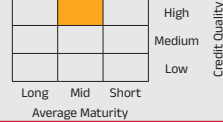
Fund Category

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 | ₹ | 10982.55 | Crores |
| AUM as on last day | ₹ | 11235.01 | 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 | 0.91 years |
| Average Maturity | 1.27 years |
| Yield to Maturity | 7.54% |
| Macaulay Duration | 0.97 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 | 55.56% | |
| National Housing Bank | 3.56% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 2.71% | ICRA AAA |
| National Housing Bank | 2.67% | CARE AAA |
| Power Finance Corporation Limited | 2.35% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 2.24% | ICRA AAA |
| Belstar Microfinance Private Limited | 2.01% | CRISIL AA |
| REC Limited | 1.78% | ICRA AAA |
| REC Limited | 1.78% | ICRA AAA |
| LIC Housing Finance Limited | 1.74% | CRISIL AAA |
| Bharti Telecom Limited | 1.52% | CRISIL AA+ |
| Small Industries Development Bank of India | 1.47% | CRISIL AAA |
| ICICI Home Finance Company Limited | 1.42% | ICRA AAA |
| Power Finance Corporation Limited | 1.37% | ICRA AAA |
| Muthoot Finance Limited | 1.35% | ICRA AA+ |
| Kotak Mahindra Prime Limited | 1.34% | CRISIL AAA |
| REC Limited | 1.34% | ICRA AAA |
| ICICI Home Finance Company Limited | 1.34% | ICRA AAA |
| Small Industries Development Bank of India | 1.12% | CRISIL AAA |
| State Bank of India - Tier II - Basel III | 1.04% | ICRA AAA |
| HDB Financial Services Limited | 0.99% | CRISIL AAA |
| CreditAccess Grameen Limited | 0.93% | IND AA- |
| Bajaj Housing Finance Limited | 0.90% | CRISIL AAA |
| LIC Housing Finance Limited | 0.89% | CRISIL AAA |
| Shriram Finance Ltd | 0.89% | CRISIL AA+ |
| Sundaram Finance Limited | 0.81% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.76% | ICRA AAA |
| LIC Housing Finance Limited | 0.71% | CRISIL AAA |
| HDB Financial Services Limited | 0.69% | CRISIL AAA |
| Tata Projects Limited | 0.67% | IND AA |
| Tata Capital Limited | 0.67% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.67% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.67% | CRISIL AAA |
| LIC Housing Finance Limited | 0.67% | CRISIL AAA |
| Small Industries Development Bank of India | 0.66% | ICRA AAA |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| HDB Financial Services Limited | 0.58% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.52% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.49% | ICRA AAA |
| SMFG India Home Finance Company Limited | 0.45% | CRISIL AAA |
| Tata Capital Housing Finance Limited | 0.45% | ICRA AAA |
| REC Limited | 0.45% | ICRA AAA |
| Adani Energy Solutions Limited | 0.45% | IND AA+ |
| Small Industries Development Bank of India | 0.44% | ICRA AAA |
| TMF Holdings Limited | 0.44% | CRISIL AA+ |
| National Bank For Agriculture and Rural Development | 0.44% | ICRA AAA |
| Small Industries Development Bank of India | 0.44% | ICRA AAA |
| Kotak Mahindra Prime Limited | 0.40% | ICRA AAA |
| Small Industries Development Bank of India | 0.36% | CRISIL AAA |
| Small Industries Development Bank of India | 0.35% | ICRA AAA |
| HDFC Bank Limited | 0.31% | ICRA AAA |
| 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 | 0.22% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.22% | ICRA AAA |
| Small Industries Development Bank of India | 0.22% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.22% | ICRA AAA |
| Summit Digital Infrastructure Private Limited | 0.18% | CRISIL AAA |
| Tata Projects Limited | 0.18% | 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 | 0.09% | 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 |

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 low interest rate risk and moderate credit risk.



| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Power Finance Corporation Limited | 0.03% | ICRA AAA |
| 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 |
| Money Market Instruments | 21.12% | |
| Bank of Baroda | 2.60% | IND A1+ |
| HDFC Bank Limited | 1.76% | IND A1+ |
| Small Industries Development Bank of India | 1.71% | CARE A1+ |
| Kotak Mahindra Bank Limited | 1.32% | CRISIL A1+ |
| Punjab National Bank | 1.31% | ICRA A1+ |
| Canara Bank | 1.05% | CRISIL A1+ |
| HDFC Bank Limited | 0.88% | IND A1+ |
| DBS Bank Ltd/India | 0.88% | IND A1+ |
| IndusInd Bank Limited | 0.88% | CRISIL A1+ |
| Kotak Mahindra Bank Limited | 0.87% | CRISIL A1+ |
| Utkarsh Small Finance Bank Ltd | 0.87% | ICRA A1+ |
| Axis Bank Limited | 0.85% | ICRA A1+ |
| Sharekhan Ltd | 0.82% | ICRA A1+ |
| Punjab National Bank | 0.66% | CRISIL A1+ |
| Bank of Baroda | 0.65% | IND A1+ |
| Small Industries Development Bank of India | 0.65% | CARE A1+ |
| ICICI Bank Limited | 0.65% | ICRA A1+ |
| IndusInd Bank Limited | 0.44% | CRISIL A1+ |
| Axis Bank Limited | 0.44% | CRISIL A1+ |
| Canara Bank | 0.44% | CRISIL A1+ |
| Sharekhan Ltd | 0.42% | ICRA A1+ |
| Axis Bank Limited | 0.22% | CRISIL A1+ |
| National Bank For Agriculture and Rural Development | 0.22% | IND A1+ |
| Canara Bank | 0.22% | CRISIL A1+ |
| Kotak Mahindra Bank Limited | 0.22% | CRISIL A1+ |
| Axis Bank Limited | 0.09% | CRISIL A1+ |
| Floating rates notes - Corporate | 5.53% | |
| Bharti Telecom Limited | 2.76% | CRISIL AA+ |
| Bharti Telecom Limited | 0.71% | CRISIL AA+ |
| Cholamandalam Investment and Finance Company Limited | 0.22% | ICRA AA+ |
| DME Development Limited | 0.19% | CRISIL AAA |
| DME Development Limited | 0.19% | CRISIL AAA |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| DME Development Limited | 0.19% | CARE AAA |
| DME Development Limited | 0.19% | CRISIL AAA |
| DME Development Limited | 0.19% | 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 |
| Government Bond | 5.44% | |
| 5.63% GOI 12APR2026 | 2.37% | SOV |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB | 2.20% | SOV |
| 7.38% GOI 20JUN2027 | 0.83% | SOV |
| 8.24% GOI (MD 15/02/2027) | 0.05% | SOV |
| TREASURY BILLS | 2.17% | |
| Government of India | 2.17% | SOV |
| Alternative Investment Funds (AIF) | 0.27% | |
| Corporate Debt Market Development Fund | 0.27% | |
| Cash Management Bills | 0.22% | |
| Government of India | 0.22% | SOV |
| State Government bond | 0.04% | |
| 8.48% UTTAR PRADESH 29MAR2025 SDL | 0.04% | SOV |
| Interest Rate Swaps | 0.01% | |
| BNP Paribas - Indian branches | 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% | |
| Standard Chartered Bank | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| IDFC First Bank Limited | 0.00% | |
| Cash & Current Assets | 9.62% | |
| Total Net Assets | 100.00% | |

Investment Performance

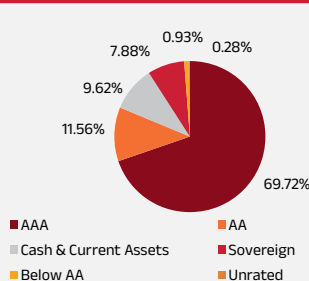
NAV as on October 31, 2024: ₹ 625.7657

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - May 14, 1998 | | | | |
| Aditya Birla Sun Life Low Duration Fund | 7.17% | 5.80% | 5.83% | 7.18% |
| Value of Std Investment of ₹ 10,000 | 62577 | 13262 | 11858 | 10720 |
| Benchmark - NIFTY Low Duration Debt Index A-I | NA | 5.71% | 6.16% | 7.60% |
| Value of Std Investment of ₹ 10,000 | NA | 13206 | 11969 | 10762 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | NA | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | NA | 13087 | 11905 | 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 19. Refer annexure on page no. 179-180 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 |
|---------------------------------|--------------|---------------------|-------------|
| Growth | 625.7657 | 438.7655 | 689.6122 |
| Daily IDCW[§]: | 100.5567 | 100.5585 | 100.5612 |
| Weekly IDCW[§]: | 100.6341 | - | 100.6719 |

[§]Income Distribution cum capital withdrawal

[^]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 | 6.30% | 8.36% |

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



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.

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

13.3 years, 10.4 years, 3.6 years

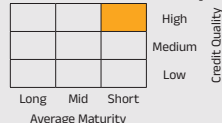
Fund Category

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 | ₹ | 13932.69 | Crores |
| AUM as on last day | ₹ | 15097.98 | Crores |

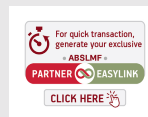
Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.56% |
| Direct | 0.35% |

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

SIP

Monthly: Minimum ₹ 1,000/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 0.44 years |
| Average Maturity | 0.63 years |
| Yield to Maturity | 7.61% |
| Macaulay Duration | 0.47 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 | 46.36% | |
| National Housing Bank | 5.44% | CRISIL AAA |
| Shriram Finance Ltd | 3.98% | CRISIL AA+ |
| Nirma Limited | 3.32% | CRISIL AA |
| National Housing Bank | 2.65% | CARE AAA |
| TATA Realty & Infrastructure Limited | 2.39% | ICRA AA+ |
| REC Limited | 2.16% | ICRA AAA |
| Bajaj Housing Finance Limited | 1.99% | CRISIL AAA |
| Avanse Financial Services Ltd | 1.98% | CRISIL AA- |
| Nirma Limited | 1.66% | CRISIL AA |
| Sk Finance Ltd | 1.64% | IND AA- |
| National Bank For Agriculture and Rural Development | 1.47% | ICRA AAA |
| Tata Housing Development Company Limited | 1.33% | CARE AA |
| Bharti Telecom Limited | 1.16% | CRISIL AA+ |
| National Bank For Agriculture and Rural Development | 1.16% | ICRA AAA |
| Mankind Pharma Ltd | 0.83% | CRISIL AA+ |
| Mankind Pharma Ltd | 0.83% | CRISIL AA+ |
| Hinduja Housing Finance Ltd | 0.83% | CARE AA+ |
| JM Financial Products Limited | 0.83% | ICRA AA |
| Mindspace Business Parks REIT | 0.83% | CRISIL AAA |
| SMFG India Home Finance Company Limited | 0.67% | CRISIL AAA |
| Sundaram Home Finance Limited | 0.66% | ICRA AAA |
| TATA Realty & Infrastructure Limited | 0.66% | ICRA AA+ |
| Arka Fincap Limited | 0.66% | CRISIL AA |
| Tata Motors Finance Limited | 0.66% | CRISIL AA+ |
| PNB Housing Finance Limited | 0.63% | ICRA AA+ |
| Bharti Telecom Limited | 0.50% | CRISIL AA+ |
| Small Industries Development Bank of India | 0.50% | ICRA AAA |
| DLF Home Developers Ltd | 0.50% | ICRA AA |
| REC Limited | 0.46% | ICRA AAA |
| Godrej Industries Limited | 0.40% | ICRA AA |
| Bharti Telecom Limited | 0.33% | CRISIL AA+ |
| REC Limited | 0.33% | CRISIL AAA |
| JM Financial Credit Solutions Ltd | 0.33% | ICRA AA |
| Muthoot Finance Limited | 0.33% | ICRA AA+ |
| Can Fin Homes Limited | 0.33% | ICRA AAA |
| Can Fin Homes Limited | 0.33% | IND AA+ |
| REC Limited | 0.33% | ICRA AAA |
| Torrent Power Limited | 0.30% | CRISIL AA+ |
| Small Industries Development Bank of India | 0.20% | ICRA AAA |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Small Industries Development Bank of India | 0.17% | CRISIL AAA |
| Sikka Ports and Terminals Limited | 0.16% | CRISIL AAA |
| Pipeline Infrastructure Limited | 0.10% | CRISIL AAA |
| REC Limited | 0.10% | ICRA AAA |
| ICICI Home Finance Company Limited | 0.07% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.07% | ICRA AAA |
| Cholamandalam Investment and Finance Company Limited | 0.07% | 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 | 28.20% | |
| DBS Bank Ltd/India | 3.23% | IND A1+ |
| Mankind Pharma Ltd | 2.90% | CRISIL A1+ |
| TATA Realty & Infrastructure Limited | 2.04% | ICRA A1+ |
| Bank of India | 1.62% | CRISIL A1+ |
| The Federal Bank Limited | 1.61% | CRISIL A1+ |
| TATA Realty & Infrastructure Limited | 1.61% | ICRA A1+ |
| Canara Bank | 1.40% | CRISIL A1+ |
| Small Industries Development Bank of India | 1.29% | CARE A1+ |
| Axis Bank Limited | 1.13% | CRISIL A1+ |
| Tata Teleservices Maharashtra Limited | 0.99% | CRISIL A1+ |
| IndusInd Bank Limited | 0.98% | CRISIL A1+ |
| Bank of Baroda | 0.97% | IND A1+ |
| IndusInd Bank Limited | 0.97% | CRISIL A1+ |
| ICICI Bank Limited | 0.81% | ICRA A1+ |
| Union Bank of India | 0.81% | ICRA A1+ |
| National Bank For Agriculture and Rural Development | 0.65% | IND A1+ |
| AU Small Finance Bank Limited | 0.65% | CRISIL A1+ |
| AU Small Finance Bank Limited | 0.65% | CARE A1+ |
| Utkarsh Small Finance Bank Ltd | 0.64% | ICRA A1+ |
| HSBC InvestDirect Financial Services India Ltd | 0.49% | CRISIL A1+ |
| Godrej Industries Limited | 0.49% | ICRA A1+ |
| Union Bank of India | 0.33% | ICRA A1+ |
| Kotak Mahindra Bank Limited | 0.33% | CRISIL A1+ |
| ICICI Bank Limited | 0.32% | ICRA A1+ |
| AU Small Finance Bank Limited | 0.32% | CRISIL A1+ |
| IndusInd Bank Limited | 0.32% | CRISIL A1+ |
| Barclays Invest & Loans India Limited | 0.16% | ICRA A1+ |
| Small Industries Development Bank of India | 0.16% | CARE A1+ |
| Export Import Bank of India | 0.16% | ICRA 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 |
|--|-----------------|------------|
| Canara Bank | 0.16% | CRISIL A1+ |
| Floating rates notes - Corporate | 6.53% | |
| Bharti Telecom Limited | 2.15% | CRISIL AA+ |
| Cholamandalam Investment and Finance Company Limited | 1.66% | ICRA AA+ |
| Bharti Telecom Limited | 0.99% | CRISIL AA+ |
| Cholamandalam Investment and Finance Company Limited | 0.82% | ICRA AA+ |
| Piramal Capital & Housing Finance Limited | 0.50% | ICRA AA |
| Shriram Housing Finance Ltd | 0.40% | IND AA+ |
| TREASURY BILLS | 5.82% | |
| Government of India | 1.65% | SOV |
| Government of India | 1.44% | SOV |
| Government of India | 0.97% | SOV |
| Government of India | 0.79% | SOV |
| Government of India | 0.65% | SOV |
| Government of India | 0.33% | SOV |
| State Government bond | 2.75% | |
| 5.88% GUJARAT 31MAR25 SDL | 0.99% | SOV |
| 8.08% UTTAR PRADESH 25FEB25 SDL | 0.37% | SOV |
| 5.77% GUJARAT 02FEB2025 SDL | 0.33% | SOV |
| KARNATAKA 8.05% 25FEB25 SDL | 0.23% | SOV |
| 8.05% HARYANA 25FEB2025 SDL | 0.23% | SOV |
| 8.08% MADHYA PRADESH 11FEB2025 SDL | 0.17% | SOV |
| 8.05% GUJARAT 28 Jan 2025 SDL | 0.17% | SOV |
| 6.69% MADHYA PRADESH 17MAR25 SDL | 0.17% | 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 |
| Government Bond | 2.56% | |
| 4.04% GOI FRB 04OCT2028 | 2.10% | SOV |
| 9.15% GOI (MD 14/11/2024) | 0.46% | SOV |
| Cash Management Bills | 0.59% | |
| Government of India | 0.30% | SOV |
| Government of India | 0.16% | SOV |
| Government of India | 0.13% | SOV |
| Government of India | 0.00% | SOV |
| Alternative Investment Funds (AIF) | 0.26% | |
| Corporate Debt Market Development Fund | 0.26% | |
| Interest Rate Swaps | 0.02% | |
| Standard Chartered Bank | 0.01% | |
| HSBC Bank | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| BNP Paribas - Indian branches | 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% | |

| Issuer | % to Net Assets | Rating |
|---|-----------------|--------|
| Clearing Corporation of India Limited | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| ICICI Securities Primary Dealership 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% | |
| 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% | |
| Standard Chartered Bank | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| HSBC 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% | |
| Standard Chartered Bank | -0.00% | |
| Standard Chartered Bank | -0.00% | |
| Standard Chartered 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% | |
| BNP Paribas - Indian branches | -0.00% | |
| BNP Paribas - Indian branches | -0.00% | |
| BNP Paribas - Indian branches | -0.00% | |
| BNP Paribas - Indian branches | -0.00% | |
| Cash & Current Assets | 6.92% | |
| Total Net Assets | 100.00% | |

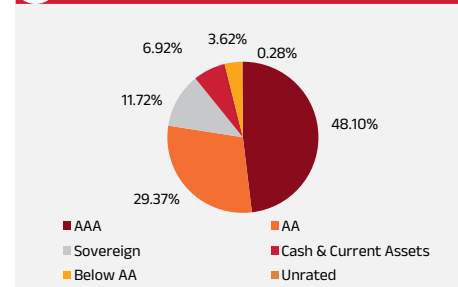
Investment Performance

NAV as on October 31, 2024: ₹ 520.7898

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - Apr 15, 2003 | | | | |
| Aditya Birla Sun Life Savings Fund | 7.41% | 6.07% | 6.36% | 7.71% |
| Value of Std Investment of ₹ 10,000 | 51548 | 13431 | 12039 | 10773 |
| Benchmark - NIFTY Ultra Short Duration Debt Index A-I | 7.38% | 5.74% | 6.46% | 7.71% |
| Value of Std Investment of ₹ 10,000 | 51188 | 13226 | 12071 | 10773 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | NA | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | NA | 13087 | 11905 | 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. 179-180 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 |
|----------------|--------------|--------------|-------------|
| Growth | 520.7898 | 503.9601 | 529.3604 |
| Daily IDCW\$: | 100.2594 | 100.2679 | 100.2586 |
| Weekly IDCW\$: | 100.4286 | 100.4290 | 100.4448 |

\$Income Distribution cum capital withdrawal

@Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Data as on October 31, 2024 unless otherwise specified



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

10.4 years, 3.6 years

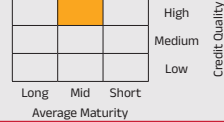
Fund Category

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 | ₹ | 11826.81 | Crores |
| AUM as on last day ^a | ₹ | 11895.19 | Crores |

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 1246.67 Crs as on October 31, 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 | 1.19 years |
| Average Maturity | 2.32 years |
| Yield to Maturity | 7.44% |
| Macaulay Duration | 1.27 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 | 62.50% | |
| LIC Housing Finance Limited | 3.16% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 3.11% | ICRA AAA |
| HDB Financial Services Limited | 2.28% | CRISIL AAA |
| Bajaj Housing Finance Limited | 1.96% | CRISIL AAA |
| ICICI Home Finance Company Limited | 1.90% | ICRA AAA |
| REC Limited | 1.90% | ICRA AAA |
| REC Limited | 1.71% | ICRA AAA |
| HDB Financial Services Limited | 1.52% | CRISIL AAA |
| State Bank of India - Tier II - Basel III | 1.41% | ICRA AAA |
| Small Industries Development Bank of India | 1.33% | CRISIL AAA |
| Embassy Office Parks REIT | 1.30% | CRISIL AAA |
| Power Finance Corporation Limited | 1.22% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.15% | ICRA AAA |
| REC Limited | 1.14% | ICRA AAA |
| Small Industries Development Bank of India | 1.14% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.10% | ICRA AAA |
| Power Finance Corporation Limited | 1.10% | ICRA AAA |
| Embassy Office Parks REIT | 1.03% | CRISIL AAA |
| Small Industries Development Bank of India | 1.03% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.96% | ICRA AAA |
| Bajaj Housing Finance Limited | 0.96% | CRISIL AAA |
| LIC Housing Finance Limited | 0.95% | CRISIL AAA |
| Power Finance Corporation Limited | 0.91% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 0.86% | ICRA AAA |
| REC Limited | 0.80% | ICRA AAA |
| Axis Finance Limited | 0.77% | CARE AAA |
| Small Industries Development Bank of India | 0.76% | CRISIL AAA |
| LIC Housing Finance Limited | 0.76% | CRISIL AAA |
| Tata Capital Limited | 0.76% | ICRA AAA |
| ICICI Home Finance Company Limited | 0.76% | CRISIL AAA |
| REC Limited | 0.76% | ICRA AAA |
| Nexus Select Trust | 0.76% | ICRA AAA |
| HDB Financial Services Limited | 0.76% | CRISIL AAA |
| HDFC Bank Limited | 0.75% | ICRA AAA |
| REC Limited | 0.68% | ICRA AAA |
| REC Limited | 0.67% | ICRA AAA |
| REC Limited | 0.65% | CRISIL AAA |
| HDB Financial Services Limited | 0.65% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.61% | CRISIL AAA |
| SMFG India Home Finance Company Limited | 0.57% | CRISIL AAA |
| Small Industries Development Bank of India | 0.57% | CRISIL AAA |
| Tata Capital Housing Finance Limited | 0.57% | CRISIL AAA |
| Mahindra & Mahindra Financial Services Limited | 0.57% | ICRA AAA |
| LIC Housing Finance Limited | 0.57% | CRISIL AAA |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| REC Limited | 0.57% | ICRA AAA |
| Small Industries Development Bank of India | 0.57% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.57% | CRISIL AAA |
| LIC Housing Finance Limited | 0.57% | CRISIL AAA |
| Mindspace Business Parks REIT | 0.52% | ICRA AAA |
| Tata Capital Housing Finance Limited | 0.49% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.49% | ICRA AAA |
| Jamnagar Utilities & Power Private Limited | 0.38% | CRISIL AAA |
| Aditya Birla Housing Finance Limited | 0.38% | ICRA AAA |
| Bajaj Finance Limited | 0.38% | CRISIL AAA |
| Indian Railway Finance Corporation Limited | 0.38% | ICRA AAA |
| REC Limited | 0.38% | ICRA AAA |
| Tata Capital Limited | 0.38% | ICRA AAA |
| Kotak Mahindra Prime Limited | 0.38% | CRISIL AAA |
| Nexus Select Trust | 0.38% | ICRA AAA |
| Power Finance Corporation Limited | 0.38% | ICRA AAA |
| Small Industries Development Bank of India | 0.38% | ICRA AAA |
| Sikka Ports and Terminals Limited | 0.38% | CRISIL AAA |
| HDB Financial Services Limited | 0.34% | CRISIL AAA |
| Tata Capital Housing Finance Limited | 0.30% | ICRA AAA |
| REC Limited | 0.27% | ICRA AAA |
| Mahindra & Mahindra Financial Services Limited | 0.19% | CRISIL AAA |
| Kotak Mahindra Prime Limited | 0.19% | ICRA AAA |
| Small Industries Development Bank of India | 0.19% | CRISIL AAA |
| Tata Capital Housing Finance Limited | 0.19% | CRISIL AAA |
| Axis Finance Limited | 0.19% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.19% | ICRA 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 |
| Tata Capital Housing Finance Limited | 0.19% | ICRA AAA |
| Indian Railway Finance Corporation Limited | 0.19% | ICRA AAA |
| National Housing Bank | 0.19% | CRISIL AAA |
| HDFC Bank Limited | 0.19% | ICRA AAA |
| National Housing Bank | 0.19% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.19% | ICRA 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 | 0.19% | CRISIL AAA |
| Mangalore Refinery and Petrochemicals Limited | 0.19% | CARE AAA |
| Kotak Mahindra Prime Limited | 0.15% | CRISIL AAA |
| Mahindra & Mahindra Financial Services Limited | 0.11% | CRISIL AAA |
| LIC Housing Finance Limited | 0.11% | CRISIL AAA |
| Highways Infrastructure Trust | 0.10% | CRISIL AAA |

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.



| Issuer | % to Net Assets | Rating |
|--|-----------------|-------------|
| Tata Capital Housing Finance Limited | 0.08% | ICRA AAA |
| Small Industries Development Bank of India | 0.08% | ICRA AAA |
| Mahindra & Mahindra Financial Services Limited | 0.07% | CRISIL 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 | 0.02% | ICRA AAA |
| Government Bond | 14.13% | |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB | 8.22% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 1.01% | SOV |
| 7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC | 0.83% | SOV |
| 7.38% GOI 20JUN2027 | 0.80% | SOV |
| 7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC | 0.77% | SOV |
| 4.45% GOI FRB 30OCT2034 | 0.77% | SOV |
| 7.32% GOI BOND 13NOV2030 | 0.54% | SOV |
| 7.17% GOI (MD 08/01/2028) | 0.46% | SOV |
| 6.99% GOVERNMENT OF INDIA 17APR26 | 0.30% | SOV |
| 7.10% GOVERNMENT OF INDIA 18APR29 | 0.15% | 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 |
| Money Market Instruments | 10.53% | |
| Axis Bank Limited | 1.64% | ICRA A1+ |
| Small Industries Development Bank of India | 1.59% | CRISIL A1+ |
| Bank of Baroda | 1.32% | IND A1+ |
| Axis Bank Limited | 0.89% | ICRA A1+ |
| Sikka Ports and Terminals Limited | 0.76% | CRISIL A1+ |
| Axis Bank Limited | 0.74% | CRISIL A1+ |
| Axis Bank Limited | 0.72% | ICRA 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 | 0.36% | CRISIL A1+ |
| Export Import Bank of India | 0.19% | ICRA A1+ |
| Axis Bank Limited | 0.18% | ICRA A1+ |
| SMFG India Credit Co. Ltd. | 0.18% | ICRA A1+ |
| Axis Bank Limited | 0.11% | CRISIL A1+ |
| Cash Management Bills | 3.89% | |
| Government of India | 0.45% | SOV |
| Government of India | 0.45% | SOV |
| Government of India | 0.37% | SOV |
| Government of India | 0.36% | SOV |
| Government of India | 0.36% | SOV |
| Government of India | 0.33% | SOV |
| Government of India | 0.26% | 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 |
| Government of India | 0.04% | SOV |
| Government of India | 0.03% | SOV |
| Government of India | 0.03% | SOV |
| Government of India | 0.01% | SOV |
| Floating rates notes - Corporate | 3.02% | |
| DME Development Limited | 0.31% | CRISIL AAA |
| DME Development Limited | 0.31% | 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 | 0.30% | CRISIL AAA |
| DME Development Limited | 0.30% | CRISIL AAA |
| DME Development Limited | 0.30% | CRISIL AAA |
| DME Development Limited | 0.30% | CRISIL AAA |
| SECURITISED DEBT | 2.25% | |
| India Universal Trust AL1 | 0.62% | IND AAA(SO) |
| First Business Receivables Trust | 0.58% | IND AAA(SO) |
| India Universal Trust AL1 | 0.56% | IND AAA(SO) |
| India Universal Trust AL1 | 0.30% | IND AAA(SO) |
| First Business Receivables Trust | 0.19% | IND AAA(SO) |
| State Government bond | 0.32% | |

| Issuer | % to Net Assets | Rating |
|---|-----------------|----------------|
| 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 |
| Alternative Investment Funds (AIF) | 0.26% | |
| Corporate Debt Market Development Fund | 0.26% | |
| Securitized Debt Amort | 0.11% | |
| First Business Receivables Trust | 0.11% | CRISIL AAA(SO) |
| Interest Rate Swaps | -0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| HSBC Bank | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| ICICI Securities Primary Dealership Limited | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| ICICI Securities Primary Dealership Limited | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| IDFC First Bank Limited | 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% | |
| Standard Chartered Bank | 0.00% | |
| DBS Bank Ltd/India | 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% | |
| ICICI Securities Primary Dealership Limited | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| Clearing Corporation of India Limited | 0.00% | |
| ICICI Securities Primary Dealership Limited | 0.00% | |
| IDFC First Bank Limited | -0.00% | |
| HSBC Bank | -0.00% | |
| ICICI Securities Primary Dealership Limited | -0.00% | |
| DBS Bank Ltd/India | -0.00% | |
| HSBC Bank | -0.00% | |
| BNP Paribas - Indian branches | -0.00% | |
| DBS Bank Ltd/India | -0.00% | |
| Standard Chartered Bank | -0.00% | |
| HSBC 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% | |
| HSBC Bank | -0.00% | |
| ICICI Securities Primary Dealership Limited | -0.00% | |
| HSBC Bank | -0.00% | |
| DBS Bank Ltd/India | -0.00% | |
| Standard Chartered Bank | -0.00% | |
| IDFC First Bank Limited | -0.00% | |
| DBS Bank Ltd/India | -0.00% | |
| Standard Chartered Bank | -0.00% | |
| Cash & Current Assets | 3.00% | |
| Total Net Assets | 100.00% | |

Aditya Birla Sun Life Floating Rate Fund

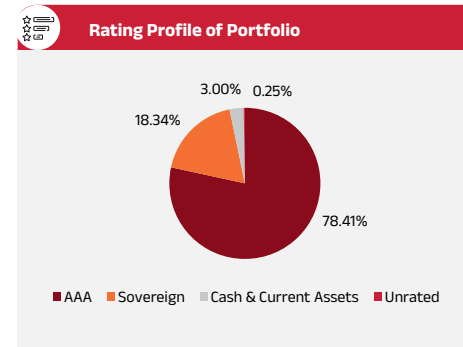
An open ended debt scheme predominantly investing in floating rate instruments including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.



Savings Solutions

| Investment Performance | NAV as on October 31, 2024: ₹ 330.1656 | | | |
|---|--|---------|---------|--------|
| Inception - June 05, 2003 | Since Inception | 5 Years | 3 Years | 1 Year |
| Aditya Birla Sun Life Floating Rate Fund | 7.95% | 6.43% | 6.49% | 7.99% |
| Value of Std Investment of ₹ 10,000 | 33017 | 13662 | 12084 | 10801 |
| Benchmark - NIFTY Low Duration Debt Index A-I | 7.43% | 5.71% | 6.16% | 7.60% |
| Value of Std Investment of ₹ 10,000 | 30647 | 13206 | 11969 | 10762 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 6.16% | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | 25421 | 13087 | 11905 | 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 17. Refer annexure on page no. 179-180 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 [®] | Direct Plan |
|---------------------------------|--------------|--------------------------|-------------|
| Growth | 330.1656 | 477.5412 | 338.8471 |
| Daily IDCW[‡]: | 100.7952 | - | 100.7952 |
| Weekly IDCW[‡]: | 100.8206 | 100.8780 | 100.8339 |

[‡]Income Distribution cum capital withdrawal

[^]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 | 6.30% | 8.36% |
| State Bank of India - Tier II - Basel III ** | INE062A08256 | 6.61% | 8.33% |

** 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

7.6 years

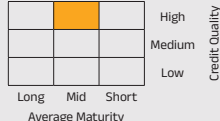
Fund Category

Corporate Bond 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 | ₹ | 22996.08 | Crores |
| AUM as on last day | ₹ | 23336.78 | Crores |

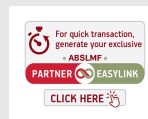
Total Expense Ratio (TER)

| | |
|---------|-------|
| 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 | 3.84 years |
| Average Maturity | 5.64 years |
| Yield to Maturity | 7.46% |
| Macaulay Duration | 4.04 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 | 65.31% | |
| Small Industries Development Bank of India | 2.98% | CRISIL AAA |
| Small Industries Development Bank of India | 2.57% | ICRA AAA |
| Bajaj Housing Finance Limited | 2.39% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 2.09% | ICRA AAA |
| Bajaj Finance Limited | 1.94% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 1.71% | ICRA AAA |
| REC Limited | 1.59% | ICRA AAA |
| Power Finance Corporation Limited | 1.51% | ICRA AAA |
| LIC Housing Finance Limited | 1.42% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 1.39% | CRISIL AAA |
| LIC Housing Finance Limited | 1.38% | CRISIL AAA |
| Tata Capital Limited | 1.32% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.20% | CRISIL AAA |
| Small Industries Development Bank of India | 1.18% | ICRA AAA |
| HDFC Bank Limited | 1.18% | ICRA AAA |
| Embassy Office Parks REIT | 1.10% | CRISIL AAA |
| LIC Housing Finance Limited | 1.08% | CRISIL AAA |
| LIC Housing Finance Limited | 1.08% | CRISIL AAA |
| REC Limited | 1.08% | ICRA AAA |
| LIC Housing Finance Limited | 1.08% | CRISIL AAA |
| Indian Railway Finance Corporation Limited | 1.04% | ICRA AAA |
| LIC Housing Finance Limited | 1.02% | CRISIL AAA |
| Bajaj Finance Limited | 0.98% | CRISIL AAA |
| Mahindra & Mahindra Financial Services Limited | 0.95% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.94% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 0.93% | ICRA AAA |
| Small Industries Development Bank of India | 0.86% | CRISIL AAA |
| HDB Financial Services Limited | 0.86% | CRISIL AAA |
| Small Industries Development Bank of India | 0.85% | CRISIL AAA |
| LIC Housing Finance Limited | 0.84% | CRISIL AAA |
| Bajaj Housing Finance Limited | 0.81% | CRISIL AAA |
| HDFC Bank Limited | 0.75% | ICRA AAA |
| Bajaj Finance Limited | 0.69% | CRISIL AAA |
| Summit Digital Infrastructure Private Limited | 0.65% | CRISIL AAA |
| Tata Capital Limited | 0.65% | ICRA AAA |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| Power Finance Corporation Limited | 0.64% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.64% | CRISIL AAA |
| Small Industries Development Bank of India | 0.64% | CRISIL AAA |
| HDFC Bank Limited | 0.63% | ICRA AAA |
| State Bank of India | 0.58% | ICRA AAA |
| Bank of Baroda - Tier II - Basel III | 0.58% | CARE AAA |
| HDFC Bank Limited | 0.57% | CRISIL AAA |
| Embassy Office Parks REIT | 0.54% | CRISIL AAA |
| Power Finance Corporation Limited | 0.53% | ICRA AAA |
| Summit Digital Infrastructure Private Limited | 0.53% | CRISIL AAA |
| Tata Capital Limited | 0.52% | ICRA AAA |
| REC Limited | 0.48% | ICRA AAA |
| REC Limited | 0.47% | ICRA AAA |
| Jamnagar Utilities & Power Private Limited | 0.46% | CRISIL AAA |
| Indian Renewable Energy Development Agency Ltd | 0.44% | ICRA AAA |
| Bajaj Finance Limited | 0.43% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.43% | ICRA AAA |
| Sundaram Finance Limited | 0.43% | ICRA AAA |
| Nexus Select Trust | 0.43% | ICRA AAA |
| Power Finance Corporation Limited | 0.43% | ICRA AAA |
| REC Limited | 0.42% | 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 | 0.37% | ICRA AAA |
| Pipeline Infrastructure Limited | 0.36% | CRISIL AAA |
| Aditya Birla Housing Finance Limited | 0.32% | ICRA AAA |
| REC Limited | 0.32% | ICRA AAA |
| Sundaram Home Finance Limited | 0.32% | CRISIL 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 | 0.26% | ICRA AAA |
| Nexus Select Trust | 0.26% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.26% | ICRA AAA |
| Mindspace Business Parks REIT | 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 |
|---|-----------------|------------|
| ICICI Home Finance Company Limited | 0.24% | ICRA AAA |
| Pipeline Infrastructure Limited | 0.22% | CRISIL AAA |
| Tata Capital Limited | 0.22% | ICRA AAA |
| Summit Digital Infrastructure Private Limited | 0.22% | CRISIL AAA |
| Kotak Mahindra Prime Limited | 0.22% | ICRA AAA |
| Kotak Mahindra Prime Limited | 0.22% | CRISIL AAA |
| Aditya Birla Housing Finance Limited | 0.22% | ICRA AAA |
| Mahindra & Mahindra Financial Services Limited | 0.22% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.22% | ICRA 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 |
| HDB Financial Services Limited | 0.11% | CRISIL AAA |
| Power Finance Corporation Limited | 0.11% | ICRA AAA |
| Kotak Mahindra Prime Limited | 0.11% | CRISIL AAA |
| REC Limited | 0.11% | 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 |
| NIIF Infrastructure Finance Limited | 0.04% | ICRA AAA |
| Kotak Mahindra Prime Limited | 0.04% | CRISIL 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 |
| National Bank For Agriculture and Rural Development | 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 |
| Power Finance Corporation Limited | 0.01% | ICRA AAA |
| REC Limited | 0.00% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.00% | ICRA AAA |
| Government Bond | 27.59% | |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 11.42% | SOV |
| 7.18% GOI 24-Jul-2037 | 5.90% | SOV |
| 7.10% GOVT 08-Apr-2034 | 3.78% | SOV |
| 4.45% GOI FRB 30OCT2034 | 2.80% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 1.70% | SOV |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB | 1.07% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 0.20% | SOV |

| Issuer | % to Net Assets | Rating |
|---|-----------------|-------------|
| 7.26% GOI 22AUG2032 | 0.15% | SOV |
| GOI 06.79% 26DEC2029 | 0.13% | SOV |
| 8.60% GOI (MD 02/06/2028) | 0.11% | SOV |
| 7.09% GOI 05AUG2054 | 0.11% | SOV |
| 6.79% INDIA GOV BOND 07OCT2034 GSEC | 0.07% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 0.06% | SOV |
| 7.57% GOI (MD 17/06/2033) | 0.03% | SOV |
| 6.67% GOVERNMENT OF INDIA 17DEC50 G-SEC | 0.01% | SOV |
| 6.22% GOVERNMENT OF INDIA 16MAR35 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 |
| Floating rates notes - Corporate | 2.34% | |
| DME Development Limited | 0.24% | CRISIL AAA |
| DME Development Limited | 0.24% | CRISIL AAA |
| DME Development Limited | 0.24% | CARE AAA |
| DME Development Limited | 0.24% | CRISIL AAA |
| DME Development Limited | 0.24% | 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 |
| SECURITISED DEBT | 0.52% | |
| First Business Receivables Trust | 0.31% | IND AAA(SO) |
| First Business Receivables Trust | 0.11% | IND AAA(SO) |
| First Business Receivables Trust | 0.10% | IND AAA(SO) |
| State Government bond | 0.27% | |
| 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 |
| Alternative Investment Funds (AIF) | 0.23% | |
| Corporate Debt Market Development Fund | 0.23% | |
| Cash Management Bills | 0.18% | |
| 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 |
| Interest Rate Swaps | 0.02% | |
| DBS Bank Ltd/India | 0.00% | |
| ICICI Securities Primary Dealership Limited | 0.00% | |
| Standard Chartered Bank | 0.00% | |
| BNP Paribas - Indian branches | 0.00% | |
| DBS Bank Ltd/India | 0.00% | |
| Clearing Corporation of India 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

10.1 years, 4.2 years

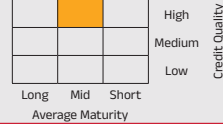
Fund Category

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 | ₹ | 9010.08 | Crores |
| AUM as on last day | ₹ | 8923.74 | 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 | 2.85 years |
| Average Maturity | 3.84 years |
| Yield to Maturity | 7.64% |
| Macaulay Duration | 3.00 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 | 60.12% | |
| National Bank For Agriculture and Rural Development | 5.35% | ICRA AAA |
| Small Industries Development Bank of India | 2.65% | CRISIL AAA |
| Bajaj Housing Finance Limited | 2.26% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 2.24% | CRISIL AAA |
| Small Industries Development Bank of India | 2.07% | ICRA AAA |
| Embassy Office Parks REIT | 2.03% | CRISIL AAA |
| Bharti Telecom Limited | 1.69% | CRISIL AA+ |
| Embassy Office Parks REIT | 1.62% | CRISIL AAA |
| Small Industries Development Bank of India | 1.40% | ICRA AAA |
| Muthoot Finance Limited | 1.36% | ICRA AA+ |
| National Bank For Agriculture and Rural Development | 1.24% | ICRA AAA |
| Small Industries Development Bank of India | 1.18% | CRISIL AAA |
| JM Financial Credit Solutions Ltd | 1.13% | ICRA AA |
| Bajaj Finance Limited | 1.13% | CRISIL AAA |
| Bajaj Finance Limited | 1.13% | CRISIL AAA |
| Shriram Finance Ltd | 1.13% | CRISIL AA+ |
| Shriram Finance Ltd | 1.12% | CRISIL AA+ |
| Tata Capital Housing Finance Limited | 1.12% | ICRA AAA |
| Nexus Select Trust | 1.12% | ICRA AAA |
| LIC Housing Finance Limited | 1.12% | CARE AAA |
| Shriram Finance Ltd | 1.12% | CRISIL AA+ |
| Power Finance Corporation Limited | 1.12% | ICRA AAA |
| LIC Housing Finance Limited | 1.09% | CRISIL AAA |
| Mahindra & Mahindra Financial Services Limited | 0.96% | ICRA AAA |
| Small Industries Development Bank of India | 0.84% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.79% | ICRA AAA |
| Summit Digital Infrastructure Private Limited | 0.77% | CRISIL AAA |
| Indinfravit Trust | 0.76% | ICRA AAA |
| JM Financial Products Limited | 0.73% | ICRA AA |
| TMF Holdings Limited | 0.73% | CRISIL AA+ |
| Tata Capital Limited | 0.72% | ICRA AAA |
| Mindspace Business Parks REIT | 0.66% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 0.62% | ICRA AAA |
| Bajaj Housing Finance Limited | 0.57% | CRISIL AAA |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| Bajaj Finance Limited | 0.56% | CRISIL AAA |
| SMFG India Home Finance Company Limited | 0.56% | CRISIL AAA |
| Tata Capital Limited | 0.56% | ICRA AAA |
| Mindspace Business Parks REIT | 0.56% | ICRA AAA |
| Power Finance Corporation Limited | 0.56% | ICRA AAA |
| Hinduja Housing Finance Ltd | 0.56% | CARE AA+ |
| REC Limited | 0.56% | ICRA AAA |
| Tata Capital Housing Finance Limited | 0.56% | ICRA AAA |
| Tata Capital Housing Finance Limited | 0.56% | ICRA AAA |
| REC Limited | 0.56% | ICRA AAA |
| JM Financial Credit Solutions Ltd | 0.56% | ICRA AA |
| Small Industries Development Bank of India | 0.56% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.56% | ICRA AAA |
| REC Limited | 0.55% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 0.55% | ICRA AAA |
| Cholamandalam Investment and Finance Company Limited | 0.51% | ICRA AA+ |
| Kotak Mahindra Prime Limited | 0.50% | ICRA AAA |
| REC Limited | 0.45% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.45% | CRISIL AAA |
| REC Limited | 0.44% | ICRA AAA |
| Bajaj Housing Finance Limited | 0.40% | 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 |
| Small Industries Development Bank of India | 0.28% | ICRA AAA |
| DLF Home Developers Ltd | 0.28% | ICRA AA |
| National Bank For Agriculture and Rural Development | 0.28% | ICRA AAA |
| Muthoot Finance Limited | 0.28% | ICRA AA+ |
| Small Industries Development Bank of India | 0.28% | CRISIL AAA |
| Muthoot Finance Limited | 0.28% | ICRA AA+ |
| HDB Financial Services Limited | 0.26% | 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 |

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 |
|---|-----------------|------------|
| REC Limited | 0.06% | CRISIL AAA |
| NTPC Limited | 0.06% | ICRA AAA |
| Power Finance Corporation Limited | 0.04% | ICRA AAA |
| Small Industries Development Bank of India | 0.02% | ICRA AAA |
| Government Bond | 25.20% | |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 11.88% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 3.90% | SOV |
| 7.10% GOVT 08-Apr-2034 | 2.61% | SOV |
| 7.18% GOI 24-Jul-2037 | 1.95% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 1.65% | SOV |
| 7.10% GOVERNMENT OF INDIA 18APR29 | 1.02% | SOV |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB | 0.92% | SOV |
| 7.17% GOI (MD 08/01/2028) | 0.77% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 0.46% | SOV |
| 7.06% GOI 10APR28 | 0.03% | SOV |
| Floating rates notes - Corporate | 4.38% | |
| Bharti Telecom Limited | 2.13% | CRISIL AA+ |
| DME Development Limited | 0.21% | CRISIL AAA |
| DME Development Limited | 0.21% | CRISIL AAA |
| DME Development Limited | 0.21% | CARE AAA |
| DME Development Limited | 0.21% | 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 |
| DME Development Limited | 0.20% | CRISIL AAA |
| DME Development Limited | 0.20% | CRISIL AAA |
| HDFC Credila Financial Services Pvt Limited | 0.17% | CRISIL AA+ |
| Money Market Instruments | 3.78% | |
| Axis Bank Limited | 1.34% | ICRA A1+ |
| ICICI Bank Limited | 1.07% | ICRA A1+ |
| Canara Bank | 0.79% | CRISIL A1+ |
| Sharekhan Ltd | 0.53% | ICRA A1+ |
| ICICI Bank Limited | 0.06% | ICRA A1+ |
| Cash Management Bills | 1.82% | |
| Government of India | 0.32% | 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 | 0.11% | 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 | 0.09% | SOV |
| Government of India | 0.06% | SOV |
| Government of India | 0.04% | SOV |
| Government of India | 0.00% | SOV |
| SECURITISED DEBT | 1.65% | |
| First Business Receivables Trust | 0.84% | IND AAA(SO) |
| First Business Receivables Trust | 0.81% | IND AAA(SO) |
| Alternative Investment Funds (AIF) | 0.23% | |
| Corporate Debt Market Development Fund | 0.23% | |
| State Government bond | 0.16% | |
| 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 |
| 8.06% MAHARASHTRA 11FEB2025 SDL | 0.00% | SOV |
| Interest Rate Swaps | 0.01% | |
| BNP Paribas - Indian branches | 0.01% | |
| BNP Paribas - Indian branches | 0.00% | |
| IDFC First Bank Limited | 0.00% | |
| Cash & Current Assets | 2.66% | |
| Total Net Assets | 100.00% | |

Investment Performance

NAV as on October 31, 2024: ₹ 45.0186

| Inception - May 09, 2003 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Short Term Fund | 7.25% | 6.60% | 6.09% | 8.27% |
| Value of Std Investment of ₹ 10,000 | 45019 | 13771 | 11947 | 10829 |
| Benchmark - NIFTY Short Duration Debt Index A-II | 7.33% | 6.18% | 5.88% | 7.96% |
| Value of Std Investment of ₹ 10,000 | 45786 | 13503 | 11877 | 10799 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 5.95% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 34667 | 13037 | 11781 | 11073 |

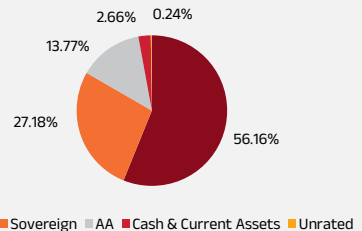
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, 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 19. Refer annexure on page no. 179-180 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 | 7.50% | 8.57% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.30% | 8.36% |
| State Bank of India - Tier II - Basel III ** | INE062A08447 | 7.31% | 7.27% |

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

Rating Profile of Portfolio



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|-----------------------------|--------------|-------------|
| Growth | 45.0186 | 48.5164 |
| IDCW [§] | 14.3076 | 10.4266 |
| Quarterly IDCW [§] | 10.6725 | 11.2771 |

[§]Income Distribution cum capital withdrawal



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

15.1 years & 3.6 years

SIP

Monthly: Minimum ₹ 1,000/-

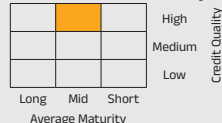
Fund Category

Banking and PSU Fund

Scheme Rating

[ICRA]AAAmfs

Investment Style



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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

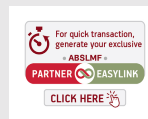
AUM

| | | | |
|---------------------|---|---------|--------|
| Monthly Average AUM | ₹ | 9415.65 | Crores |
| AUM as on last day | ₹ | 9506.51 | 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 | 3.48 years |
| Average Maturity | 4.52 years |
| Yield to Maturity | 7.37% |
| Macaulay Duration | 3.69 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 | 71.09% | |
| Power Finance Corporation Limited | 3.17% | ICRA AAA |
| Power Finance Corporation Limited | 2.66% | ICRA AAA |
| Small Industries Development Bank of India | 2.57% | CRISIL AAA |
| REC Limited | 2.06% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 2.06% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.94% | ICRA AAA |
| REC Limited | 1.85% | ICRA AAA |
| REC Limited | 1.84% | ICRA AAA |
| Small Industries Development Bank of India | 1.84% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 1.79% | CRISIL AAA |
| Small Industries Development Bank of India | 1.75% | ICRA AAA |
| Bajaj Finance Limited | 1.75% | CRISIL AAA |
| Bajaj Finance Limited | 1.71% | CRISIL AAA |
| State Bank of India - Tier II - Basel III | 1.70% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 1.64% | ICRA AAA |
| HDFC Bank Limited | 1.61% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.59% | ICRA AAA |
| HDFC Bank Limited | 1.55% | ICRA AAA |
| Indian Railway Finance Corporation Limited | 1.53% | ICRA AAA |
| Tata Capital Housing Finance Limited | 1.33% | ICRA AAA |
| Power Finance Corporation Limited | 1.31% | ICRA AAA |
| Small Industries Development Bank of India | 1.27% | CRISIL AAA |
| HDFC Bank Limited | 1.12% | CRISIL AAA |
| Indian Renewable Energy Development Agency Ltd | 1.07% | ICRA AAA |
| Small Industries Development Bank of India | 1.06% | 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 | 1.05% | ICRA AAA |
| REC Limited | 0.95% | ICRA AAA |
| REC Limited | 0.91% | ICRA AAA |
| LIC Housing Finance Limited | 0.80% | CRISIL AAA |
| LIC Housing Finance Limited | 0.80% | CRISIL AAA |
| REC Limited | 0.79% | CRISIL AAA |
| Power Finance Corporation Limited | 0.79% | ICRA AAA |
| State Bank of India - Tier II - Basel III | 0.78% | ICRA AAA |
| LIC Housing Finance Limited | 0.69% | CRISIL AAA |
| Power Finance Corporation Limited | 0.69% | ICRA AAA |
| Mangalore Refinery and Petrochemicals Limited | 0.66% | CARE AAA |
| Small Industries Development Bank of India | 0.53% | CRISIL AAA |
| REC Limited | 0.53% | ICRA AAA |
| REC Limited | 0.53% | ICRA AAA |
| National Housing Bank | 0.53% | CRISIL AAA |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| REC Limited | 0.53% | ICRA AAA |
| Power Finance Corporation Limited | 0.52% | ICRA AAA |
| ICICI Bank Limited - Tier II - Basel III | 0.52% | ICRA AAA |
| Small Industries Development Bank of India | 0.52% | ICRA AAA |
| Power Finance Corporation Limited | 0.52% | ICRA AAA |
| Indian Railway Finance Corporation Limited | 0.43% | 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 |
| LIC Housing Finance Limited | 0.37% | CRISIL AAA |
| HDFC Bank Limited | 0.36% | ICRA AAA |
| Bajaj Housing Finance Limited | 0.32% | CRISIL AAA |
| Power Finance Corporation Limited | 0.32% | ICRA AAA |
| Bank of Baroda | 0.32% | CRISIL AA+ |
| Power Finance Corporation Limited | 0.31% | ICRA AAA |
| Tata Capital Limited | 0.27% | ICRA AAA |
| REC Limited | 0.27% | CRISIL AAA |
| REC Limited | 0.27% | ICRA AAA |
| Small Industries Development Bank of India | 0.26% | CRISIL AAA |
| Axis Finance Limited | 0.26% | CARE AAA |
| SMFG India Home Finance Company Limited | 0.26% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.26% | ICRA AAA |
| Small Industries Development Bank of India | 0.26% | CRISIL AAA |
| Power Finance Corporation Limited | 0.26% | ICRA AAA |
| REC Limited | 0.26% | ICRA AAA |
| Indian Railway Finance Corporation Limited | 0.26% | ICRA AAA |
| Tata Capital Housing Finance Limited | 0.26% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.26% | CRISIL AAA |
| HDB Financial Services Limited | 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 |
| HDB Financial Services Limited | 0.26% | CRISIL AAA |
| REC Limited | 0.26% | ICRA AAA |
| REC Limited | 0.22% | CRISIL AAA |
| Tata Capital Limited | 0.21% | ICRA 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 |





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 |
|---|-----------------|------------|
| Small Industries Development Bank of India | 0.16% | ICRA AAA |
| Indian Railway Finance Corporation Limited | 0.11% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 0.11% | CRISIL AAA |
| NUCLEAR POWER CORPORATION OF INDIA LTD | 0.11% | CRISIL AAA |
| Bajaj Finance Limited | 0.11% | 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 |
| Power Grid Corporation of India Limited | 0.05% | ICRA AAA |
| Bajaj Housing Finance Limited | 0.05% | CRISIL AAA |
| HDFC Bank 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 |
| Government Bond | 12.76% | |
| 7.18% GOI 24-Jul-2037 | 3.12% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 3.05% | SOV |
| 7.10% GOVT 08-Apr-2034 | 2.19% | SOV |
| 7.17% GOVERNMENT OF INDIA 17APR30 | 1.40% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 1.18% | SOV |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 0.47% | SOV |
| 7.30% GOI 19JUN53 | 0.23% | SOV |
| 7.32% GOI BOND 13NOV2030 | 0.16% | SOV |
| 6.79% INDIA GOV BOND 07OCT2034 GSEC | 0.16% | SOV |
| 7.26% GOI 22AUG2032 | 0.13% | SOV |
| 7.17% GOI (MD 08/01/2028) | 0.11% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 0.11% | SOV |
| 7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC | 0.06% | SOV |
| 4.70% INDIA GOVT BOND 22SEP2033 FRB | 0.05% | SOV |
| 7.09% GOI 05AUG2054 | 0.05% | SOV |
| 7.02% GOVERNMENT OF INDIA 18JUN31 G-SEC | 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 |
| Money Market Instruments | 7.61% | |
| Axis Bank Limited | 1.23% | ICRA A1+ |
| Export Import Bank of India | 1.05% | ICRA A1+ |
| Axis Bank Limited | 1.03% | CRISIL A1+ |
| Punjab National Bank | 1.03% | IND 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+ |
| Bank of Baroda | 0.26% | IND A1+ |
| HDFC Bank Limited | 0.26% | CARE A1+ |
| Axis Bank Limited | 0.25% | ICRA A1+ |
| Axis Bank Limited | 0.25% | ICRA A1+ |
| Small Industries Development Bank of India | 0.24% | CRISIL A1+ |
| Cash Management Bills | 2.32% | |
| 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 |

| Issuer | % to Net Assets | Rating |
|--|-----------------|-------------|
| Government of India | 0.12% | SOV |
| Government of India | 0.09% | SOV |
| Government of India | 0.09% | SOV |
| Government of India | 0.09% | SOV |
| 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 | 0.04% | SOV |
| Government of India | 0.03% | SOV |
| Government of India | 0.03% | 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 |
| State Government bond | 1.06% | |
| 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 |
| 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 | 0.02% | 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 |
| SECURITISED DEBT | 0.52% | |
| India Universal Trust AL1 | 0.22% | IND AAA(SO) |
| India Universal Trust AL1 | 0.20% | IND AAA(SO) |
| India Universal Trust AL1 | 0.10% | IND AAA(SO) |
| Floating rates notes - Corporate | 0.52% | |
| Cholamandalam Investment and Finance Company Limited | 0.52% | ICRA AA+ |
| Alternative Investment Funds (AIF) | 0.26% | |
| Corporate Debt Market Development Fund | 0.26% | |
| Interest Rate Swaps | -0.01% | |
| Standard Chartered Bank | 0.00% | |
| Standard Chartered Bank | -0.00% | |
| Clearing Corporation of India Limited | -0.00% | |
| Standard Chartered Bank | -0.00% | |
| Standard Chartered Bank | -0.00% | |
| Cash & Current Assets | 3.85% | |
| Total Net Assets | 100.00% | |



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.



Investment Performance

NAV as on October 31, 2024: ₹ 347.3410

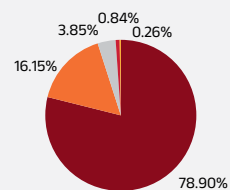
| Inception - April 19, 2002 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Banking & PSU Debt Fund | 8.03% | 6.50% | 5.95% | 8.24% |
| Value of Std Investment of ₹ 10,000 | 35876 | 13705 | 11898 | 10826 |
| Benchmark - Nifty Banking & PSU Debt Index A-II | 7.76% | 6.14% | 5.55% | 7.92% |
| Value of Std Investment of ₹ 10,000 | 34375 | 13478 | 11764 | 10795 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.61% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 28811 | 13037 | 11781 | 11073 |

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 17. Refer annexure on page no. 179-180 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 [@] | Direct Plan |
|------------------------------------|--------------|--------------------------|-------------|
| Growth | 347.3410 | 521.4056 | 359.6860 |
| Monthly IDCW[‡]: | 111.6356 | 111.4160 | 115.4992 |
| Quarterly IDCW[‡]: | 101.7055 | 102.7822 | 103.3674 |
| IDCW[‡]: | 151.7760 | - | 107.8015 |

[‡]Income Distribution cum capital withdrawal

[@]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 | 6.61% | 8.33% |
| State Bank of India - Tier II - Basel III ** | INE062A08447 | 7.31% | 7.27% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.30% | 8.36% |
| ICICI Bank Limited - Tier II - Basel III ** | INE090A08UD0 | 7.19% | 8.17% |

** 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

10.2 years & 4.2 years

Total Expense Ratio (TER)

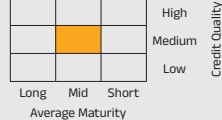
| | |
|---------|-------|
| Regular | 1.58% |
| Direct | 0.85% |

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 | ₹ | 1944.26 | Crores |
| AUM as on last day | ₹ | 1968.18 | Crores |



Other Parameters

| | |
|---|------------|
| Modified Duration | 3.66 years |
| Average Maturity | 4.90 years |
| Yield to Maturity | 7.65% |
| Macaulay Duration | 3.81 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 |
|---|-----------------|------------|
| Government Bond | 45.58% | |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 27.75% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 10.41% | SOV |
| 7.18% GOI 24-Jul-2037 | 5.47% | SOV |
| 7.10% GOVERNMENT OF INDIA 18APR29 | 1.03% | SOV |
| 7.10% GOVT 08-Apr-2034 | 0.88% | 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 |
| Fixed rates bonds - Corporate | 36.53% | |
| Adani Airport Holdings Ltd | 2.69% | CRISIL A+ |
| CreditAccess Grameen Limited | 2.55% | IND AA- |
| Belstar Microfinance Private Limited | 2.54% | CRISIL AA |
| JSW Steel Limited | 2.54% | ICRA AA |
| Hinduja Housing Finance Ltd | 2.34% | CARE AA+ |
| JM Financial Products Limited | 2.03% | ICRA AA |
| State Bank of India - Tier II - Basel III | 1.99% | ICRA AAA |
| GIC Housing Finance Limited | 1.78% | ICRA AA+ |
| IndInfraVIT Trust | 1.47% | ICRA AAA |
| Arka Fincap Limited | 1.28% | CRISIL AA |
| Avanse Financial Services Ltd | 1.27% | CARE AA- |
| DLF Home Developers Ltd | 1.27% | ICRA AA |
| Adani Energy Solutions Limited | 1.27% | IND AA+ |
| Sk Finance Ltd | 1.27% | CRISIL AA- |
| Yes Bank Limited | 1.27% | CRISIL A+ |
| Eris Lifesciences Limited | 1.23% | IND AA- |
| Eris Lifesciences Limited | 1.23% | IND AA- |
| National Bank For Agriculture and Rural Development | 1.03% | ICRA AAA |
| Phillips Carbon Black Ltd | 1.02% | CRISIL AA |
| Oxyzo Financial Services Pvt Ltd | 1.01% | ICRA A+ |
| Union Bank of India - Tier I - Basel III | 0.97% | 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+ |
| TMF Holdings 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% | |
| Floating rates notes - Corporate | 4.59% | |
| Piramal Capital & Housing Finance Limited | 2.43% | ICRA AA |
| DME Development Limited | 0.22% | CRISIL AAA |
| DME Development Limited | 0.22% | CRISIL AAA |
| DME Development Limited | 0.22% | CARE AAA |
| DME Development Limited | 0.22% | CRISIL AAA |
| DME Development Limited | 0.22% | CRISIL AAA |
| DME Development Limited | 0.22% | CRISIL AAA |
| DME Development Limited | 0.22% | CRISIL AAA |
| DME Development Limited | 0.21% | CRISIL AAA |
| DME Development Limited | 0.21% | CRISIL AAA |
| DME Development Limited | 0.21% | CRISIL AAA |
| DME Development Limited | 0.21% | CRISIL AAA |
| REITS | 1.92% | |
| Nexus Select Trust | 1.32% | |
| Embassy Office Parks REIT | 0.60% | |
| Transport Infrastructure | 1.80% | |
| IRB InvIT Fund | 1.80% | |
| Construction | 1.11% | |
| Bharat Highways Invit | 1.11% | |
| Cash Management Bills | 0.75% | |
| Government of India | 0.75% | SOV |
| Alternative Investment Funds (AIF) | 0.25% | |
| Corporate Debt Market Development Fund | 0.25% | |

Aditya Birla Sun Life Medium Term Plan



Savings Solutions

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

| Issuer | % to Net Assets | Rating |
|---------------------------------|-----------------|--------|
| State Government bond | 0.17% | |
| 6.97% KARNATAKA 26FEB2028 SDL | 0.09% | SOV |
| 8.08% MAHARASHTRA 26DEC28 SDL | 0.06% | SOV |
| 6.97% MAHARASHTRA 18FEB2028 SDL | 0.02% | SOV |

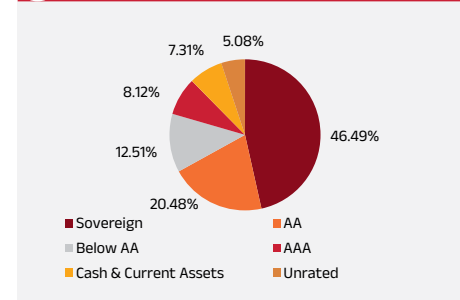
| Issuer | % to Net Assets | Rating |
|-----------------------------------|-----------------|--------|
| 8.73% UTTAR PRADESH - 24OCT28 SDL | 0.01% | SOV |
| Cash & Current Assets | 7.31% | |
| Total Net Assets | 100.00% | |

Investment Performance NAV as on October 31, 2024: ₹ 36.7968

| Inception - March 25, 2009 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Medium Term Plan | 8.70% | 9.78% | 13.63% | 10.98% |
| Value of Std Investment of ₹ 10,000 | 36797 | 15955 | 14687 | 11101 |
| Benchmark - CRISIL Medium Duration Debt A-III Index | 8.07% | 6.64% | 5.36% | 8.37% |
| Value of Std Investment of ₹ 10,000 | 33576 | 13795 | 11702 | 10840 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.09% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 25175 | 13037 | 11781 | 11073 |

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 19. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 179-180 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



| Company Name | ISIN | YTM | YTC |
|--|--------------|-------|-------|
| Punjab National Bank - Tier II - Basel III | INE160A08167 | 7.50% | 8.57% |
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.30% | 8.36% |

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

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|-------------------------------|--------------|-------------|
| Growth | 36.7968 | 39.8234 |
| Quarterly IDCW [§] | 12.7845 | 13.3206 |
| Half Yearly IDCW [§] | 12.9460 | 13.6692 |
| IDCW [§] | 15.8894 | 17.2613 |

[§]Income Distribution cum capital withdrawal

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.



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

9.5 years, 4.2 years

Total Expense Ratio (TER)

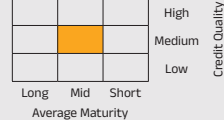
| | |
|---------|-------|
| Regular | 1.54% |
| Direct | 0.67% |

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

Fund Category

Credit Risk Fund

Investment Style



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 | ₹ | 927.68 | Crores |
| AUM as on last day | ₹ | 936.00 | Crores |



Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 2.06 years |
| Average Maturity | 3.30 years |
| Yield to Maturity | 8.01% |
| Macaulay Duration | 2.15 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 |
|--|-----------------|------------|
| Fixed rates bonds - Corporate | 56.80% | |
| Century Textiles & Industries Limited | 5.33% | CRISIL AA |
| JSW Steel Limited | 3.21% | ICRA AA |
| Hinduja Housing Finance Ltd | 3.10% | CARE AA+ |
| Adani Airport Holdings Ltd | 2.88% | CRISIL A+ |
| ONGC Petro Additions Limited | 2.69% | ICRA AA |
| Godrej Industries Limited | 2.69% | CRISIL AA+ |
| Tata Projects Limited | 2.69% | IND AA |
| Arka Fincap Limited | 2.68% | CRISIL AA |
| Avanse Financial Services Ltd | 2.67% | CARE AA- |
| DLF Home Developers Ltd | 2.67% | ICRA AA |
| ONGC Petro Additions Limited | 2.67% | ICRA AA |
| Delhi International Airport Ltd | 2.67% | ICRA AA- |
| Adani Energy Solutions Limited | 2.67% | IND AA+ |
| Tata Projects Limited | 2.67% | IND AA |
| Yes Bank Limited | 2.66% | CRISIL A+ |
| CreditAccess Grameen Limited | 2.21% | IND AA- |
| GIC Housing Finance Limited | 2.14% | ICRA AA+ |
| JM Financial Products Limited | 2.13% | ICRA AA |
| Phillips Carbon Black Ltd | 1.60% | CRISIL AA |
| Eris Lifesciences Limited | 1.45% | IND AA- |
| Eris Lifesciences Limited | 1.45% | IND AA- |
| Sk Finance Ltd | 0.93% | 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% | |
| Government Bond | 17.71% | |
| 7.18% GOI 24-Jul-2037 | 9.85% | SOV |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 6.76% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 0.55% | SOV |
| 7.10% GOVT 08-Apr-2034 | 0.54% | SOV |
| Floating rates notes - Corporate | 7.41% | |
| Piramal Capital & Housing Finance Limited | 2.88% | ICRA AA |
| 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 | 0.46% | CRISIL AAA |
| DME Development Limited | 0.45% | CRISIL AAA |
| DME Development Limited | 0.45% | CRISIL AAA |
| DME Development Limited | 0.45% | CRISIL AAA |
| DME Development Limited | 0.45% | CRISIL AAA |
| DME Development Limited | 0.44% | CRISIL AAA |
| REITS | 4.04% | |
| Nexus Select Trust | 2.78% | |
| Embassy Office Parks REIT | 1.26% | |
| Construction | 2.18% | |
| Bharat Highways Invit | 2.18% | |
| Cash Management Bills | 1.89% | |
| Government of India | 0.96% | SOV |
| Government of India | 0.93% | SOV |
| Power | 1.34% | |
| India Grid Trust | 1.34% | |
| Transport Infrastructure | 0.61% | |
| IRB InvIT Fund | 0.61% | |
| Alternative Investment Funds (AIF) | 0.33% | |
| Corporate Debt Market Development Fund | 0.33% | |
| Cash & Current Assets | 7.69% | |
| Total Net Assets | 100.00% | |

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 October 31, 2024: ₹ 20.3448

| Inception - Apr 17, 2015 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Credit Risk Fund | 7.72% | 7.64% | 8.51% | 12.23% |
| Value of Std Investment of ₹ 10,000 | 20345 | 14457 | 12786 | 11226 |
| Benchmark - CRISIL Credit Risk Debt B-II Index | 8.16% | 7.69% | 7.00% | 8.26% |
| Value of Std Investment of ₹ 10,000 | 21157 | 14492 | 12258 | 10829 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.50% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 18251 | 13037 | 11781 | 11073 |

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 19. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 179-180 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% |

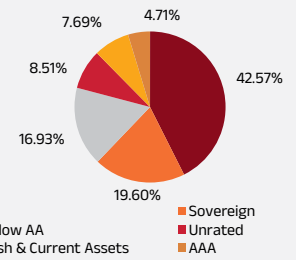
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

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 | 20.3448 | 22.1660 |
| IDCW ² : | 12.1006 | 13.2002 |
| Bonus: | - | 22.1650 |

²Income 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

4.2 years, 3.6 years

Total Expense Ratio (TER)

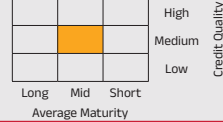
| | |
|---------|-------|
| Regular | 1.23% |
| Direct | 0.64% |

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** Nil

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 | ₹ | 1692.07 | Crores |
| AUM as on last day | ₹ | 1697.07 | Crores |



Other Parameters

| | |
|-------------------|-------------|
| Modified Duration | 8.19 years |
| Average Maturity | 15.04 years |
| Yield to Maturity | 7.22% |
| Macaulay Duration | 8.51 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 |
|--|-----------------|------------|
| Government Bond | 78.32% | |
| 7.18% GOI 24-Jul-2037 | 34.42% | SOV |
| 7.30% GOI 19JUN53 | 14.40% | SOV |
| 7.23% INDIA GOVERNMENT BOND 15APR2039 | 11.61% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 10.23% | SOV |
| 7.25% GOI 12JUN63 | 3.04% | SOV |
| 7.10% GOVT 08-Apr-2034 | 2.75% | SOV |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 1.42% | 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 |
| Fixed rates bonds - Corporate | 16.35% | |
| Cholamandalam Investment and Finance Company Limited | 4.76% | ICRA AA+ |
| State Bank of India - Tier II - Basel III | 4.46% | ICRA AAA |
| Bajaj Finance Limited | 2.99% | CRISIL AAA |
| Adani Airport Holdings Ltd | 2.65% | CRISIL A+ |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| NIIF Infrastructure Finance Limited | 1.18% | ICRA AAA |
| Power Finance Corporation Limited | 0.31% | CRISIL AAA |
| State Government bond | 1.64% | |
| 7.52% UTTAR PRADESH 27MAR2039 SDL | 1.22% | SOV |
| 7.29% West Bengal SDL (MD 28/12/2026) | 0.21% | 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 |
| Cash Management Bills | 0.81% | |
| Government of India | 0.81% | SOV |
| Alternative Investment Funds (AIF) | 0.27% | |
| Corporate Debt Market Development Fund So | 0.27% | |
| Cash & Current Assets | 2.61% | |
| Total Net Assets | 100.00% | |

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 October 31, 2024: ₹ 43.8413

| Inception - Sept 27, 2004 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Dynamic Bond Fund | 7.63% | 6.15% | 7.08% | 9.69% |
| Value of Std Investment of ₹ 10,000 | 43841 | 13482 | 12284 | 10972 |
| Benchmark - NIFTY Composite Debt Index A-III | 7.21% | 6.71% | 5.85% | 9.23% |
| Value of Std Investment of ₹ 10,000 | 40575 | 13838 | 11864 | 10926 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.06% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 32663 | 13037 | 11781 | 11073 |

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 19. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 179-180 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 | 7.31% | 7.27% |

** 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% |

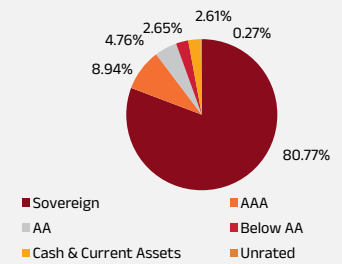
Note: The fall in NAV is to the extent of the portfolio segregated due to the credit event.

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 | 43.8413 | 46.8470 |
| Monthly IDCW ² : | 10.5953 | 10.9855 |
| Quarterly IDCW ² : | 10.6803 | 10.8865 |
| Daily IDCW ² : | 12.3993 | 13.3707 |

²Income 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

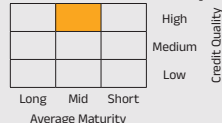
Experience in Managing the Fund

4.2 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 | ₹ | 2170.94 | Crores |
| AUM as on last day | ₹ | 2181.01 | Crores |

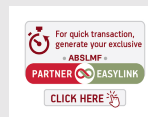
Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.16% |
| Direct | 0.74% |

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

SIP

Monthly: Minimum ₹ 1,000/-



INVEST NOW

Other Parameters

| | |
|-------------------|-------------|
| Modified Duration | 5.99 years |
| Average Maturity | 13.06 years |
| Yield to Maturity | 7.24% |
| Macaulay Duration | 6.23 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 |
|---|-----------------|------------|
| Government Bond | 44.14% | |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 15.65% | SOV |
| 7.18% GOI 24-Jul-2037 | 12.12% | SOV |
| 7.30% GOI 19JUN53 | 5.76% | SOV |
| 7.25% GOI 12JUN63 | 3.60% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 3.05% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 2.46% | SOV |
| 6.54% GOI 17JAN2032 | 0.70% | SOV |
| 7.10% GOVT 08-Apr-2034 | 0.47% | SOV |
| 7.09% GOI 05AUG2054 | 0.23% | SOV |
| 7.06% GOI 10APR28 | 0.06% | SOV |
| 5.74% GOI 15NOV2026 | 0.04% | SOV |
| GOI 07.41% 19DEC2036 | 0.00% | SOV |
| Fixed rates bonds - Corporate | 38.80% | |
| Small Industries Development Bank of India | 3.89% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 3.46% | 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 |
| Small Industries Development Bank of India | 2.29% | 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 |
| 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 |
| REC Limited | 1.15% | ICRA AAA |
| Tata Capital Housing Finance Limited | 1.15% | ICRA AAA |
| Bajaj Finance Limited | 1.15% | CRISIL AAA |
| HDFC Bank Limited | 1.15% | ICRA AAA |
| HDB Financial Services Limited | 1.15% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 1.14% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.13% | ICRA AAA |
| HDB Financial Services Limited | 1.11% | 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 |
| State Bank of India - Tier II - Basel III | 0.45% | ICRA AAA |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| Power Finance Corporation Limited | 0.23% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 0.11% | ICRA AAA |
| Small Industries Development Bank of India | 0.08% | CRISIL AAA |
| State Government bond | 5.25% | |
| 7.62% UTTAR PRADESH 20DEC2034 SDL | 1.19% | SOV |
| 7.49% HARYANA 27MAR2035 SDL | 1.08% | SOV |
| 7.47% CHHATTISGARH 27MAR2034 SDL | 0.84% | SOV |
| 7.47% CHHATTISGARH 27MAR2033 SDL | 0.75% | SOV |
| 7.49% UTTAR PRADESH 07FEB2034 SDL | 0.71% | SOV |
| 7.49% CHHATTISGARH 27MAR2035 SDL | 0.12% | SOV |
| 7.15% MAHARASHTRA 13OCT2026 SDL | 0.09% | SOV |
| 8.67% MAHARASHTRA 24FEB2026 SDL | 0.08% | 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 |
| Cash Management Bills | 1.46% | |
| Government of India | 0.74% | SOV |
| Government of India | 0.71% | SOV |
| Government of India | 0.01% | SOV |
| Alternative Investment Funds (AIF) | 0.23% | |
| Corporate Debt Market Development Fund | 0.23% | |
| Interest Rate Swaps | -0.01% | |
| Clearing Corporation of India Limited | 0.00% | |
| BNP Paribas - Indian branches | -0.01% | |
| Cash & Current Assets | 10.13% | |
| Total Net Assets | 100.00% | |

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 October 31, 2024: ₹ 119.5559

| Inception - Oct 21, 1995 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Income Fund | 8.92% | 6.68% | 5.66% | 9.61% |
| Value of Std Investment of ₹ 10,000 | 119556 | 13824 | 11803 | 10964 |
| Benchmark - CRISIL Medium to Long Duration Debt A-III Index | NA | 6.82% | 5.78% | 9.55% |
| Value of Std Investment of ₹ 10,000 | NA | 13913 | 11841 | 10958 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | NA | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | NA | 13037 | 11781 | 11073 |

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. 179-180 to know more on performance of schemes managed by Fund Managers.

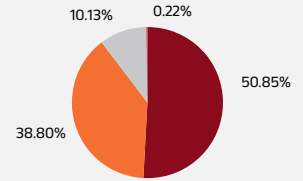
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

| Company Name | ISIN | YTM | YTC |
|--|--------------|-------|-------|
| State Bank of India - Tier II - Basel III ** | INE062A08264 | 6.30% | 8.36% |

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



Rating Profile of Portfolio



■ Sovereign ■ AAA ■ Cash & Current Assets ■ Unrated



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|-------------------------------|--------------|-------------|
| Growth | 119.5559 | 128.5449 |
| Quarterly IDCW ¹ : | 13.3337 | 14.2730 |
| IDCW ¹ : | 12.0197 | 12.7720 |

¹Income Distribution cum capital withdrawal



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

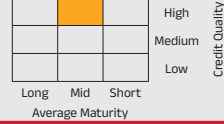
Experience in Managing the Fund

4.2 years

Fund Category

Gilt Fund

Investment Style



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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|---------|--------|
| Monthly Average AUM | ₹ | 2269.29 | Crores |
| AUM as on last day | ₹ | 2304.31 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.14% |
| Direct | 0.49% |

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



Other Parameters

| | |
|-------------------|-------------|
| Modified Duration | 8.43 years |
| Average Maturity | 17.78 years |
| Yield to Maturity | 6.94% |
| Macaulay Duration | 8.72 years |

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

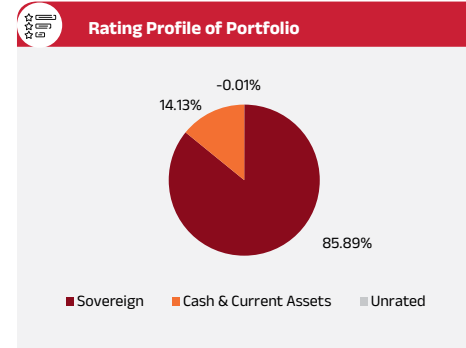
₹ 1,000 (plus in multiples of ₹ 1)

SIP

Monthly: Minimum ₹ 1,000/-

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| Government Bond | 85.89% | |
| 7.30% GOI 19JUN53 | 49.06% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 22.38% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 12.24% | SOV |
| 7.18% GOI 24-Jul-2037 | 2.19% | SOV |
| 5.63% GOI 12APR2026 | 0.03% | SOV |
| Interest Rate Swaps | -0.01% | |
| BNP Paribas - Indian branches | -0.01% | |
| Cash & Current Assets | 14.13% | |
| Total Net Assets | 100.00% | |



Investment Performance NAV as on October 31, 2024: ₹ 77.8056

| Inception - Oct 11, 1999 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Government Securities Fund | 8.53% | 6.59% | 5.90% | 10.75% |
| Value of Std Investment of ₹ 10,000 | 77806 | 13762 | 11882 | 11078 |
| Benchmark - NIFTY All Duration G-Sec Index | NA | 6.78% | 6.61% | 11.38% |
| Value of Std Investment of ₹ 10,000 | NA | 13889 | 12122 | 11141 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | NA | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | NA | 13037 | 11781 | 11073 |

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. 179-180 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 | 77.8056 | 83.2365 |
| Quarterly IDCW [§] | 11.3789 | 12.0781 |

[§]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, Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

CRISIL Short Term Bond Index

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

3.6 years, 2.8 years & 1.9 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 | ₹ | 15.54 | Crores |
| AUM as on last day | ₹ | 15.42 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 3.92 years |
| Average Maturity | 7.23 years |
| Yield to Maturity | 6.92% |
| Macaulay Duration | 4.07 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 |
|---------------------------------------|-----------------|------------|
| Government Bond | 77.83% | |
| 7.27% GOI 08APR26 | 48.56% | SOV |
| 6.57% GOI (MD 05/12/2033) | 19.11% | SOV |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 10.16% | SOV |
| Fixed rates bonds - Corporate | 6.69% | |
| HDFC Bank Limited | 6.69% | CRISIL AAA |
| Cash Management Bills | 6.65% | |
| Government of India | 6.04% | SOV |
| Government of India | 0.60% | SOV |

| Issuer | % to Net Assets | Rating |
|-----------------------------------|-----------------|--------|
| State Government bond | 4.97% | |
| 7.25% MAHARASHTRA 28DEC2026 SDL | 1.63% | SOV |
| 7.98% UTTAR PRADESH 14OCT2025 SDL | 1.56% | SOV |
| HARYANA 08.21% 31MAR2026 SDL | 1.32% | SOV |
| MAHARASHTRA SDL 08.26% 12AUG25 | 0.33% | SOV |
| 8.59% KARNATAKA 06NOV2025 SDL | 0.13% | SOV |
| Cash & Current Assets | 3.87% | |
| Total Net Assets | 100.00% | |

Investment Performance

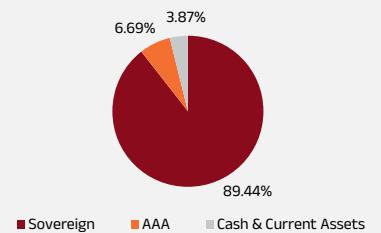
NAV as on October 31, 2024: ₹ 12.6545

| 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% | 3.94% | 6.79% |
| Value of Std Investment of ₹ 10,000 | 12655 | 12168 | 11232 | 10680 |
| Benchmark - CRISIL Short Term Bond Index | 7.10% | 6.61% | 6.11% | 8.14% |
| Value of Std Investment of ₹ 10,000 | 14727 | 13775 | 11952 | 10817 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.49% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 14260 | 13037 | 11781 | 11073 |

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 Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarnkar is 17. Total Schemes managed by Mr. Dhaval Joshi is 39. Refer annexure on page no. 179-180 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 | 12.6545 | 13.6271 |
| IDCW ¹ : | 10.9489 | 11.7894 |

¹Income Distribution cum capital withdrawal

The Fund Managers of the scheme are (revised managers list) w.e.f. close of business hours of October 31, 2024.

Data as on October 31, 2024 unless otherwise specified





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

9.9 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 | ₹ | 13200.47 | Crores |
| AUM as on last day | ₹ | 13351.21 | 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 | 0.71 years |
| Average Maturity | 1.18 years |
| Yield to Maturity | 7.40% |
| Macaulay Duration | 0.74 years |
| Portfolio Turnover | 14.44 |

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 |
|---|-----------------|---------|
| Equity & Equity Related | | |
| MUTUAL FUNDS | 22.71% | |
| Aditya Birla Sun Life Money Manager Fund - Growth - Direct Plan | 13.00% | |
| Aditya Birla Sunlife Floating Rate Fund - Direct Plan - Growth | 9.34% | |
| ADITY BIR SL CRIS IBX AAA-DG | 0.38% | |
| Banks | 10.53% | |
| HDFC Bank Limited | 2.55% | -2.57% |
| Bank of Baroda | 1.60% | -1.61% |
| Axis Bank Limited | 1.16% | -1.17% |
| IndusInd Bank Limited | 1.07% | -1.08% |
| ICICI Bank Limited | 0.75% | -0.76% |
| Bandhan Bank Limited | 0.71% | -0.72% |
| Kotak Mahindra Bank Limited | 0.65% | -0.66% |
| State Bank of India | 0.55% | -0.55% |
| Canara Bank | 0.51% | -0.52% |
| Punjab National Bank | 0.43% | -0.43% |
| The Federal Bank Limited | 0.27% | -0.27% |
| City Union Bank Limited | 0.24% | -0.24% |
| RBL Bank Limited | 0.03% | -0.03% |
| IT - Software | 5.26% | |
| Infosys Limited | 2.22% | -2.24% |
| Tata Consultancy Services Limited | 1.09% | -1.10% |
| LTIMindtree Limited | 0.55% | -0.56% |
| Wipro Limited | 0.34% | -0.34% |
| HCL Technologies Limited | 0.32% | -0.32% |
| Persistent Systems Ltd | 0.31% | -0.31% |
| Mphasis Limited | 0.27% | -0.27% |
| Coforge Limited | 0.12% | -0.12% |
| Tech Mahindra Limited | 0.04% | -0.04% |
| Oracle Financial Services Software Limited | 0.01% | -0.01% |
| Finance | 4.96% | |
| Shriram Finance Ltd | 1.22% | -1.22% |
| Bajaj Finance Limited | 1.14% | -1.15% |
| LIC Housing Finance Limited | 1.02% | -1.03% |
| Aditya Birla Capital Limited | 0.50% | -0.50% |
| REC Limited | 0.34% | -0.34% |
| Bajaj Finserv Limited | 0.26% | -0.26% |
| Power Finance Corporation Limited | 0.16% | -0.16% |
| Muthoot Finance Limited | 0.13% | -0.13% |
| Manappuram Finance Limited | 0.09% | -0.09% |
| Cholamandalam Investment and Finance Company Limited | 0.06% | -0.06% |

| | | |
|--|-------|--------|
| L&T Finance Limited | 0.02% | |
| Piramal Enterprises Limited | 0.01% | -0.01% |
| Automobiles | 4.89% | |
| Mahindra & Mahindra Limited | 2.18% | -2.19% |
| Eicher Motors Limited | 0.65% | -0.65% |
| Tata Motors Limited | 0.57% | -0.57% |
| TVS Motor Company Limited | 0.54% | -0.54% |
| Bajaj Auto Limited | 0.45% | -0.45% |
| Maruti Suzuki India Limited | 0.32% | -0.32% |
| Hero MotoCorp Limited | 0.18% | -0.18% |
| Petroleum Products | 4.82% | |
| Reliance Industries Limited | 4.23% | -0.01% |
| Indian Oil Corporation Limited | 0.26% | -0.26% |
| Bharat Petroleum Corporation Limited | 0.23% | -0.24% |
| Hindustan Petroleum Corporation Limited | 0.10% | -0.10% |
| Telecom - Services | 3.64% | |
| Vodafone Idea Limited | 1.51% | -1.52% |
| Bharti Airtel Limited | 1.14% | -1.15% |
| Indus Towers Limited | 0.82% | -0.83% |
| Tata Communications Limited | 0.16% | -0.16% |
| Pharmaceuticals & Biotechnology | 3.36% | |
| Sun Pharmaceutical Industries Limited | 0.63% | -0.63% |
| Aurobindo Pharma Limited | 0.42% | -0.42% |
| Cipla Limited | 0.39% | -0.39% |
| Zydus Lifesciences Limited | 0.38% | -0.38% |
| Glenmark Pharmaceuticals Limited | 0.29% | -0.29% |
| Granules India Limited | 0.28% | -0.28% |
| Alkem Laboratories Limited | 0.26% | -0.26% |
| Lupin Limited | 0.25% | -0.25% |
| Divi's Laboratories Limited | 0.20% | -0.20% |
| Biocon Limited | 0.09% | -0.09% |
| Torrent Pharmaceuticals Limited | 0.08% | -0.08% |
| Laurus Labs Limited | 0.07% | -0.07% |
| Abbott India Limited | 0.03% | -0.03% |
| IPCA Laboratories Limited | 0.01% | -0.01% |
| Aerospace & Defense | 2.47% | |
| Hindustan Aeronautics Limited | 2.05% | -2.06% |
| Bharat Electronics Limited | 0.42% | -0.42% |
| Power | 2.42% | |
| NTPC Limited | 0.90% | -0.90% |
| Tata Power Company Limited | 0.84% | -0.84% |
| Power Grid Corporation of India Limited | 0.69% | -0.68% |
| Diversified FMCG | 2.32% | |
| ITC Limited | 1.33% | -1.34% |
| Hindustan Unilever Limited | 0.99% | -0.99% |



| | | |
|--|-------|--------|
| Metals & Minerals Trading | 2.18% | |
| Adani Enterprises Limited | 2.18% | -2.19% |
| Diversified Metals | 1.99% | |
| Vedanta Limited | 1.99% | -2.00% |
| Realty | 1.97% | |
| DLF Limited | 1.15% | -1.16% |
| Oberoi Realty Limited | 0.60% | -0.61% |
| Godrej Properties Limited | 0.22% | -0.22% |
| Consumer Durables | 1.82% | |
| Titan Company Limited | 1.02% | -1.03% |
| Havells India Limited | 0.40% | -0.40% |
| Crompton Greaves Consumer Electricals Limited | 0.16% | -0.16% |
| Voltas Limited | 0.13% | -0.13% |
| Dixon Technologies (India) Limited | 0.07% | -0.07% |
| Asian Paints Limited | 0.04% | -0.04% |
| Berger Paints (I) Limited | 0.01% | -0.01% |
| Transport Infrastructure | 1.79% | |
| GMR Infrastructure Limited | 1.44% | -1.46% |
| Adani Ports and Special Economic Zone Limited | 0.35% | -0.35% |
| Construction | 1.72% | |
| Larsen & Toubro Limited | 1.72% | -1.73% |
| Chemicals & Petrochemicals | 1.47% | |
| Pidilite Industries Limited | 0.45% | -0.45% |
| Atul Limited | 0.31% | -0.31% |
| SRF Limited | 0.24% | -0.24% |
| Aarti Industries Limited | 0.18% | -0.18% |
| Navin Fluorine International Limited | 0.15% | -0.15% |
| Gujarat Narmada Valley Fertilizers and Chemicals Limited | 0.15% | -0.15% |
| Tata Chemicals Limited | 0.00% | 0.00% |
| Ferrous Metals | 1.40% | |
| Tata Steel Limited | 0.67% | -0.67% |
| Steel Authority of India Limited | 0.36% | -0.36% |
| JSW Steel Limited | 0.19% | -0.19% |
| Jindal Steel & Power Limited | 0.18% | -0.18% |
| Cement & Cement Products | 1.37% | |
| Ambuja Cements Limited | 0.45% | -0.45% |
| ACC Limited | 0.36% | -0.36% |
| Grasim Industries Limited | 0.31% | -0.31% |
| UltraTech Cement Limited | 0.25% | -0.25% |
| The Ramco Cements Limited | 0.00% | 0.00% |
| JK Cement Limited | 0.00% | 0.00% |
| Electrical Equipment | 1.27% | |
| Bharat Heavy Electricals Limited | 0.61% | -0.61% |
| ABB India Limited | 0.35% | -0.36% |
| Siemens Limited | 0.31% | -0.31% |
| Transport Services | 1.14% | |
| InterGlobe Aviation Limited | 0.72% | -0.73% |
| Container Corporation of India Limited | 0.42% | -0.42% |
| Fertilizers & Agrochemicals | 0.86% | |
| UPL Limited | 0.68% | -0.68% |
| Coromandel International Limited | 0.08% | -0.08% |
| PI Industries Limited | 0.06% | -0.06% |
| Chambal Fertilizers & Chemicals Limited | 0.04% | -0.04% |
| Oil | 0.81% | |
| Oil & Natural Gas Corporation Limited | 0.81% | -0.81% |
| Leisure Services | 0.80% | |
| Indian Railway Catering & Tourism Corporation Limited | 0.50% | -0.50% |
| The Indian Hotels Company Limited | 0.19% | -0.19% |
| Jubilant Foodworks Limited | 0.11% | -0.11% |
| Minerals & Mining | 0.70% | |
| NMDC Limited | 0.70% | -0.70% |
| Industrial Products | 0.68% | |

| | | |
|---|----------------|--------|
| POLYCAB INDIA Limited | 0.53% | -0.53% |
| Cummins India Limited | 0.08% | -0.09% |
| Astral Limited | 0.06% | -0.07% |
| Auto Components | 0.62% | |
| Exide Industries Limited | 0.29% | -0.29% |
| Samvardhana Motherson International Limited | 0.22% | -0.22% |
| MRF Limited | 0.08% | -0.08% |
| Bharat Forge Limited | 0.04% | -0.04% |
| Consumable Fuels | 0.61% | |
| Coal India Limited | 0.61% | -0.61% |
| Insurance | 0.60% | |
| SBI Life Insurance Company Limited | 0.22% | -0.22% |
| Max Financial Services Limited | 0.19% | -0.19% |
| HDFC Life Insurance Company Limited | 0.09% | -0.09% |
| ICICI Lombard General Insurance Company Limited | 0.06% | -0.06% |
| ICICI Prudential Life Insurance Company Limited | 0.05% | -0.06% |
| Non - Ferrous Metals | 0.57% | |
| Hindalco Industries Limited | 0.53% | -0.54% |
| National Aluminium Company Limited | 0.02% | -0.02% |
| Hindustan Copper Limited | 0.02% | -0.02% |
| Personal Products | 0.57% | |
| Colgate Palmolive (India) Limited | 0.36% | -0.36% |
| Godrej Consumer Products Limited | 0.14% | -0.14% |
| Dabur India Limited | 0.07% | -0.07% |
| Retailing | 0.52% | |
| Trent Limited | 0.34% | -0.34% |
| Aditya Birla Fashion and Retail Limited | 0.10% | -0.10% |
| Info Edge (India) Limited | 0.08% | -0.08% |
| Food Products | 0.51% | |
| Britannia Industries Limited | 0.48% | -0.49% |
| Nestle India Limited | 0.03% | -0.03% |
| Capital Markets | 0.49% | |
| HDFC Asset Management Company Limited | 0.31% | -0.31% |
| Indian Energy Exchange Limited | 0.17% | -0.17% |
| Multi Commodity Exchange of India Limited | 0.02% | -0.02% |
| Gas | 0.39% | |
| GAIL (India) Limited | 0.27% | -0.28% |
| Petronet LNG Limited | 0.09% | -0.09% |
| Gujarat Gas Limited | 0.02% | -0.02% |
| Agricultural Food & other Products | 0.31% | |
| Marico Limited | 0.16% | -0.16% |
| Tata Consumer Products Limited | 0.15% | -0.15% |
| Beverages | 0.20% | |
| United Spirits Limited | 0.12% | -0.12% |
| United Breweries Limited | 0.07% | -0.07% |
| Agricultural Commercial & Construction Vehicles | 0.16% | |
| Escorts Kubota Limited | 0.15% | -0.15% |
| Ashok Leyland Limited | 0.01% | -0.01% |
| Healthcare Services | 0.13% | |
| Apollo Hospitals Enterprise Limited | 0.11% | -0.11% |
| Dr. Lal Path Labs Limited | 0.01% | -0.01% |
| Syngene International Limited | 0.00% | 0.00% |
| METROPOLIS HEALTHCARE LIMITED | 0.00% | 0.00% |
| Entertainment | 0.00% | |
| PVR Limited | 0.00% | 0.00% |
| Cash & Current Assets | 77.69% | |
| Total Net Assets | 100.00% | |

Investment Performance

NAV as on October 31, 2024: ₹ 25.3909

| Inception - July 24, 2009 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Arbitrage Fund | 6.29% | 5.22% | 6.00% | 7.44% |
| Value of Std Investment of ₹ 10,000 | 25391 | 12900 | 11914 | 10746 |
| Benchmark - Nifty 50 Arbitrage TRI | NA | 5.04% | 6.24% | 7.18% |
| Value of Std Investment of ₹ 10,000 | NA | 12791 | 11998 | 10720 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 6.18% | 5.52% | 5.97% | 7.56% |
| Value of Std Investment of ₹ 10,000 | 25000 | 13087 | 11905 | 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. 179-180 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 | 25.3909 | 27.2372 |
| IDCW² | 11.2079 | 11.5071 |

²Income 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

2.2 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 | ₹ | 154.01 | Crores |
| AUM as on last day | ₹ | 157.16 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|-------------|
| Modified Duration | 10.61 years |
| Average Maturity | 27.79 years |
| Yield to Maturity | 7.14% |
| Macaulay Duration | 11.02 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 | 77.27% | |
| 7.34% INDIA GOVERNMENT BOND 22APR2064 | 24.99% | SOV |
| 7.30% GOI 19JUN53 | 18.50% | SOV |
| 7.46% GOVERNMENT OF INDIA 06NOV73 G-SEC | 10.16% | SOV |
| 7.25% GOI 12JUN63 | 7.99% | SOV |
| 7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC | 5.16% | SOV |
| 7.10% GOVT 08-Apr-2034 | 3.46% | SOV |
| 7.09% GOI 05AUG2054 | 3.22% | SOV |
| 7.18% GOI 24-Jul-2037 | 1.63% | SOV |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 1.34% | SOV |
| 7.26% GOI 22AUG2032 | 0.48% | SOV |
| 7.54% GOVERNMENT OF INDIA 23MAY2036 GSEC | 0.34% | SOV |
| Fixed rates bonds - Corporate | 12.90% | |
| Indian Railway Finance Corporation Limited | 6.45% | ICRA AAA |
| Bajaj Finance Limited | 6.45% | CRISIL AAA |
| State Government bond | 6.51% | |
| 7.81% UTTAR PRADESH 29MAR34 SDL | 3.33% | SOV |

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| 7.51% UTTAR PRADESH 27MAR2038 SDL | 1.03% | SOV |
| 7.49% TAMIL NADU 24APR2034 SDL | 0.66% | SOV |
| 7.47% UTTARAKHAND 20MAR2034 SDL | 0.62% | 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 | 0.48% | |
| 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 | 2.63% | |
| Total Net Assets | 100.00% | |

Investment Performance

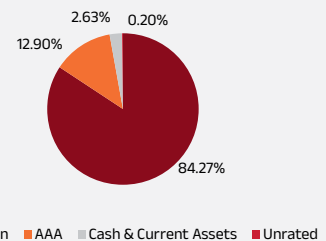
NAV as on October 31, 2024: ₹ 12.1878

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Inception - Aug 08, 2022 | | | | |
| Aditya Birla Sun Life Long Duration Fund | 9.27% | NA | NA | 11.92% |
| Value of Std Investment of ₹ 10,000 | 12188 | NA | NA | 11195 |
| Benchmark - NIFTY Long Duration Debt Index A-III | 9.54% | NA | NA | 12.09% |
| Value of Std Investment of ₹ 10,000 | 12256 | NA | NA | 11212 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.34% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11959 | NA | NA | 11073 |

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 17. Total Schemes managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 179-180 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 | 12.1878 | 12.3611 |
| IDCW ³ : | 11.3275 | 11.4940 |

³Income 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

2.6 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.17% |
| Direct | 0.17% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 183.83 | Crores |
| AUM as on last day | ₹ | 179.90 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 0.37 years |
| Average Maturity | 0.40 years |
| Yield to Maturity | 7.05% |
| Macaulay Duration | 0.39 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 | 60.04% | |
| 7.38% MADHYAPRADESH 15 Mar 2025 SDL | 19.51% | SOV |
| 5.94% RAJASTHAN 09APR2025 SDL | 11.08% | SOV |
| 6.69% MADHYA PRADESH 17MAR25 SDL | 6.73% | SOV |
| 8.03% GUJARAT 16APR2025 SDL | 5.59% | SOV |
| 8.08% UTTAR PRADESH 25FEB25 SDL | 3.62% | SOV |
| 6.88% TELANGANA 31MAR2025 SDL | 2.78% | SOV |
| 8.06% MAHARASHTRA 11FEB2025 SDL | 2.68% | SOV |
| 8.06% ANDHRA PRADESH 25FEB25 SDL | 1.67% | SOV |
| 8.04% HARYANA 25MAR2025 SDL | 1.40% | SOV |
| 8.05% MAHARASHTRA 28JAN2025 SDL | 0.84% | SOV |
| 8.08% KARNATAKA 11MAR2025 SDL | 0.56% | 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 |
| 8.12% TELANGANA 11MAR2025 SDL | 0.28% | SOV |
| 8.10% ANDHRA PRADESH 11MAR2025 SDL | 0.28% | SOV |

| Issuer | % to Net Assets | Rating |
|--|-----------------|------------|
| GUJARAT 8.05% 25FEB25 SDL | 0.28% | SOV |
| KARNATAKA 8.05% 25FEB25 SDL | 0.28% | SOV |
| 8.08% MADHYA PRADESH 11FEB2025 SDL | 0.28% | SOV |
| Fixed rates bonds - Corporate | 34.51% | |
| REC Limited | 15.62% | CRISIL AAA |
| Power Finance Corporation Limited | 15.00% | ICRA AAA |
| Power Grid Corporation of India Limited | 2.23% | ICRA AAA |
| Small Industries Development Bank of India | 1.65% | ICRA AAA |
| Cash Management Bills | 2.55% | |
| Government of India | 2.39% | SOV |
| Government of India | 0.17% | SOV |
| Cash & Current Assets | 2.90% | |
| Total Net Assets | 100.00% | |





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 October 31, 2024: ₹ 11.5002

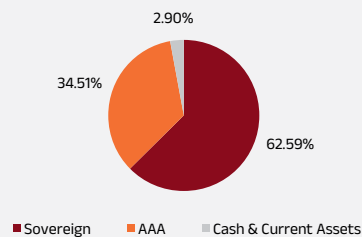
| Inception - March 30, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund | 5.54% | NA | NA | 7.43% |
| Value of Std Investment of ₹ 10,000 | 11500 | NA | NA | 10745 |
| Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025 | 5.85% | NA | NA | 7.80% |
| Value of Std Investment of ₹ 10,000 | 11589 | NA | NA | 10782 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.60% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11801 | NA | NA | 11073 |

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 19. Refer annexure on page no. 179-180 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 | 11.5002 | 11.5435 |
| IDCW ¹ | 11.5003 | 11.5442 |

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.36 | -0.21 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.31 | -0.16 |

¹Income 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

3.1 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.38% |
| Direct | 0.38% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|---------|--------|
| Monthly Average AUM | ₹ | 9834.37 | Crores |
| AUM as on last day | ₹ | 9814.21 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 1.50 years |
| Average Maturity | 1.66 years |
| Yield to Maturity | 7.20% |
| Macaulay Duration | 1.57 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 | 57.12% | |
| 7.49% GUJARAT 28SEP2026 SDL | 4.48% | SOV |
| 7.84% TAMIL NADU 13JUL2026 SDL | 4.39% | SOV |
| 6.24% MAHARASHTRA 11AUG26 SDL | 3.94% | SOV |
| 7.37% MAHARASHTRA 14SEP2026 SDL | 3.87% | SOV |
| 8.07% KERALA 15JUN2026 SDL | 2.85% | SOV |
| 7.85% ANDHRA PRADESH 13JUL2026 SDL | 2.30% | 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 | 0.88% | 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 |
| 8.07% TAMIL NADU 15JUN2026 SDL | 0.65% | SOV |
| GUJARAT 07.83% 13JUL2026 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 | 0.51% | 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 | 0.26% | 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 |
| 8.38% TAMIL NADU 27JAN2026 SDL | 0.05% | SOV |
| 8.39% ANDHRA PRADESH 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 |
| Fixed rates bonds - Corporate | 38.91% | |
| National Bank For Agriculture and Rural Development | 7.38% | 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 | 1.32% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 1.26% | 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 | 0.62% | 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 |
| Power Finance Corporation Limited | 0.10% | ICRA AAA |
| National Bank For Agriculture and Rural Development | 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 |
| Cash Management Bills | 1.16% | |
| 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 |
| Government Bond | 0.86% | |
| 5.63% GOI 12APR2026 | 0.45% | SOV |
| 6.97% GOI (MD 06/09/2026) | 0.41% | SOV |
| Cash & Current Assets | 1.95% | |
| Total Net Assets | 100.00% | |



Investment Performance

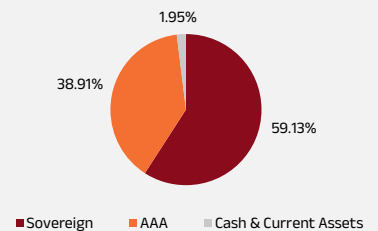
NAV as on October 31, 2024: ₹ 11.7217

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - September 24, 2021 | 5.25% | NA | 5.45% | 8.21% |
| Aditya Birla Sun Life NIFTY SDL Plus PSU Bond Sep 2026 60:40 Index Fund | 11722 | NA | 11732 | 10823 |
| Value of Std Investment of ₹ 10,000 | | | | |
| Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index | 5.61% | NA | 5.77% | 8.56% |
| Value of Std Investment of ₹ 10,000 | 11848 | NA | 11839 | 10858 |
| Additional Benchmark - Nifty SDL Plus PSU Bond Sep 2026 60:40 Index | 5.13% | NA | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11680 | NA | 11781 | 11073 |

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 19. Refer annexure on page no. 179-180 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 | 11.7217 | 11.7801 |
| IDCW ² | 11.7225 | 11.7802 |

²Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.35 | -0.18 |
| 3 Years (%) | -0.32 | -0.15 |
| 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 | 0.55% |
| Direct | 0.55% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|---------|--------|
| Monthly Average AUM | ₹ | 4139.63 | Crores |
| AUM as on last day | ₹ | 4141.53 | Crores |

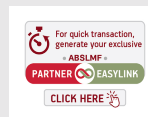
Total Expense Ratio (TER)

| | |
|---------|-------|
| 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 | 1.87 years |
| Average Maturity | 2.07 years |
| Yield to Maturity | 6.97% |
| Macaulay Duration | 1.93 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 | 88.07% | |
| KARNATAKA 7.59% 29MAR27 SDL | 4.20% | SOV |
| 8.72% TAMIL NADU 19SEP2026 SDL | 3.99% | SOV |
| 7.37% KARNATAKA 09NOV2026 SDL | 3.90% | SOV |
| 7.22% KARNATAKA 26OCT2026 SDL | 3.78% | SOV |
| 7.62% TAMIL NADU 29MAR2027 SDL | 3.68% | SOV |
| 7.39% MAHARASHTRA 09NOV2026 SDL | 3.59% | SOV |
| 7.40% TELANGANA 09NOV2026 SDL | 3.54% | SOV |
| 7.22% MAHARASHTRA 26OCT26 SDL | 2.43% | SOV |
| 6.85% UTTAR PRADESH 23NOV2026 SDL | 2.41% | SOV |
| 7.86% KARNATAKA 15MAR27 SDL | 2.34% | SOV |
| 7.62% UTTAR PRADESH 15FEB2027 SDL | 2.33% | SOV |
| 7.96% MAHARASHTRA 29JUN2026 SDL | 2.21% | SOV |
| 7.59% GUJARAT 15FEB2027 SDL | 2.20% | SOV |
| 7.37% RAJASTHAN 09NOV2026 SDL | 2.07% | SOV |
| 7.49% GUJARAT 28SEP2026 SDL | 1.95% | SOV |
| 6.58% GUJARAT 31MAR27 SDL | 1.80% | SOV |
| 7.40% MADHYA PRADESH 09NOV2026 SDL | 1.71% | SOV |
| 7.07% TAMIL NADU 14DEC2026 SDL | 1.70% | SOV |
| TAMIL NADU 07.39% 09NOV2026 SDL | 1.58% | SOV |
| 7.57% GUJARAT 09NOV2026 SDL | 1.58% | SOV |
| 7.05% GUJARAT 14DEC2026 SDL | 1.57% | SOV |
| 7.74% TAMIL NADU 01MAR27 SDL | 1.23% | SOV |
| 7.23% TAMIL NADU 26OCT2026 SDL | 1.22% | SOV |
| 7.24% UTTAR PRADESH 26OCT2026 SDL | 1.21% | SOV |
| 7.20 % KARNATAKA 25JAN2027 SDL | 1.21% | SOV |
| 7.19% GUJARAT 25JAN2027 SDL | 1.21% | SOV |
| 7.15% KARNATAKA 11JAN2027 SDL | 1.21% | SOV |
| 7.76% MADHYA PRADESH 01MAR27 SDL | 1.11% | SOV |
| 7.24% GUJARAT 28DEC26 SDL | 1.09% | SOV |
| 7.16% MADHYA PRADESH 28SEP26 SDL | 1.09% | SOV |
| 6.89% BIHAR 23NOV2026 SDL | 1.09% | SOV |
| 7.60% MADHYA PRADESH 15FEB2027 SDL | 0.98% | SOV |
| 6.54% MAHARASHTRA 09FEB2027 SDL | 0.96% | SOV |

| Issuer | % to Net Assets | Rating |
|-----------------------------------|-----------------|--------|
| 7.99% UTTAR PRADESH 29JUN2026 SDL | 0.86% | SOV |
| 7.18% HARYANA 28SEP2026 SDL | 0.85% | SOV |
| 7.39% TELANGANA 14SEP2026 SDL | 0.83% | 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 | 0.67% | SOV |
| 7.78% BIHAR 01MAR2027 SDL | 0.61% | SOV |
| 07.64% HARYANA 29MAR27 SDL | 0.61% | SOV |
| 7.42% ANDHRA 09NOV2026 SDL | 0.61% | SOV |
| 7.41% GUJARAT 19OCT2026 SDL | 0.61% | SOV |
| 7.38% KERALA 09NOV2026 SDL | 0.61% | SOV |
| 7.16% TAMIL NADU 11JAN2027 SDL | 0.61% | SOV |
| 7.17% UTTAR PRADESH 11JAN2027 SDL | 0.61% | SOV |
| 7.14% KARNATAKA 13OCT2026 SDL | 0.61% | SOV |
| 7.15% KERALA 13OCT2026 SDL | 0.61% | SOV |
| 7.02% GUJARAT 28AUG2026 SDL | 0.61% | SOV |
| 6.83% KARNATAKA 23NOV2026 SDL | 0.60% | SOV |
| 7.85% TAMIL NADU 15MAR2027 SDL | 0.49% | SOV |
| 7.29% KERALA 28DEC2026 SDL | 0.49% | 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 | 0.37% | 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 | 0.25% | SOV |
| 7.73% RAJASTHAN 01MAR2027 SDL | 0.25% | SOV |
| 7.84% TAMIL NADU 13JUL2026 SDL | 0.25% | SOV |
| 7.86% UTTAR PRADESH 13JUL26 SDL | 0.25% | 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 |
| 7.15% KERALA 11JAN2027 SDL | 0.12% | SOV |
| 7.16% WEST BENGAL 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 | 3.10% | |
| 5.74% GOI 15NOV2026 | 1.41% | SOV |
| 5.63% GOI 12APR2026 | 0.83% | SOV |
| 8.15% GOI (MD 24/11/2026) | 0.40% | SOV |
| 8.24% GOI (MD 15/02/2027) | 0.25% | SOV |
| 8.33% GOI (MD 09/07/2026) | 0.21% | SOV |
| Cash & Current Assets | 2.52% | |
| Total Net Assets | 100.00% | |



Investment Performance

NAV as on October 31, 2024: ₹ 11.6895

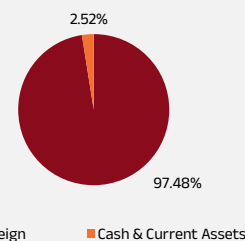
| Inception - January 28, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund | 5.82% | NA | NA | 8.65% |
| Value of Std Investment of ₹ 10,000 | 11689 | NA | NA | 10867 |
| Benchmark - Nifty SDL Apr 2027 Index | 6.42% | NA | NA | 9.20% |
| Value of Std Investment of ₹ 10,000 | 11873 | NA | NA | 10922 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.50% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11896 | NA | NA | 11073 |

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 Survankar is 16. Refer annexure on page no. 179-180 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 | 11.6895 | 11.7897 |
| IDCW ¹ : | 11.6895 | 11.7895 |

¹Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.55 | -0.22 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.60 | -0.27 |





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

2.6 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 | ₹ | 1679.16 | Crores |
| AUM as on last day | ₹ | 1681.13 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 1.87 years |
| Average Maturity | 2.10 years |
| Yield to Maturity | 7.17% |
| Macaulay Duration | 1.96 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 | 43.76% | |
| 7.61% TAMIL NADU 15FEB2027 SDL | 4.53% | SOV |
| 7.14% GUJARAT 11JAN2027 SDL | 4.18% | SOV |
| 7.62% UTTAR PRADESH 15FEB2027 SDL | 3.16% | SOV |
| 7.96% MAHARASHTRA 29JUN2026 SDL | 3.03% | SOV |
| 7.73% RAJASTHAN 01MAR2027 SDL | 3.03% | 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 |
| 7.62% ANDHRA PRADESH 29MAR2027 SDL | 0.91% | SOV |
| 7.63% GUJARAT 12APR2027 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 | 3.62% | 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 | 2.31% | 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 | 14.57% | |
| 5.74% GOI 15NOV2026 | 9.05% | SOV |
| 8.24% GOI (MD 15/02/2027) | 5.52% | SOV |
| Cash Management Bills | 1.59% | |
| Government of India | 1.05% | SOV |
| Government of India | 0.54% | SOV |
| Cash & Current Assets | 2.23% | |
| Total Net Assets | 100.00% | |





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 October 31, 2024: ₹ 11.5462

| 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 | 5.70% | NA | NA | 8.33% |
| Value of Std Investment of ₹ 10,000 | 11546 | NA | NA | 10836 |
| Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027 | 6.12% | NA | NA | 8.94% |
| Value of Std Investment of ₹ 10,000 | 11667 | NA | NA | 10896 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.71% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11835 | NA | NA | 11073 |

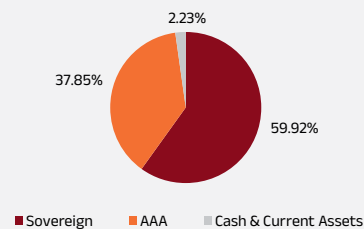
Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mohit Sharma is 19. Refer annexure on page no. 179-180 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 | 11.5462 | 11.6063 |
| IDCW ² : | 11.5430 | 11.6081 |

²Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.60 | -0.38 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.43 | -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

2.1 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.41% |
| Direct | 0.41% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 69.63 | Crores |
| AUM as on last day | ₹ | 69.51 | Crores |

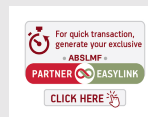
Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.35% |
| Direct | 0.19% |

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 0.64 years |
| Average Maturity | 0.68 years |
| Yield to Maturity | 6.84% |
| Macaulay Duration | 0.66 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 | 84.53% | |
| 8.25% MAHARASHTRA 10JUN2025 SDL | 59.50% | SOV |
| TAMIL NADU 08.24% 09SEP25 SDL | 14.56% | SOV |
| 8.31% KERALA 26Aug25 SDL | 7.28% | SOV |
| GUJARAT GUJARA 8.23 09/09/25 | 2.02% | SOV |
| 8.31% TELANGANA 29JUL25 SDL | 0.73% | SOV |
| 8.16% UTTARAKHAND 23SEP2025 SDL | 0.29% | SOV |

| Issuer | % to Net Assets | Rating |
|---|-----------------|--------|
| 8.13% MAHARASHTRA 14JAN2025 SDL | 0.14% | SOV |
| Government Bond | 12.87% | |
| 5.22% GOVERNMENT OF INDIA 15JUN25 G-SEC | 7.98% | SOV |
| 8.20% GOI (MD 24/09/2025) | 4.88% | SOV |
| Cash & Current Assets | 2.61% | |
| Total Net Assets | 100.00% | |

Investment Performance

NAV as on October 31, 2024: ₹ 11.5904

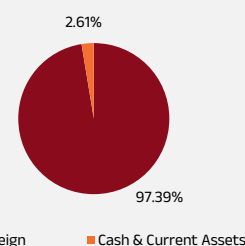
| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - Sep 28, 2022 | | | | |
| Aditya Birla Sun Life Nifty SDL SEP 2025 Index Fund | 7.31% | NA | NA | 7.71% |
| Value of Std Investment of ₹ 10,000 | 11590 | NA | NA | 10773 |
| Benchmark - Nifty SDL Sep 2025 Index | 7.82% | NA | NA | 8.18% |
| Value of Std Investment of ₹ 10,000 | 11707 | NA | NA | 10821 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.58% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11880 | NA | NA | 11073 |

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. 179-180 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 (%) | -0.47 | -0.28 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.51 | -0.34 |



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 11.5904 | 11.6305 |
| IDCW ² : | 11.5905 | 11.6302 |

²Income 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 | 0.95% |
| Direct | 0.95% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 315.98 | Crores |
| AUM as on last day | ₹ | 309.38 | 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 | 1.30 years |
| Average Maturity | 1.39 years |
| Yield to Maturity | 6.78% |
| Macaulay Duration | 1.35 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 | 98.07% | |
| 5.63% GOI 12APR2026 | 73.42% | SOV |
| 7.59% GOI(MD 11/01/2026) | 15.26% | SOV |
| 6.99% GOVERNMENT OF INDIA 17APR26 | 4.83% | SOV |
| 7.27% GOI 08APR26 | 4.56% | SOV |

| Issuer | % to Net Assets | Rating |
|-------------------------|-----------------|--------|
| Cash Management Bills | 0.22% | |
| Government of India | 0.22% | SOV |
| Cash & Current Assets | 1.71% | |
| Total Net Assets | 100.00% | |

Investment Performance

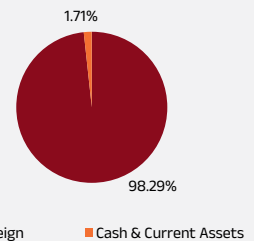
NAV as on October 31, 2024: ₹ 11.6012

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - October 07, 2022 | | | | |
| Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund | 7.44% | NA | NA | 7.95% |
| Value of Std Investment of ₹ 10,000 | 11601 | NA | NA | 10797 |
| Benchmark - CRISIL IBX Gilt Index – April 2026 | 7.82% | NA | NA | 8.31% |
| Value of Std Investment of ₹ 10,000 | 11684 | NA | NA | 10834 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 9.06% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11965 | NA | NA | 11073 |

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. 179-180 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 (%) | -0.36 | -0.19 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.37 | -0.20 |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 11.6012 | 11.6396 |
| IDCW ¹ : | 11.6017 | 11.6405 |

¹Income 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 | 0.38% |
| Direct | 0.38% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 402.84 | Crores |
| AUM as on last day | ₹ | 404.21 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 2.87 years |
| Average Maturity | 3.30 years |
| Yield to Maturity | 6.96% |
| Macaulay Duration | 2.97 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 | 50.76% | |
| 7.06% GOI 10APR28 | 25.59% | SOV |
| 7.17% GOI (MD 08/01/2028) | 14.87% | SOV |
| GOI 08.28% 21SEP27 | 10.30% | SOV |
| State Government bond | 43.80% | |
| 8.28% Tamilnadu SDL (MD 14/03/2028) | 23.12% | SOV |
| 8.34% TAMIL NADU 28FEB28 SDL | 7.72% | SOV |
| 8.05% Tamilnadu SDL (MD 18/04/2028) | 3.22% | SOV |
| 6.98% TELANGANA 22APR2028 SDL | 2.47% | SOV |
| 8.43% TAMIL NADU SDL RED 07-MARCH-2028 | 1.47% | SOV |

| Issuer | % to Net Assets | Rating |
|--|-----------------|--------|
| 08.23 GUJARAT SDL 21FEB2028 | 1.32% | SOV |
| 8.34% UTTAR PRADESH 28FEB28 SDL | 1.29% | SOV |
| 8.14% Haryana SDL (MD 27/03/2028) | 1.28% | SOV |
| 8.15% Chhattisgarh SDL (MD 27/03/2028) | 1.28% | SOV |
| 8.25% GJ 25APR28 SDL | 0.64% | SOV |
| Cash Management Bills | 4.11% | |
| Government of India | 3.09% | SOV |
| Government of India | 1.02% | SOV |
| Cash & Current Assets | 1.33% | |
| Total Net Assets | 100.00% | |

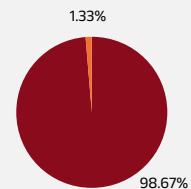
Investment Performance

NAV as on October 31, 2024: ₹ 11.7626

| 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 | 8.23% | NA | NA | 9.08% |
| Value of Std Investment of ₹ 10,000 | 11763 | NA | NA | 10911 |
| Benchmark - CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028 | 8.60% | NA | NA | 9.49% |
| Value of Std Investment of ₹ 10,000 | 11844 | NA | NA | 10952 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.91% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11915 | NA | NA | 11073 |

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 19. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 179-180 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 (%) | -0.41 | -0.25 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.36 | -0.20 |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 11.7626 | 11.8002 |
| IDCW ² : | 11.7636 | 11.7996 |

²Income 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

2.0 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 | ₹ | 691.91 | Crores |
| AUM as on last day | ₹ | 692.17 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 3.78 years |
| Average Maturity | 4.44 years |
| Yield to Maturity | 6.89% |
| Macaulay Duration | 3.91 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 | 93.80% | |
| 7.10% GOVERNMENT OF INDIA 18APR29 | 92.98% | SOV |
| 7.59% GOI (MD 20/03/2029) | 0.65% | SOV |
| 07.26% GOI (MD 14/01/2029) | 0.17% | SOV |
| Cash Management Bills | 5.59% | |
| Government of India | 3.85% | SOV |

| Issuer | % to Net Assets | Rating |
|-------------------------|-----------------|--------|
| Government of India | 1.08% | SOV |
| Government of India | 0.58% | SOV |
| Government of India | 0.08% | SOV |
| Cash & Current Assets | 0.61% | |
| Total Net Assets | 100.00% | |

Investment Performance

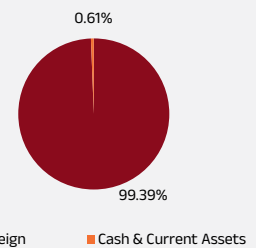
NAV as on October 31, 2024: ₹ 11.8126

| Inception - October 19, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life CRISIL IBX Gilt - April 2029 Index Fund | 8.53% | NA | NA | 9.47% |
| Value of Std Investment of ₹ 10,000 | 11813 | NA | NA | 10950 |
| Benchmark - CRISIL IBX Gilt Index – April 2029 | 8.63% | NA | NA | 9.64% |
| Value of Std Investment of ₹ 10,000 | 11836 | NA | NA | 10967 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 9.03% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11924 | NA | NA | 11073 |

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 17. Total Schemes managed by Mr. Sanjay Godambe is 10. Refer annexure on page no. 179-180 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 (%) | -0.17 | 0.01 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.11 | 0.07 |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------------|--------------|-------------|
| Growth | 11.8126 | 11.8514 |
| Daily IDCW ¹ : | 10.3557 | 10.4215 |

¹Income 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

1.6 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 | ₹ | 40.07 | Crores |
| AUM as on last day | ₹ | 40.15 | Crores |

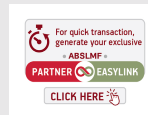
Total Expense Ratio (TER)

| | |
|---------|-------|
| 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 | 2.42 years |
| Average Maturity | 2.71 years |
| Yield to Maturity | 6.96% |
| Macaulay Duration | 2.50 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

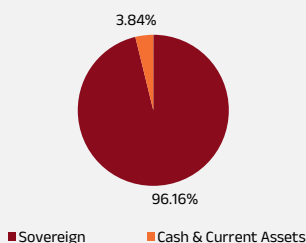
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|------------------------------------|-----------------|--------|
| State Government bond | 67.38% | |
| 7.35% MADHYA PRADESH 13SEP2027 SDL | 18.89% | SOV |
| 7.38% TELANGANA 25SEP2027 SDL | 12.60% | SOV |
| 7.12% TAMIL NADU 09AUG2027 SDL | 12.55% | SOV |
| 7.23% TAMIL NADU 14JUN2027 SDL | 12.55% | SOV |
| 7.20% MAHARASHTRA 09AUG2027 SDL | 7.53% | SOV |
| KARNATAKA SDL 07.75% 01MAR27 | 1.27% | SOV |
| 7.77% KERALA 01MAR2027 SDL | 1.23% | SOV |

| Issuer | % to Net Assets | Rating |
|------------------------------------|-----------------|--------|
| 8.49% ANDHRA PRADESH 21AUG2027 SDL | 0.78% | SOV |
| Cash Management Bills | 15.51% | |
| Government of India | 15.51% | SOV |
| Government Bond | 13.27% | |
| 7.38% GOI 20JUN2027 | 13.27% | SOV |
| Cash & Current Assets | 3.84% | |
| Total Net Assets | 100.00% | |

Rating Profile of Portfolio



Investment Performance

NAV as on October 31, 2024: ₹ 11.3841

| Inception - March 10, 2023 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund | 8.19% | NA | NA | 8.98% |
| Value of Std Investment of ₹ 10,000 | 11384 | NA | NA | 10900 |
| Benchmark - Nifty SDL Sep 2027 Index | 8.83% | NA | NA | 9.68% |
| Value of Std Investment of ₹ 10,000 | 11494 | NA | NA | 10970 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 9.27% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11571 | NA | NA | 11073 |

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 17. Refer annexure on page no. 179-180 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 | 11.3841 | 11.4322 |
| Daily IDCW ² : | 11.3841 | 11.4319 |

²Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.70 | -0.45 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.64 | -0.36 |



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

1.6 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 | ₹ | 28.87 | Crores |
| AUM as on last day | ₹ | 28.92 | Crores |

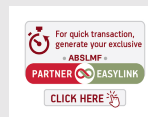
Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.79% |
| Direct | 0.49% |

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

SIP

Monthly: Minimum ₹ 500/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 2.64 years |
| Average Maturity | 3.04 years |
| Yield to Maturity | 6.84% |
| Macaulay Duration | 2.73 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

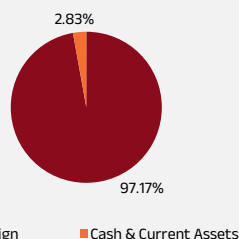
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|-------------------------------------|-----------------|--------|
| Government Bond | 97.17% | |
| 7.17% GOI (MD 08/01/2028) | 54.94% | SOV |
| GOI 08.28% 21SEP27 | 36.63% | SOV |
| 6.01% GOVERNMENT OF INDIA 25MAR2028 | 3.81% | SOV |

| Issuer | % to Net Assets | Rating |
|-------------------------|-----------------|--------|
| GOI 08.26% 02AUG2027 | 1.79% | SOV |
| Cash & Current Assets | 2.83% | |
| Total Net Assets | 100.00% | |

Rating Profile of Portfolio



Investment Performance

NAV as on October 31, 2024: ₹ 11.2268

| Inception - March 15, 2023 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund | 7.34% | NA | NA | 8.32% |
| Value of Std Investment of ₹ 10,000 | 11227 | NA | NA | 10835 |
| Benchmark - CRISIL IBX Gilt Apr 2028 Index | 8.29% | NA | NA | 9.22% |
| Value of Std Investment of ₹ 10,000 | 11389 | NA | NA | 10925 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.98% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11508 | NA | NA | 11073 |

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. 179-180 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 | 11.2268 | 11.2774 |
| Daily IDCW ¹ : | 11.2263 | 11.2809 |

¹Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.89 | -0.61 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.95 | -0.65 |





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

1.7 years

Tracking Error

| | |
|---------|-------|
| Regular | 1.11% |
| Direct | 1.11% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 157.30 | Crores |
| AUM as on last day | ₹ | 162.19 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 5.38 years |
| Average Maturity | 7.15 years |
| Yield to Maturity | 7.14% |
| Macaulay Duration | 5.57 years |

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Add. Investment

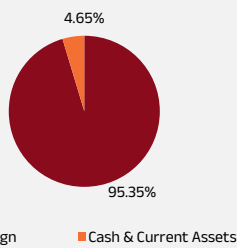
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|--------------------------------------|-----------------|--------|
| State Government bond | 74.42% | |
| 7.35% MAHARASHTRA 14JUN2032 SDL | 17.29% | SOV |
| 7.73% HARYANA 01MAR2032 SDL | 15.93% | SOV |
| 7.70% ANDHRA PRADESH 13SEP2027 SDL | 15.91% | SOV |
| 7.14% TAMIL NADU 02MAR2032 SDL | 12.36% | SOV |
| 7.42% RAJASTHAN 22MAY2032 SDL | 6.28% | 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 | 20.93% | |
| 6.54% GOI 17JAN2032 | 20.93% | SOV |
| Cash & Current Assets | 4.65% | |
| Total Net Assets | 100.00% | |

Rating Profile of Portfolio



Investment Performance

NAV as on October 31, 2024: ₹ 11.5730

| Inception - February 14, 2023 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund | 8.91% | NA | NA | 10.38% |
| Value of Std Investment of ₹ 10,000 | 11573 | NA | NA | 11041 |
| Benchmark - CRISIL IBX SDL Index – June 2032 | 9.56% | NA | NA | 11.33% |
| Value of Std Investment of ₹ 10,000 | 11692 | NA | NA | 11136 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.99% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11588 | NA | NA | 11073 |

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 19. Refer annexure on page no. 179-180 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 | 11.5730 | 11.6410 |
| Daily IDCW ¹ | 11.5732 | 11.6429 |

¹Income Distribution cum capital withdrawal

Tracking Differences

| | Regular | Direct |
|------------------|---------|--------|
| 1 Year (%) | -0.95 | -0.57 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.65 | -0.28 |





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

1.9 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.27% |
| Direct | 0.27% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 52.09 | Crores |
| AUM as on last day | ₹ | 52.14 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 1.12 years |
| Average Maturity | 1.23 years |
| Yield to Maturity | 7.13% |
| Macaulay Duration | 1.17 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

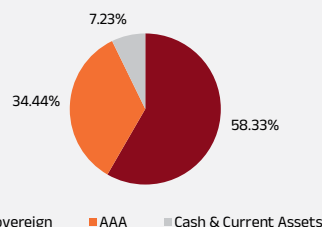
₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|---|-----------------|----------|
| State Government bond | 45.78% | |
| 8.67% KARNATAKA 24FEB26 SDL | 19.62% | SOV |
| 8.42% KERALA 27JAN2026 SDL | 9.76% | SOV |
| 8.38% HARYANA 27JAN26 SDL | 4.88% | SOV |
| 8.67% MAHARASHTRA 24FEB2026 SDL | 3.14% | SOV |
| 8.51% HARYANA 10FEB2026 SDL | 2.15% | SOV |
| 8.08% CHHATTISGARH 23MAR2026 SDL | 1.95% | SOV |
| 8.17% KERALA 26NOV2025 SDL | 1.93% | SOV |
| 8.23% UTTAR PRADESH 09DEC2025 SDL | 1.17% | SOV |
| 8.27% TAMILNADU 23DEC2025 SDL | 0.79% | SOV |
| 8.17% TAMIL NADU 26NOV2025 SDL | 0.39% | SOV |
| Fixed rates bonds - Corporate | 34.44% | |
| National Bank For Agriculture and Rural Development | 13.39% | ICRA AAA |

| Issuer | % to Net Assets | Rating |
|---|-----------------|------------|
| Small Industries Development Bank of India | 6.71% | ICRA AAA |
| Small Industries Development Bank of India | 6.13% | CRISIL AAA |
| Indian Railway Finance Corporation Limited | 1.92% | ICRA AAA |
| REC Limited | 1.92% | CRISIL AAA |
| Export Import Bank of India | 1.91% | ICRA AAA |
| Mangalore Refinery and Petrochemicals Limited | 1.51% | CARE AAA |
| NHPC Limited | 0.96% | ICRA AAA |
| Government Bond | 12.56% | |
| 5.63% GOI 12APR2026 | 10.21% | SOV |
| 6.99% GOVERNMENT OF INDIA 17APR26 | 2.35% | SOV |
| Cash & Current Assets | 7.23% | |
| Total Net Assets | 100.00% | |

Rating Profile of Portfolio



Investment Performance

NAV as on October 31, 2024: ₹ 11.3892

| 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 | 7.03% | NA | NA | 7.81% |
| Value of Std Investment of ₹ 10,000 | 11389 | NA | NA | 10784 |
| Benchmark - CRISIL IBX 60:40 SDL + AAA PSU Index - April 2026 | 7.46% | NA | NA | 8.39% |
| Value of Std Investment of ₹ 10,000 | 11476 | NA | NA | 10842 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.26% | NA | NA | 10.70% |
| Value of Std Investment of ₹ 10,000 | 11641 | NA | NA | 11073 |

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. 179-180 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 | 11.3892 | 11.4423 |
| Daily IDCW ¹ | 11.3902 | 11.4423 |

¹Income Distribution cum capital withdrawal

Tracking Differences

| | Regular | Direct |
|------------------|---------|--------|
| 1 Year (%) | -0.58 | -0.32 |
| 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 | 0.34% |
| Direct | 0.34% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 92.68 | Crores |
| AUM as on last day | ₹ | 85.44 | Crores |

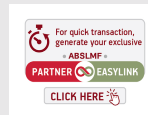
Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.47% |
| Direct | 0.22% |

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

SIP

Monthly: Minimum ₹ 500/-



Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 5.75 years |
| Average Maturity | 7.77 years |
| Yield to Maturity | 6.94% |
| Macaulay Duration | 5.94 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)

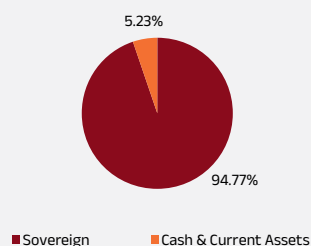
Min. Addl. Investment

₹ 1000 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|-----------------------------------|-----------------|--------|
| Government Bond | 94.77% | |
| 7.26% GOVERNMENT OF INDIA 06FEB33 | 52.77% | SOV |
| 7.26% GOI 22AUG2032 | 42.00% | SOV |
| Cash & Current Assets | 5.23% | |
| Total Net Assets | 100.00% | |

Rating Profile of Portfolio



Investment Performance

NAV as on October 31, 2024: ₹ 10.8051

| Inception - December 22, 2023 | Since Inception | 5 Years | 3 Years | 6 Months |
|---|-----------------|---------|---------|----------|
| Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund | 8.05% | NA | NA | 5.51% |
| Value of Std Investment of ₹ 10,000 | 10689 | NA | NA | 10274 |
| Benchmark - CRISIL IBX Gilt Index – April 2033 | 8.59% | NA | NA | 5.82% |
| Value of Std Investment of ₹ 10,000 | 10734 | NA | NA | 10289 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 8.37% | NA | NA | 5.75% |
| Value of Std Investment of ₹ 10,000 | 10716 | NA | NA | 10286 |

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. 179-180 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 | 10.8051 | 10.8286 |
| Daily IDCW ¹ | 10.8051 | 10.8284 |

¹Income 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

0.4 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.32% |
| Direct | 0.32% |

Fund Category

Index Funds (Debt)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 17.94 | Crores |
| AUM as on last day | ₹ | 14.25 | Crores |

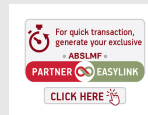
Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.49% |
| Direct | 0.19% |

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

SIP

Monthly: Minimum ₹ 1000/-



INVEST NOW

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 2.27 years |
| Average Maturity | 2.59 years |
| Yield to Maturity | 6.85% |
| Macaulay Duration | 2.34 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 | 95.81% | |
| 7.38% GOI 20JUN2027 | 95.81% | SOV |

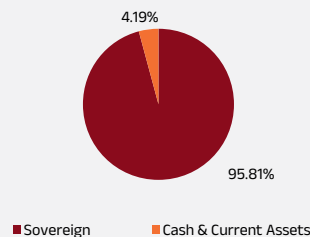
| Issuer | % to Net Assets | Rating |
|-----------------------|-----------------|--------|
| Cash & Current Assets | 4.19% | |
| Total Net Assets | 100.00% | |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 10.3349 | 10.3476 |
| IDCW ¹ : | 10.3349 | 10.3476 |

¹Income 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. Haresh Mehta

Date of Allotment

September 18, 2002

Benchmark

Nifty 50 TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 976.57 | Crores |
| AUM as on last day | ₹ | 960.71 | 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/-



INVEST NOW

Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 12.89% |
| Sharpe Ratio | 0.39 |
| Beta | 1.00 |
| Portfolio Turnover | 0.13 |
| Tracking Error (3 year) | 0.05% |
| Treynor Ratio | 0.05 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--------------------------------------|-----------------|
| Banks | 29.38% |
| HDFC Bank Limited | 12.10% |
| ICICI Bank Limited | 8.37% |
| Axis Bank Limited | 3.04% |
| State Bank of India | 2.90% |
| Kotak Mahindra Bank Limited | 2.34% |
| IndusInd Bank Limited | 0.64% |
| IT - Software | 12.91% |
| Infosys Limited | 5.81% |
| Tata Consultancy Services Limited | 3.73% |
| HCL Technologies Limited | 1.71% |
| Tech Mahindra Limited | 0.94% |
| Wipro Limited | 0.72% |
| Petroleum Products | 8.86% |
| Reliance Industries Limited | 8.30% |
| Bharat Petroleum Corporation Limited | 0.55% |
| Automobiles | 7.42% |
| Mahindra & Mahindra Limited | 2.23% |
| Tata Motors Limited | 1.63% |
| Maruti Suzuki India Limited | 1.34% |
| Bajaj Auto Limited | 1.00% |
| Eicher Motors Limited | 0.62% |
| Hero MotoCorp Limited | 0.59% |
| Diversified FMCG | 6.25% |
| ITC Limited | 4.18% |
| Hindustan Unilever Limited | 2.07% |
| Telecom - Services | 3.97% |
| Bharti Airtel Limited | 3.97% |
| Construction | 3.92% |
| Larsen & Toubro Limited | 3.92% |
| Finance | 3.46% |
| Bajaj Finance Limited | 1.77% |
| Bajaj Finserv Limited | 0.88% |
| Shriram Finance Ltd | 0.81% |

| Issuer | % to Net Assets |
|---|-----------------|
| Pharmaceuticals & Biotechnology | 3.33% |
| Sun Pharmaceutical Industries Limited | 1.83% |
| Cipla Limited | 0.78% |
| Dr. Reddys Laboratories Limited | 0.71% |
| Power | 3.11% |
| NTPC Limited | 1.78% |
| Power Grid Corporation of India Limited | 1.34% |
| Consumer Durables | 2.46% |
| Titan Company Limited | 1.24% |
| Asian Paints Limited | 1.22% |
| Cement & Cement Products | 2.08% |
| UltraTech Cement Limited | 1.16% |
| Grasim Industries Limited | 0.92% |
| Ferrous Metals | 1.98% |
| Tata Steel Limited | 1.13% |
| JSW Steel Limited | 0.85% |
| Retailing | 1.46% |
| Trent Limited | 1.46% |
| Insurance | 1.37% |
| HDFC Life Insurance Company Limited | 0.71% |
| SBI Life Insurance Company Limited | 0.67% |
| Food Products | 1.37% |
| Nestle India Limited | 0.75% |
| Britannia Industries Limited | 0.62% |
| Oil | 0.95% |
| Oil & Natural Gas Corporation Limited | 0.95% |
| Consumable Fuels | 0.94% |
| Coal India Limited | 0.94% |
| Aerospace & Defense | 0.94% |
| Bharat Electronics Limited | 0.94% |
| Transport Infrastructure | 0.93% |
| Adani Ports and Special Economic Zone Limited | 0.93% |
| Non - Ferrous Metals | 0.92% |
| Hindalco Industries Limited | 0.92% |



| Issuer | % to Net Assets |
|-------------------------------------|-----------------|
| Healthcare Services | 0.65% |
| Apollo Hospitals Enterprise Limited | 0.65% |
| Metals & Minerals Trading | 0.64% |
| Adani Enterprises Limited | 0.64% |

| Issuer | % to Net Assets |
|------------------------------------|-----------------|
| Agricultural Food & other Products | 0.60% |
| Tata Consumer Products Limited | 0.60% |
| Cash & Current Assets | 0.11% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 243.4756

| Inception - Sept 18, 2002 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty 50 Index Fund | 15.52% | 15.81% | 11.66% | 27.67% |
| Value of Std Investment of ₹ 10,000 | 243476 | 20853 | 13934 | 12775 |
| Benchmark - Nifty 50 TRI | 17.13% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 331074 | 21582 | 14195 | 12848 |
| Additional Benchmark - BSE Sensex TRI | 17.52% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 356037 | 21009 | 13907 | 12594 |

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. Hareesh Mehta is 17. Refer annexure on page no. 179-180 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 | 243.4756 | 248.3419 |
| IDCW ¹ : | 24.8811 | 25.6746 |

¹Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.72 | -0.37 |
| 3 Years (%) | -0.69 | -0.36 |
| 5 Years (%) | -0.80 | -0.49 |
| 10 Years (%) | -1.05 | -0.82 |
| Since Launch (%) | -1.62 | -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 (₹) | 2640000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 13815295 | 936970 | 459857 | 128938 |
| Scheme Returns (CAGR) | 13.14% | 17.86% | 16.55% | 14.06% |
| Nifty 50 TRI returns# (CAGR) | NA | 18.66% | 17.23% | 14.70% |
| BSE Sensex TRI returns## (CAGR) | 14.82% | 17.67% | 15.98% | 13.51% |

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. Haresh Mehta

Date of Allotment

June 08, 2021

Benchmark

Nifty 50 Equal Weight TRI

Managing Fund Since

April 01, 2023

Experience in Managing the Fund

1.6 Years

Fund Category

Index Funds (Equity)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 322.56 | Crores |
| AUM as on last day | ₹ | 320.07 | 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 | 0.05% |



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 | 14.33% |
| Sharpe Ratio | 0.65 |
| Beta | 1.00 |
| Portfolio Turnover | 0.49 |
| Tracking Error (3 year) | 0.12% |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 2024) for calculating Sharpe Ratio

PORTFOLIO

| Issuer | % to Net Assets |
|--|-----------------|
| Banks | 12.00% |
| State Bank of India | 2.24% |
| ICICI Bank Limited | 2.11% |
| HDFC Bank Limited | 2.11% |
| Axis Bank Limited | 1.98% |
| Kotak Mahindra Bank Limited | 1.97% |
| IndusInd Bank Limited | 1.59% |
| Automobiles | 11.31% |
| Eicher Motors Limited | 2.16% |
| Mahindra & Mahindra Limited | 1.91% |
| Maruti Suzuki India Limited | 1.87% |
| Tata Motors Limited | 1.87% |
| Hero MotoCorp Limited | 1.77% |
| Bajaj Auto Limited | 1.72% |
| IT - Software | 10.56% |
| Wipro Limited | 2.23% |
| Tech Mahindra Limited | 2.17% |
| HCL Technologies Limited | 2.14% |
| Tata Consultancy Services Limited | 2.01% |
| Infosys Limited | 2.01% |
| Pharmaceuticals & Biotechnology | 6.24% |
| Sun Pharmaceutical Industries Limited | 2.14% |
| Dr. Reddys Laboratories Limited | 2.06% |
| Cipla Limited | 2.04% |
| Finance | 5.85% |
| Bajaj Finserv Limited | 1.96% |
| Bajaj Finance Limited | 1.95% |
| Shriram Finance Ltd | 1.93% |
| Cement & Cement Products | 4.22% |
| Grasim Industries Limited | 2.19% |
| UltraTech Cement Limited | 2.03% |
| Ferrous Metals | 4.11% |
| JSW Steel Limited | 2.12% |
| Tata Steel Limited | 1.99% |
| Insurance | 4.06% |
| HDFC Life Insurance Company Limited | 2.17% |

| Issuer | % to Net Assets |
|---|-----------------|
| SBI Life Insurance Company Limited | 1.88% |
| Power | 3.93% |
| NTPC Limited | 2.02% |
| Power Grid Corporation of India Limited | 1.91% |
| Petroleum Products | 3.91% |
| Bharat Petroleum Corporation Limited | 1.98% |
| Reliance Industries Limited | 1.93% |
| Diversified FMCG | 3.90% |
| ITC Limited | 2.04% |
| Hindustan Unilever Limited | 1.85% |
| Consumer Durables | 3.85% |
| Asian Paints Limited | 1.96% |
| Titan Company Limited | 1.89% |
| Food Products | 3.82% |
| Britannia Industries Limited | 2.00% |
| Nestle India Limited | 1.81% |
| Healthcare Services | 2.13% |
| Apollo Hospitals Enterprise Limited | 2.13% |
| Aerospace & Defense | 2.13% |
| Bharat Electronics Limited | 2.13% |
| Non - Ferrous Metals | 2.07% |
| Hindalco Industries Limited | 2.07% |
| Construction | 2.07% |
| Larsen & Toubro Limited | 2.07% |
| Metals & Minerals Trading | 2.05% |
| Adani Enterprises Limited | 2.05% |
| Transport Infrastructure | 2.05% |
| Adani Ports and Special Economic Zone Limited | 2.05% |
| Retailing | 2.03% |
| Trent Limited | 2.03% |
| Telecom - Services | 1.98% |
| Bharti Airtel Limited | 1.98% |
| Consumable Fuels | 1.94% |
| Coal India Limited | 1.94% |
| Oil | 1.93% |
| Oil & Natural Gas Corporation Limited | 1.93% |



| Issuer | % to Net Assets |
|------------------------------------|-----------------|
| Agricultural Food & other Products | 1.82% |
| Tata Consumer Products Limited | 1.82% |

| Issuer | % to Net Assets |
|-------------------------|-----------------|
| Cash & Current Assets | 0.08% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 17.2228

| Inception - June 08, 2021 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund | 17.34% | NA | 15.86% | 33.07% |
| Value of Std Investment of ₹ 10,000 | 17223 | NA | 15571 | 13317 |
| Benchmark - Nifty 50 Equal Weight TRI | 18.85% | NA | 17.34% | 34.66% |
| Value of Std Investment of ₹ 10,000 | 17990 | NA | 16176 | 13477 |
| Additional Benchmark - Nifty 50 TRI | 14.90% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 16035 | NA | 14195 | 12848 |

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. Hareesh Mehta is 17. Refer annexure on page no. 179-180 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 | 17.2228 | 17.6019 |
| IDCW ² : | 17.2226 | 17.6021 |

²Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -1.59 | -0.76 |
| 3 Years (%) | -1.48 | -0.73 |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -1.51 | -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 (₹) | 390000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 540688 | NA | 491962 | 129685 |
| Scheme Returns (CAGR) | 20.54% | NA | 21.35% | 15.26% |
| Nifty 50 Equal Weight TRI returns# (CAGR) | 22.03% | NA | 22.85% | 16.66% |
| Nifty 50 TRI returns## (CAGR) | 16.62% | NA | 17.23% | 14.70% |

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. Haresh Mehta

Date of Allotment

February 18, 2022

Benchmark

Nifty Next 50 TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 Years

Fund Category

Index Funds (Equity)

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 162.25 Crores
AUM as on last day ₹ 159.62 Crores

Total Expense Ratio (TER)

Regular 0.88%
Direct 0.33%

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/-

Tracking Error

Regular 0.14%
Direct 0.12%

PORTFOLIO

| Issuer | % to Net Assets |
|--|-----------------|
| Finance | 12.13% |
| Power Finance Corporation Limited | 3.55% |
| REC Limited | 3.50% |
| Cholamandalam Investment and Finance Company Limited | 2.85% |
| Jio Financial Services Limited | 1.33% |
| Bajaj Holdings & Investments Limited | 0.56% |
| Indian Railway Finance Corporation Limited | 0.35% |
| Electrical Equipment | 7.04% |
| Siemens Limited | 3.31% |
| ABB India Limited | 2.09% |
| Bharat Heavy Electricals Limited | 1.65% |
| Pharmaceuticals & Biotechnology | 6.94% |
| Divi's Laboratories Limited | 4.01% |
| Torrent Pharmaceuticals Limited | 1.59% |
| Zydus Lifesciences Limited | 1.34% |
| Power | 6.59% |
| Tata Power Company Limited | 3.99% |
| Adani Green Energy Limited | 0.72% |
| Adani Power Limited | 0.65% |
| JSW Energy Limited | 0.45% |
| Adani Energy Solutions Limited | 0.45% |
| NHPC Limited | 0.33% |
| Banks | 6.20% |
| Bank of Baroda | 2.51% |
| Canara Bank | 1.86% |
| Punjab National Bank | 1.56% |
| Union Bank of India | 0.28% |
| Retailing | 5.73% |
| Info Edge (India) Limited | 3.11% |
| Zomato Limited | 1.89% |
| Avenue Supermarts Limited | 0.73% |
| Auto Components | 4.34% |
| Samvardhana Motherson International Limited | 2.71% |
| Bosch Limited | 1.63% |
| Aerospace & Defense | 4.33% |

| Issuer | % to Net Assets |
|---|-----------------|
| Hindustan Aeronautics Limited | 4.33% |
| Personal Products | 4.30% |
| Godrej Consumer Products Limited | 2.59% |
| Dabur India Limited | 1.71% |
| Insurance | 4.25% |
| ICICI Lombard General Insurance Company Limited | 2.45% |
| ICICI Prudential Life Insurance Company Limited | 1.54% |
| Life Insurance Corp of India | 0.26% |
| Diversified Metals | 4.22% |
| Vedanta Limited | 4.22% |
| Transport Services | 3.76% |
| InterGlobe Aviation Limited | 3.76% |
| Cement & Cement Products | 3.69% |
| Ambuja Cements Limited | 1.88% |
| Shree Cement Limited | 1.81% |
| Realty | 3.24% |
| DLF Limited | 2.82% |
| Macrotech Developers Limited | 0.42% |
| Beverages | 3.20% |
| United Spirits Limited | 2.29% |
| Varun Beverages Limited | 0.91% |
| Gas | 3.15% |
| GAIL (India) Limited | 2.90% |
| Adani Gas Limited | 0.25% |
| Automobiles | 3.14% |
| TVS Motor Company Limited | 3.14% |
| Petroleum Products | 2.87% |
| Indian Oil Corporation Limited | 2.87% |
| IT - Software | 2.83% |
| LTIMindtree Limited | 2.83% |
| Chemicals & Petrochemicals | 2.58% |
| Pidilite Industries Limited | 2.58% |
| Consumer Durables | 2.22% |
| Havells India Limited | 2.22% |
| Ferrous Metals | 1.87% |



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 | 1.87% |
| Leisure Services | 1.33% |
| Indian Railway Catering & Tourism Corporation Limited | 1.33% |

| Issuer | % to Net Assets |
|-------------------------|-----------------|
| Cash & Current Assets | 0.01% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 16.9476

| Inception - February 18, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty Next 50 Index Fund | 21.57% | NA | NA | 57.96% |
| Value of Std Investment of ₹ 10,000 | 16948 | NA | NA | 15815 |
| Benchmark - Nifty Next 50 TRI | 23.12% | NA | NA | 59.92% |
| Value of Std Investment of ₹ 10,000 | 17539 | NA | NA | 16012 |
| Additional Benchmark - Nifty 50 TRI | 14.69% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14482 | NA | NA | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 | 16.9476 | 17.2597 |
| IDCW¹: | 16.9630 | 17.2491 |

¹Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|-------------------------|--------------|--------------|
| 1 Year (%) | -1.96 | -0.80 |
| 3 Years (%) | - | - |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -1.55 | -0.73 |

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

| Particulars | Since Inception | 5 years | 3 years | 1 Year |
|-----------------------------------|-----------------|---------|---------|--------|
| Total Amount Invested (₹) | 310000 | NA | NA | 120000 |
| Market Value of amount Invested | 453988 | NA | NA | 136627 |
| Scheme Returns (CAGR) | 31.11% | NA | NA | 26.58% |
| Nifty Next 50 TRI returns# (CAGR) | 32.66% | NA | NA | 28.24% |
| Nifty 50 TRI returns## (CAGR) | 18.57% | NA | NA | 14.70% |

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. Haresh Mehta

Date of Allotment

April 01,2021

Benchmark

Nifty Midcap 150 Index TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 288.79 | Crores |
| AUM as on last day | ₹ | 285.42 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.01% |
| Direct | 0.44% |

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 | 15.71% |
| Sharpe Ratio | 0.99 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 2024) for calculating Sharpe Ratio

PORTFOLIO

| Issuer | % to Net Assets |
|---|-----------------|
| Auto Components | 8.18% |
| Tube Investments of India Limited | 1.43% |
| Bharat Forge Limited | 1.08% |
| Sona BLW Precision Forgings Limited | 0.92% |
| MRF Limited | 0.74% |
| Balkrishna Industries Limited | 0.68% |
| Exide Industries Limited | 0.62% |
| Minda Industries Ltd | 0.53% |
| Apollo Tyres Limited | 0.50% |
| Sundram Fasteners Limited | 0.43% |
| Schaeffler India Limited | 0.41% |
| Motherson Sumi Wiring India Limited | 0.32% |
| ZF Commercial Vehicle Control Systems India Limited | 0.26% |
| Endurance Technologies Limited | 0.25% |
| Industrial Products | 7.27% |
| Cummins India Limited | 1.42% |
| POLYCAB INDIA Limited | 0.92% |
| Supreme Industries Limited | 0.83% |
| APL Apollo Tubes Limited | 0.82% |
| KEI INDUSTRIES LTD-INR 2 DEMAT EQ-INR 2 | 0.68% |
| Astral Limited | 0.65% |
| Carborundum Universal Limited | 0.46% |
| AIA Engineering Limited | 0.45% |
| TIMKEN INDIA LTD | 0.36% |
| SKF India Limited | 0.36% |
| Grindwell Norton Limited | 0.31% |
| Pharmaceuticals & Biotechnology | 7.05% |
| Lupin Limited | 1.58% |
| Aurobindo Pharma Limited | 1.17% |
| Alkem Laboratories Limited | 0.90% |
| Mankind Pharma Ltd | 0.75% |
| IPCA Laboratories Limited | 0.65% |
| Abbott India Limited | 0.45% |
| Biocon Limited | 0.43% |
| Gland Pharma Limited | 0.39% |
| Ajanta Pharmaceuticals Limited | 0.39% |
| GlaxoSmithKline Pharmaceuticals Limited | 0.34% |
| Banks | 6.96% |
| The Federal Bank Limited | 1.49% |
| IDFC First Bank Limited | 1.30% |
| Yes Bank Limited | 1.15% |
| AU Small Finance Bank Limited | 1.03% |
| Indian Bank | 0.63% |
| Bandhan Bank Limited | 0.45% |
| Bank of India | 0.40% |
| Bank of Maharashtra | 0.26% |
| IDBI Bank Limited | 0.14% |
| Indian Overseas Bank | 0.11% |

| Issuer | % to Net Assets |
|---|-----------------|
| IT - Software | 6.37% |
| Persistent Systems Ltd | 1.71% |
| Coforge Limited | 1.52% |
| Mphasis Limited | 0.97% |
| Oracle Financial Services Software Limited | 0.77% |
| Tata Elxsi Limited | 0.73% |
| KPIT Technologies Limited | 0.68% |
| Finance | 5.79% |
| Sundaram Finance Limited | 0.98% |
| Muthoot Finance Limited | 0.62% |
| SBI Cards & Payment Services Limited | 0.62% |
| LIC Housing Finance Limited | 0.57% |
| Mahindra & Mahindra Financial Services Limited | 0.48% |
| Aditya Birla Capital Limited | 0.43% |
| Indian Renewable Energy Development Agency Ltd | 0.42% |
| CRISIL Limited | 0.40% |
| L&T Finance Limited | 0.35% |
| Housing & Urban Development Corporation Limited | 0.33% |
| Poonawalla Fincorp Limited | 0.32% |
| Tata Investment Corporation Ltd. | 0.27% |
| Electrical Equipment | 4.73% |
| Suzlon Energy Limited | 2.38% |
| CG Power and Industrial Solutions Limited | 1.35% |
| Thermax Limited | 0.57% |
| Hitachi Energy India Limited | 0.43% |
| Healthcare Services | 3.98% |
| Max Healthcare Institute Limited | 2.26% |
| Fortis Healthcare Limited | 0.97% |
| Syngene International Limited | 0.46% |
| Global Health Ltd/India | 0.27% |
| Consumer Durables | 3.90% |
| Dixon Technologies (India) Limited | 1.59% |
| Volta Limited | 1.13% |
| KALYAN JEWELLERS INDIA LTD | 0.61% |
| Berger Paints (I) Limited | 0.46% |
| Metro Brands Limited | 0.11% |
| Chemicals & Petrochemicals | 3.81% |
| SRF Limited | 0.97% |
| Solar Industries India Limited | 0.75% |
| Deepak Nitrite Limited | 0.54% |
| Tata Chemicals Limited | 0.54% |
| Gujarat Fluorochemicals Limited | 0.53% |
| Linde India Limited | 0.48% |
| Capital Markets | 3.48% |
| BSE Limited | 1.81% |
| HDFC Asset Management Company Limited | 1.30% |
| Nippon Life India Asset Management Limited | 0.37% |
| Realty | 3.36% |



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 | 1.00% |
| Phoenix Mills Limited | 0.85% |
| Prestige Estates Projects Limited | 0.83% |
| Oberoi Realty Limited | 0.69% |
| Fertilizers & Agrochemicals | 2.93% |
| PI Industries Limited | 1.09% |
| UPL Limited | 0.84% |
| Coromandel International Limited | 0.59% |
| Bayer Cropscience Limited | 0.25% |
| FERTILIZERS & CHEMICALS TRAVANCORE LIMIT | 0.16% |
| Telecom - Services | 2.71% |
| Indus Towers Limited | 1.27% |
| Tata Communications Limited | 0.62% |
| Vodafone Idea Limited | 0.57% |
| Bharti Hexacom Limited | 0.25% |
| Leisure Services | 2.44% |
| The Indian Hotels Company Limited | 1.78% |
| Jubilant Foodworks Limited | 0.66% |
| Financial Technology (Fintech) | 2.38% |
| PB Fintech Limited | 1.61% |
| One 97 Communications Limited | 0.77% |
| Personal Products | 2.09% |
| Colgate Palmolive (India) Limited | 1.21% |
| Procter & Gamble Hygiene and Health Care Limited | 0.46% |
| Emami Limited | 0.42% |
| Insurance | 1.75% |
| Max Financial Services Limited | 0.95% |
| General Insurance Corporation Of India | 0.34% |
| Star Health & Allied Insurance Limited | 0.32% |
| The New India Assurance Company Limited | 0.14% |
| Agricultural Food & other Products | 1.70% |
| Marico Limited | 1.01% |
| Patanjali Foods Limited | 0.53% |
| Adani Wilmar Limited | 0.16% |
| Ferrous Metals | 1.54% |
| JSL STAINLESS LTD | 0.66% |
| Steel Authority of India Limited | 0.50% |
| Lloyds Metals & Energy Ltd | 0.38% |
| Gas | 1.46% |
| Petronet LNG Limited | 0.75% |
| Indraprastha Gas Limited | 0.44% |
| Gujarat Gas Limited | 0.27% |
| Cement & Cement Products | 1.45% |
| JK Cement Limited | 0.54% |
| ACC Limited | 0.47% |
| Dalmia Bharat Limited | 0.44% |
| Power | 1.41% |
| Torrent Power Limited | 0.91% |

| Issuer | % to Net Assets |
|---|-----------------|
| NLC India Limited | 0.25% |
| SJVN Limited | 0.24% |
| Agricultural Commercial & Construction Vehicles | 1.27% |
| Ashok Leyland Limited | 0.89% |
| Escorts Kubota Limited | 0.38% |
| Transport Services | 1.19% |
| Container Corporation of India Limited | 0.70% |
| Delhivery Ltd | 0.49% |
| Petroleum Products | 1.18% |
| Hindustan Petroleum Corporation Limited | 1.10% |
| Mangalore Refinery and Petrochemicals Limited | 0.08% |
| Construction | 1.11% |
| Rail Vikas Nigam Limited | 0.80% |
| IRB Infrastructure Developers Limited | 0.31% |
| Retailing | 1.11% |
| FSN E-Commerce Ventures Limited | 0.74% |
| Aditya Birla Fashion and Retail Limited | 0.37% |
| Transport Infrastructure | 1.10% |
| GMR Infrastructure Limited | 0.85% |
| JSW Infrastructure Ltd | 0.25% |
| Textiles & Apparels | 1.05% |
| Page Industries Limited | 0.79% |
| K.P.R. Mill Limited | 0.25% |
| Industrial Manufacturing | 1.00% |
| Mazagon Dock Shipbuilders Limited | 0.37% |
| Cochin Shipyard Limited | 0.32% |
| Honeywell Automation India Limited | 0.30% |
| IT - Services | 0.78% |
| L&T Technology Services Limited | 0.41% |
| Tata Technologies Ltd | 0.37% |
| Oil | 0.77% |
| Oil India Limited | 0.77% |
| Minerals & Mining | 0.77% |
| NMDC Limited | 0.77% |
| Diversified | 0.51% |
| 3M India Limited | 0.30% |
| Godrej Industries Limited | 0.20% |
| Non - Ferrous Metals | 0.49% |
| Hindustan Zinc Limited | 0.49% |
| Beverages | 0.43% |
| United Breweries Limited | 0.43% |
| Aerospace & Defense | 0.30% |
| Bharat Dynamics Limited | 0.30% |
| Entertainment | 0.19% |
| Sun TV Network Limited | 0.19% |
| Cash & Current Assets | 0.03% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 23.0128

| Inception - April 01, 2021 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty Midcap 150 Index Fund | 26.16% | NA | 22.13% | 43.30% |
| Value of Std Investment of ₹ 10,000 | 23013 | NA | 18245 | 14344 |
| Benchmark - Nifty Midcap 150 TRI | 26.90% | NA | 23.21% | 44.15% |
| Value of Std Investment of ₹ 10,000 | 23501 | NA | 18734 | 14430 |
| Additional Benchmark - Nifty 50 TRI | 15.98% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 17018 | NA | 14195 | 12848 |

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. Harsh Mehta is 17. Refer annexure on page no. 179-180 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 (₹) | 410000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 653706 | NA | 554805 | 134109 |
| Scheme Returns (CAGR) | 28.32% | NA | 30.18% | 22.44% |
| Nifty Midcap 150 TRI returns# (CAGR) | 29.40% | NA | 31.26% | 23.47% |
| Nifty 50 TRI returns## (CAGR) | 16.47% | NA | 17.23% | 14.70% |

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.



NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|--------|--------------|-------------|
| Growth | 23.0128 | 23.5430 |
| IDCW#: | 23.0092 | 23.5426 |

#Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -0.85 | -0.03 |
| 3 Years (%) | -1.08 | -0.29 |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -0.74 | 0.06 |





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. Haresh Mehta

Date of Allotment

April 01, 2021

Benchmark

Nifty Smallcap 50 TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.43% |
| Direct | 0.43% |

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 | ₹ | 248.21 | Crores |
| AUM as on last day | ₹ | 243.46 | 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 | 21.08% |
| Sharpe Ratio | 0.57 |
| Beta | 0.99 |
| Tracking Error (3 year) | 0.42% |
| Treynor Ratio | 0.12 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 2024) for calculating Sharpe Ratio

PORTFOLIO

| Issuer | % to Net Assets |
|---|-----------------|
| Capital Markets | 18.13% |
| Multi Commodity Exchange of India Limited | 4.70% |
| Central Depository Services (India) Limited | 3.89% |
| Computer Age Management Services Limited | 3.00% |
| Angel Broking Limited | 2.50% |
| 360 ONE WAM Ltd | 2.14% |
| Indian Energy Exchange Limited | 1.90% |
| Pharmaceuticals & Biotechnology | 10.48% |
| Glenmark Pharmaceuticals Limited | 3.61% |
| Laurus Labs Limited | 2.73% |
| Piramal Pharma Ltd | 2.34% |
| Natco Pharma Limited | 1.80% |
| Consumer Durables | 6.99% |
| Crompton Greaves Consumer Electricals Limited | 3.56% |
| Blue Star Limited | 3.43% |
| Finance | 5.83% |
| Piramal Enterprises Limited | 1.80% |
| IIFL Finance Limited | 1.43% |
| PNB Housing Finance Limited | 1.40% |
| Manappuram Finance Limited | 1.21% |
| Construction | 5.39% |
| NCC Limited | 2.07% |
| Kalpataru Projects International Ltd. | 1.90% |
| NBCC (India) Limited | 1.42% |
| Chemicals & Petrochemicals | 4.86% |
| Atul Limited | 1.77% |
| Navin Fluorine International Limited | 1.64% |
| Aarti Industries Limited | 1.46% |
| Non - Ferrous Metals | 4.25% |
| National Aluminium Company Limited | 2.88% |
| Hindustan Copper Limited | 1.36% |
| IT - Software | 4.09% |
| Sonata Software Limited | 1.68% |

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Birlasoft Limited | 1.27% |
| Zensar Technologies Limited | 1.14% |
| Banks | 3.94% |
| Karur Vysya Bank Ltd/The | 2.51% |
| RBL Bank Limited | 1.43% |
| Auto Components | 3.74% |
| Amara Raja Energy & Mobility Limited | 2.41% |
| Ramkrishna Forgings Limited | 1.34% |
| Entertainment | 3.17% |
| Zee Entertainment Enterprises Limited | 1.60% |
| PVR Limited | 1.58% |
| Gas | 2.74% |
| Gujarat State Petronet Limited | 1.58% |
| Mahanagar Gas Limited | 1.16% |
| Beverages | 2.63% |
| Radico Khaitan Limited | 2.63% |
| Electrical Equipment | 2.40% |
| Apar Industries Limited | 2.40% |
| Realty | 2.30% |
| Brigade Enterprises Limited | 2.30% |
| IT - Services | 2.19% |
| Cyient Limited | 2.19% |
| Paper Forest & Jute Products | 2.03% |
| Century Textiles & Industries Limited | 2.03% |
| Transport Services | 1.81% |
| Great Eastern Shipping Co Ltd/The | 1.81% |
| Power | 1.69% |
| CESC Limited | 1.69% |
| Commercial Services & Supplies | 1.63% |
| Redington (India) Limited | 1.63% |
| Cement & Cement Products | 1.59% |
| The Ramco Cements Limited | 1.59% |
| Telecom - Services | 1.54% |





| Issuer | % to Net Assets |
|-----------------------------------|-----------------|
| HFCL Limited | 1.54% |
| Telecom - Equipment & Accessories | 1.45% |
| Tejas Networks Limited | 1.45% |
| Petroleum Products | 1.44% |
| Castrol India Limited | 1.44% |
| Industrial Products | 1.31% |

| Issuer | % to Net Assets |
|------------------------------|-----------------|
| Finolex Cables Limited | 1.31% |
| Healthcare Services | 1.22% |
| Narayana Hrudayalaya Limited | 1.22% |
| Retailing | 1.08% |
| Indiamart Intermesh Limited | 1.08% |
| Cash & Current Assets | 0.07% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 21.4525

| Inception - April 01, 2021 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty Smallcap 50 Index Fund | 23.72% | NA | 18.71% | 53.09% |
| Value of Std Investment of ₹ 10,000 | 21453 | NA | 16752 | 15327 |
| Benchmark - Nifty Smallcap 50 TRI | 25.30% | NA | 20.59% | 55.74% |
| Value of Std Investment of ₹ 10,000 | 22454 | NA | 17562 | 15593 |
| Additional Benchmark - Nifty 50 TRI | 15.98% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 17018 | NA | 14195 | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 | 21.4525 | 21.9471 |
| IDCW ¹ : | 21.4545 | 21.9432 |

¹Income Distribution cum capital withdrawal

| Tracking Differences | Regular | Direct |
|----------------------|---------|--------|
| 1 Year (%) | -2.65 | -1.77 |
| 3 Years (%) | -1.88 | -1.12 |
| 5 Years (%) | - | - |
| 10 Years (%) | - | - |
| Since Launch (%) | -1.58 | -0.79 |

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

| Particulars | Since Inception | 5 years | 3 years | 1 Year |
|---------------------------------------|-----------------|---------|---------|--------|
| Total Amount Invested (₹) | 410000 | NA | 360000 | 120000 |
| Market Value of amount Invested | 682662 | NA | 595594 | 140346 |
| Scheme Returns (CAGR) | 31.13% | NA | 35.56% | 32.78% |
| Nifty Smallcap 50 TRI returns# (CAGR) | 33.29% | NA | 37.90% | 35.12% |
| Nifty 50 TRI returns## (CAGR) | 16.47% | NA | 17.23% | 14.70% |

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. Haresh Mehta

Date of Allotment

August 30, 2024

Benchmark

Nifty India Defence Total Return Index

Managing Fund Since

August 30, 2024

Experience in Managing the Fund

0.2 Years

Tracking Error

| | |
|---------|-------|
| Regular | 0.12% |
| Direct | 0.12% |

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 | ₹ | 326.36 | Crores |
| AUM as on last day | ₹ | 330.74 | 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 |
|---|-----------------|
| Aerospace & Defense | 68.94% |
| Bharat Electronics Limited | 20.71% |
| Hindustan Aeronautics Limited | 20.39% |
| Bharat Dynamics Limited | 6.06% |
| Zen Technologies Ltd | 4.97% |
| Data Patterns India Private Limited | 4.34% |
| Astra Microwave Products Limited | 4.06% |
| Garden Reach Shipbuilders & Engineers Limited | 2.86% |
| MTAR Technologies Limited | 1.98% |
| Mishra Dhatu Nigam Limited | 0.99% |
| Dcx Systems Ltd | 0.94% |

| Issuer | % to Net Assets |
|--|-----------------|
| Paras Defence & Space Technologies Ltd | 0.92% |
| ideaForge Technology Ltd | 0.72% |
| Industrial Manufacturing | 15.85% |
| Mazagon Dock Shipbuilders Limited | 7.58% |
| Cochin Shipyard Limited | 6.49% |
| Dynamatic Technologies Ltd | 1.78% |
| Chemicals & Petrochemicals | 15.09% |
| Solar Industries India Limited | 15.09% |
| Cash & Current Assets | 0.12% |
| Total Net Assets | 100.00% |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|---------------------|--------------|-------------|
| Growth | 9.1005 | 9.1118 |
| IDCW ¹ : | 9.1004 | 9.1119 |

¹Income 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. Haresh Mehta

Date of Allotment

July 21, 2011

Benchmark

Nifty 50 TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 Years

NAV:

27.7923

Fund Category

Exchange Traded Fund (ETF)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|---------|--------|
| Monthly Average AUM | ₹ | 2772.02 | Crores |
| AUM as on last day | ₹ | 2760.77 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.06% |
|---------|-------|

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

Tracking Error

| | |
|---------|-------|
| Regular | 0.04% |
|---------|-------|



Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 12.90% |
| Sharpe Ratio | 0.44 |
| Beta | 1.00 |
| Tracking Error (3 year) | 0.03% |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|--------------------------------------|-----------------|
| Banks | 29.37% |
| HDFC Bank Limited | 12.10% |
| ICICI Bank Limited | 8.36% |
| Axis Bank Limited | 3.04% |
| State Bank of India | 2.90% |
| Kotak Mahindra Bank Limited | 2.34% |
| IndusInd Bank Limited | 0.64% |
| IT - Software | 12.91% |
| Infosys Limited | 5.81% |
| Tata Consultancy Services Limited | 3.73% |
| HCL Technologies Limited | 1.71% |
| Tech Mahindra Limited | 0.94% |
| Wipro Limited | 0.72% |
| Petroleum Products | 8.85% |
| Reliance Industries Limited | 8.30% |
| Bharat Petroleum Corporation Limited | 0.55% |
| Automobiles | 7.41% |
| Mahindra & Mahindra Limited | 2.23% |
| Tata Motors Limited | 1.63% |
| Maruti Suzuki India Limited | 1.34% |
| Bajaj Auto Limited | 1.00% |
| Eicher Motors Limited | 0.62% |
| Hero MotoCorp Limited | 0.59% |
| Diversified FMCG | 6.25% |
| ITC Limited | 4.18% |
| Hindustan Unilever Limited | 2.07% |
| Telecom - Services | 3.97% |
| Bharti Airtel Limited | 3.97% |
| Construction | 3.92% |
| Larsen & Toubro Limited | 3.92% |
| Finance | 3.46% |
| Bajaj Finance Limited | 1.77% |
| Bajaj Finserv Limited | 0.88% |
| Shriram Finance Ltd | 0.81% |

| Issuer | % to Net Assets |
|---|-----------------|
| Pharmaceuticals & Biotechnology | 3.33% |
| Sun Pharmaceutical Industries Limited | 1.83% |
| Cipla Limited | 0.78% |
| Dr. Reddys Laboratories Limited | 0.71% |
| Power | 3.11% |
| NTPC Limited | 1.78% |
| Power Grid Corporation of India Limited | 1.34% |
| Consumer Durables | 2.46% |
| Titan Company Limited | 1.24% |
| Asian Paints Limited | 1.22% |
| Cement & Cement Products | 2.08% |
| UltraTech Cement Limited | 1.16% |
| Grasim Industries Limited | 0.92% |
| Ferrous Metals | 1.98% |
| Tata Steel Limited | 1.13% |
| JSW Steel Limited | 0.85% |
| Retailing | 1.46% |
| Trent Limited | 1.46% |
| Insurance | 1.37% |
| HDFC Life Insurance Company Limited | 0.71% |
| SBI Life Insurance Company Limited | 0.67% |
| Food Products | 1.36% |
| Nestle India Limited | 0.74% |
| Britannia Industries Limited | 0.62% |
| Oil | 0.95% |
| Oil & Natural Gas Corporation Limited | 0.95% |
| Consumable Fuels | 0.94% |
| Coal India Limited | 0.94% |
| Aerospace & Defense | 0.94% |
| Bharat Electronics Limited | 0.94% |
| Transport Infrastructure | 0.93% |
| Adani Ports and Special Economic Zone Limited | 0.93% |
| Non - Ferrous Metals | 0.92% |
| Hindalco Industries Limited | 0.92% |



| Issuer | % to Net Assets |
|-------------------------------------|-----------------|
| Healthcare Services | 0.65% |
| Apollo Hospitals Enterprise Limited | 0.65% |
| Metals & Minerals Trading | 0.64% |
| Adani Enterprises Limited | 0.64% |

| Issuer | % to Net Assets |
|------------------------------------|-----------------|
| Agricultural Food & other Products | 0.60% |
| Tata Consumer Products Limited | 0.60% |
| Cash & Current Assets | 0.14% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 27.7923

| Inception - July 21, 2011 | Since Inception | 5 Years | 3 Years | 1 Year |
|---------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty 50 ETF | 12.78% | 16.49% | 12.30% | 28.25% |
| Value of Std Investment of ₹ 10,000 | 49411 | 21471 | 14175 | 12834 |
| Benchmark - Nifty 50 TRI | 12.96% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 50479 | 21582 | 14195 | 12848 |
| Additional Benchmark - BSE Sensex TRI | 12.98% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 50636 | 21009 | 13907 | 12594 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.14 |
| 3 Years (%) | -0.05 |
| 5 Years (%) | -0.12 |
| 10 Years (%) | -0.10 |
| 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. Haresh Mehta

Date of Allotment

July 18, 2016

Benchmark

BSE Sensex TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 Years

NAV:

78.4999

Fund Category

Exchange Traded Fund (ETF)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 469.13 | Crores |
| AUM as on last day | ₹ | 330.00 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.08% |
|---------|-------|

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

Tracking Error

| | |
|---------|-------|
| Regular | 0.04% |
|---------|-------|



Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 12.56% |
| Sharpe Ratio | 0.39 |
| Beta | 1.00 |
| Tracking Error (3 year) | 0.06% |
| Treynor Ratio | 0.05 |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|-----------------------------------|-----------------|
| Banks | 34.73% |
| HDFC Bank Limited | 14.26% |
| ICICI Bank Limited | 9.91% |
| Axis Bank Limited | 3.59% |
| State Bank of India | 3.43% |
| Kotak Mahindra Bank Limited | 2.77% |
| IndusInd Bank Limited | 0.76% |
| IT - Software | 14.45% |
| Infosys Limited | 6.92% |
| Tata Consultancy Services Limited | 4.38% |
| HCL Technologies Limited | 2.04% |
| Tech Mahindra Limited | 1.11% |
| Petroleum Products | 9.82% |
| Reliance Industries Limited | 9.82% |
| Diversified FMCG | 7.38% |
| ITC Limited | 4.93% |
| Hindustan Unilever Limited | 2.46% |
| Automobiles | 6.38% |
| Mahindra & Mahindra Limited | 2.88% |
| Tata Motors Limited | 1.91% |
| Maruti Suzuki India Limited | 1.59% |
| Telecom - Services | 4.70% |
| Bharti Airtel Limited | 4.70% |

| Issuer | % to Net Assets |
|---|-----------------|
| Construction | 4.62% |
| Larsen & Toubro Limited | 4.62% |
| Power | 3.71% |
| NTPC Limited | 2.11% |
| Power Grid Corporation of India Limited | 1.59% |
| Finance | 3.13% |
| Bajaj Finance Limited | 2.09% |
| Bajaj Finserv Limited | 1.04% |
| Consumer Durables | 2.93% |
| Titan Company Limited | 1.49% |
| Asian Paints Limited | 1.44% |
| Ferrous Metals | 2.34% |
| Tata Steel Limited | 1.33% |
| JSW Steel Limited | 1.00% |
| Pharmaceuticals & Biotechnology | 2.18% |
| Sun Pharmaceutical Industries Limited | 2.18% |
| Cement & Cement Products | 1.36% |
| UltraTech Cement Limited | 1.36% |
| Transport Infrastructure | 1.10% |
| Adani Ports and Special Economic Zone Limited | 1.10% |
| Food Products | 0.88% |
| Nestle India Limited | 0.88% |
| Cash & Current Assets | 0.30% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 78.4999

| Inception - July 18, 2016 | Since Inception | 5 Years | 3 Years | 1 Year |
|--------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life BSE Sensex ETF | 13.38% | 15.88% | 11.50% | 25.68% |
| Value of Std Investment of ₹ 10,000 | 28336 | 20910 | 13873 | 12576 |
| Benchmark - BSE Sensex TRI | 14.90% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 31632 | 21009 | 13907 | 12594 |
| Additional Benchmark - Nifty 50 TRI | 14.82% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 31467 | 21582 | 14195 | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.18 |
| 3 Years (%) | -0.09 |
| 5 Years (%) | -0.11 |
| 10 Years (%) | - |
| Since Launch (%) | -1.51 |





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. Haresh Mehta

Date of Allotment

December 18, 2018

Benchmark

Nifty Next 50 TR Index

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 Years

NAV:

72.4240

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 40.69 Crores
AUM as on last day[^] ₹ 40.42 Crores

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 20.52 Crs as on October 31, 2024.

Total Expense Ratio (TER)

Regular 0.17%
Including additional expenses and goods and service tax on management fees.

Tracking Error

Regular 0.11%



INVEST NOW

Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 18.01% |
| Sharpe Ratio | 0.70 |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 12.11% |
| Power Finance Corporation Limited | 3.55% |
| REC Limited | 3.49% |
| Cholamandalam Investment and Finance Company Limited | 2.84% |
| Jio Financial Services Limited | 1.33% |
| Bajaj Holdings & Investments Limited | 0.55% |
| Indian Railway Finance Corporation Limited | 0.35% |
| Electrical Equipment | 7.03% |
| Siemens Limited | 3.30% |
| ABB India Limited | 2.08% |
| Bharat Heavy Electricals Limited | 1.64% |
| Pharmaceuticals & Biotechnology | 6.93% |
| Divi's Laboratories Limited | 4.01% |
| Torrent Pharmaceuticals Limited | 1.58% |
| Zydus Lifesciences Limited | 1.34% |
| Power | 6.58% |
| Tata Power Company Limited | 3.98% |
| Adani Green Energy Limited | 0.72% |
| Adani Power Limited | 0.65% |
| JSW Energy Limited | 0.45% |
| Adani Energy Solutions Limited | 0.45% |
| NHPC Limited | 0.33% |
| Banks | 6.20% |
| Bank of Baroda | 2.51% |
| Canara Bank | 1.85% |
| Punjab National Bank | 1.55% |
| Union Bank of India | 0.28% |
| Retailing | 5.72% |
| Info Edge (India) Limited | 3.11% |
| Zomato Limited | 1.89% |
| Avenue Supermarts Limited | 0.73% |
| Auto Components | 4.33% |
| Samvardhana Motherhood International Limited | 2.71% |

| Issuer | % to Net Assets |
|---|-----------------|
| Bosch Limited | 1.63% |
| Aerospace & Defense | 4.32% |
| Hindustan Aeronautics Limited | 4.32% |
| Personal Products | 4.30% |
| Godrej Consumer Products Limited | 2.59% |
| Dabur India Limited | 1.71% |
| Insurance | 4.24% |
| ICICI Lombard General Insurance Company Limited | 2.44% |
| ICICI Prudential Life Insurance Company Limited | 1.54% |
| Life Insurance Corp of India | 0.26% |
| Diversified Metals | 4.22% |
| Vedanta Limited | 4.22% |
| Transport Services | 3.76% |
| InterGlobe Aviation Limited | 3.76% |
| Cement & Cement Products | 3.68% |
| Ambuja Cements Limited | 1.88% |
| Shree Cement Limited | 1.81% |
| Realty | 3.24% |
| DLF Limited | 2.82% |
| Macrotech Developers Limited | 0.42% |
| Beverages | 3.19% |
| United Spirits Limited | 2.29% |
| Varun Beverages Limited | 0.90% |
| Gas | 3.14% |
| GAIL (India) Limited | 2.90% |
| Adani Gas Limited | 0.25% |
| Automobiles | 3.14% |
| TVS Motor Company Limited | 3.14% |
| Petroleum Products | 2.86% |
| Indian Oil Corporation Limited | 2.86% |
| IT - Software | 2.83% |
| LTIMindtree Limited | 2.83% |
| Chemicals & Petrochemicals | 2.58% |



| Issuer | % to Net Assets |
|------------------------------|-----------------|
| Pidilite Industries Limited | 2.58% |
| Consumer Durables | 2.22% |
| Havells India Limited | 2.22% |
| Ferrous Metals | 1.87% |
| Jindal Steel & Power Limited | 1.87% |

| Issuer | % to Net Assets |
|---|-----------------|
| Leisure Services | 1.33% |
| Indian Railway Catering & Tourism Corporation Limited | 1.33% |
| Cash & Current Assets | 0.18% |
| Total Net Assets | 100.00% |

Investment Performance NAV as on October 31, 2024: ₹ 72.4240

| Inception - December 18, 2018 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty Next 50 ETF | 17.93% | 20.13% | 19.21% | 59.73% |
| Value of Std Investment of ₹ 10,000 | 26331 | 25043 | 16965 | 15994 |
| Benchmark - Nifty Next 50 TR Index | 17.48% | 20.43% | 19.37% | 59.92% |
| Value of Std Investment of ₹ 10,000 | 25747 | 25357 | 17036 | 16012 |
| Additional Benchmark - BSE Sensex Next 50 TRI | 18.19% | 22.47% | 20.95% | 48.90% |
| Value of Std Investment of ₹ 10,000 | 26674 | 27585 | 17720 | 14906 |

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. Hareesh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.19 |
| 3 Years (%) | -0.16 |
| 5 Years (%) | -0.30 |
| 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. Haresh Mehta

Date of Allotment

October 23, 2019

Benchmark

Nifty Bank TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 2689.08 | Crores |
| AUM as on last day | ₹ | 2665.09 | 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:

52.2726



INVEST NOW

Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 15.80% |
| Sharpe Ratio | 0.23 |
| Beta | 1.00 |
| Tracking Error (3 year) | 0.06% |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|-----------------------------|-----------------|
| Banks | 99.97% |
| HDFC Bank Limited | 28.71% |
| ICICI Bank Limited | 24.64% |
| State Bank of India | 10.12% |
| Axis Bank Limited | 8.95% |
| Kotak Mahindra Bank Limited | 8.92% |
| IndusInd Bank Limited | 4.23% |
| The Federal Bank Limited | 3.02% |

| Issuer | % to Net Assets |
|----------------------------------|-----------------|
| Bank of Baroda | 2.83% |
| IDFC First Bank Limited | 2.63% |
| Canara Bank | 2.09% |
| AU Small Finance Bank Limited | 2.08% |
| Punjab National Bank | 1.76% |
| Cash & Current Assets | 0.03% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 52.2726

| Inception - October 23, 2019 | Since Inception | 5 Years | 3 Years | 1 Year |
|--------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty Bank ETF | 12.38% | 11.71% | 10.28% | 20.97% |
| Value of Std Investment of ₹ 10,000 | 17980 | 17404 | 13423 | 12103 |
| Benchmark - Nifty Bank TRI | 12.39% | 11.99% | 10.48% | 21.21% |
| Value of Std Investment of ₹ 10,000 | 17988 | 17625 | 13498 | 12128 |
| Additional Benchmark - Nifty 50 TRI | 17.08% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 22091 | 21582 | 14195 | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.24 |
| 3 Years (%) | -0.21 |
| 5 Years (%) | -0.28 |
| 10 Years (%) | - |
| Since Launch (%) | -0.29 |





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. Haresh Mehta

Date of Allotment

October 20, 2021

Benchmark

Nifty Healthcare TRI

Managing Fund Since

March 31, 2023

Fund Category

Exchange Traded Fund (ETF)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 40.32 | Crores |
| AUM as on last day | ₹ | 40.84 | Crores |

Total Expense Ratio (TER)

| | |
|---|-------|
| Regular | 0.22% |
| Including additional expenses and goods and service tax on management fees. | |

Experience in Managing the Fund

1.6 Years



INVEST NOW

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.

NAV:

14.7467

Tracking Error

| | |
|---------|-------|
| Regular | 0.55% |
|---------|-------|

PORTFOLIO

| Issuer | % to Net Assets |
|---------------------------------------|-----------------|
| Pharmaceuticals & Biotechnology | 79.91% |
| Sun Pharmaceutical Industries Limited | 22.23% |
| Cipla Limited | 9.50% |
| Dr. Reddys Laboratories Limited | 8.65% |
| Divi's Laboratories Limited | 8.32% |
| Lupin Limited | 5.87% |
| Aurobindo Pharma Limited | 4.35% |
| Alkem Laboratories Limited | 3.36% |
| Torrent Pharmaceuticals Limited | 3.29% |
| Glenmark Pharmaceuticals Limited | 2.84% |
| Zydus Lifesciences Limited | 2.79% |
| IPCA Laboratories Limited | 2.40% |

| Issuer | % to Net Assets |
|-------------------------------------|-----------------|
| Laurus Labs Limited | 2.15% |
| Abbott India Limited | 1.68% |
| Biocon Limited | 1.58% |
| Granules India Limited | 0.92% |
| Healthcare Services | 19.94% |
| Max Healthcare Institute Limited | 8.41% |
| Apollo Hospitals Enterprise Limited | 7.92% |
| Syngene International Limited | 1.73% |
| Dr. Lal Path Labs Limited | 1.27% |
| METROPOLIS HEALTHCARE LIMITED | 0.62% |
| Cash & Current Assets | 0.15% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 14.7467

| Inception - October 20, 2021 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty Healthcare ETF | 19.26% | NA | 19.61% | 57.28% |
| Value of Std Investment of ₹ 10,000 | 17061 | NA | 17138 | 15748 |
| Benchmark - Nifty Healthcare TRI | 18.67% | NA | 19.55% | 56.80% |
| Value of Std Investment of ₹ 10,000 | 16808 | NA | 17111 | 15700 |
| Additional Benchmark - Nifty 50 TRI | 11.06% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 13747 | NA | 14195 | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | 0.48 |
| 3 Years (%) | 0.06 |
| 5 Years (%) | - |
| 10 Years (%) | - |
| Since Launch (%) | 0.06 |





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. Haresh Mehta

Date of Allotment

October 29, 2021

Benchmark

Nifty IT TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 29.56 | Crores |
| AUM as on last day ^a | ₹ | 28.48 | Crores |

^aNet assets excludes aggregate investments by other Schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 20.86 Crs as on October 31, 2024.

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.21% |
|---------|-------|

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



INVEST NOW

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.

NAV:

42.4093

Tracking Error

| | |
|---------|-------|
| Regular | 0.14% |
|---------|-------|

PORTFOLIO

| Issuer | % to Net Assets |
|-----------------------------------|-----------------|
| IT - Software | 97.93% |
| Infosys Limited | 26.27% |
| Tata Consultancy Services Limited | 23.10% |
| HCL Technologies Limited | 10.62% |
| Tech Mahindra Limited | 10.38% |
| Wipro Limited | 7.94% |
| Persistent Systems Ltd | 5.80% |

| Issuer | % to Net Assets |
|---------------------------------|-----------------|
| LTIMindtree Limited | 5.37% |
| Coforge Limited | 5.15% |
| Mphasis Limited | 3.30% |
| IT - Services | 1.38% |
| L&T Technology Services Limited | 1.38% |
| Cash & Current Assets | 0.69% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 42.4093

| Inception - Oct 29, 2021 | Since Inception | 5 Years | 3 Years | 1 Year |
|-------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty IT ETF | 7.20% | NA | 7.20% | 34.29% |
| Value of Std Investment of ₹ 10,000 | 12325 | NA | 12325 | 13440 |
| Benchmark - Nifty IT TRI | 7.59% | NA | 7.59% | 34.87% |
| Value of Std Investment of ₹ 10,000 | 12461 | NA | 12461 | 13498 |
| Additional Benchmark - Nifty 50 TRI | 12.35% | NA | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14195 | NA | 14195 | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.58 |
| 3 Years (%) | -0.39 |
| 5 Years (%) | - |
| 10 Years (%) | - |
| Since Launch (%) | -0.39 |





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. Haresh Mehta

Date of Allotment

May 17, 2024

Benchmark

Nifty PSE Index

Managing Fund Since

May 17, 2024

Experience in Managing the Fund

0.5 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 | ₹ | 32.70 | Crores |
| AUM as on last day | ₹ | 32.44 | Crores |

Total Expense Ratio (TER)

| | |
|---|-------|
| Regular | 0.20% |
| Including additional expenses and goods and service tax on management fees. | |

Tracking Error

| | |
|---------|-------|
| Regular | 0.09% |
|---------|-------|



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:

10.2321

PORTFOLIO

| Issuer | % to Net Assets |
|--|-----------------|
| Power | 28.79% |
| NTPC Limited | 15.26% |
| Power Grid Corporation of India Limited | 11.48% |
| NHPC Limited | 2.05% |
| Aerospace & Defense | 14.41% |
| Bharat Electronics Limited | 8.05% |
| Hindustan Aeronautics Limited | 6.37% |
| Finance | 12.57% |
| Power Finance Corporation Limited | 5.22% |
| REC Limited | 5.15% |
| Indian Railway Finance Corporation Limited | 2.20% |
| Petroleum Products | 11.85% |
| Bharat Petroleum Corporation Limited | 4.75% |
| Indian Oil Corporation Limited | 4.22% |
| Hindustan Petroleum Corporation Limited | 2.88% |
| Oil | 10.18% |
| Oil & Natural Gas Corporation Limited | 8.15% |
| Oil India Limited | 2.03% |

| Issuer | % to Net Assets |
|---|-----------------|
| Consumable Fuels | 8.10% |
| Coal India Limited | 8.10% |
| Gas | 4.26% |
| GAIL (India) Limited | 4.26% |
| Electrical Equipment | 2.42% |
| Bharat Heavy Electricals Limited | 2.42% |
| Minerals & Mining | 2.02% |
| NMDC Limited | 2.02% |
| Leisure Services | 1.95% |
| Indian Railway Catering & Tourism Corporation Limited | 1.95% |
| Transport Services | 1.84% |
| Container Corporation of India Limited | 1.84% |
| Ferrous Metals | 1.32% |
| Steel Authority of India Limited | 1.32% |
| Cash & Current Assets | 0.29% |
| Total Net Assets | 100.00% |



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

2.7 Years

Tracking Error

Regular **0.24%**

Fund Category

Exchange Traded Fund (ETF)

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ **516.89** Crores

AUM as on last day[^] ₹ **576.25** Crores

[^]Net assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 395.95 Crs as on October 31, 2024.

Total Expense Ratio (TER)

Regular **0.54%**

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

NAV:

70.5600



INVEST NOW

Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 11.26% |
| Sharpe Ratio | 0.95 |
| Beta | 0.98 |
| Tracking Error (3 year) | 0.24% |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 |
|-------------------------|-----------------|--------|
| GOLD | 98.30% | |
| Gold | 98.30% | |
| Cash & Current Assets | 1.70% | |
| Total Net Assets | 100.00% | |

Investment Performance

NAV as on October 31, 2024: ₹ 70.5600

| Inception - May 13, 2011 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Gold ETF | 8.93% | 14.59% | 17.26% | 28.29% |
| Value of Std Investment of ₹ 10,000 | 31694 | 19769 | 16145 | 12838 |
| Benchmark - Domestic Price of Physical Gold | 9.93% | 15.42% | 18.30% | 29.63% |
| Value of Std Investment of ₹ 10,000 | 35829 | 20496 | 16580 | 12973 |

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. 179-180 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 (₹) | 1600000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 3404085 | 890048 | 490506 | 140642 |
| Scheme Returns (CAGR) | 10.66% | 15.77% | 21.14% | 33.27% |
| Domestic Price of Physical Gold returns# (CAGR) | 11.54% | 16.69% | 22.26% | 34.72% |

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 (%) | -1.34 |
| 3 Years (%) | -1.04 |
| 5 Years (%) | -0.83 |
| 10 Years (%) | -0.97 |
| Since Launch (%) | -1.06 |





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 | ₹ | 329.40 | Crores |
| AUM as on last day ^a | ₹ | 347.94 | Crores |

^aNet assets excludes aggregate investments by other schemes of Aditya Birla Sun Life Mutual Fund amounting to ₹ 159.09 Crs as on October 31, 2024.

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.35% |
|---------|-------|

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



INVEST NOW

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:

97.6994

Tracking Error

| | |
|---------|-------|
| Regular | 0.56% |
|---------|-------|

PORTFOLIO

| Issuer | % to Net Assets |
|-------------------------|-----------------|
| SILVER | 97.83% |
| Silver | 97.83% |
| Cash & Current Assets | 2.17% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 97.6994

| Inception - January 31, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|-------------------------------------|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Silver ETF | 17.22% | NA | NA | 32.71% |
| Value of Std Investment of ₹ 10,000 | 15481 | NA | NA | 13282 |
| Benchmark - Price of Silver | 18.10% | NA | NA | 34.12% |
| Value of Std Investment of ₹ 10,000 | 15801 | NA | NA | 13423 |

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. 179-180 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 (%) | -1.41 |
| 3 Years (%) | - |
| 5 Years (%) | - |
| 10 Years (%) | - |
| Since Launch (%) | -0.88 |





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. Haresh Mehta

Date of Allotment

August 12, 2022

Benchmark

Nifty 200 Momentum 30 TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 70.78 | Crores |
| AUM as on last day | ₹ | 68.56 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.32% |
|---------|-------|

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



INVEST NOW

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:

34.9210

Tracking Error

| | |
|---------|-------|
| Regular | 0.10% |
|---------|-------|

PORTFOLIO

| Issuer | % to Net Assets |
|---|-----------------|
| Automobiles | 17.08% |
| Bajaj Auto Limited | 5.15% |
| Mahindra & Mahindra Limited | 4.75% |
| Tata Motors Limited | 4.43% |
| Hero MotoCorp Limited | 2.75% |
| Power | 9.58% |
| NTPC Limited | 5.73% |
| Tata Power Company Limited | 3.84% |
| Electrical Equipment | 8.98% |
| Siemens Limited | 4.63% |
| ABB India Limited | 2.28% |
| Bharat Heavy Electricals Limited | 2.07% |
| Aerospace & Defense | 8.67% |
| Bharat Electronics Limited | 4.66% |
| Hindustan Aeronautics Limited | 4.00% |
| Finance | 7.86% |
| REC Limited | 4.12% |
| Power Finance Corporation Limited | 3.73% |
| Telecom - Services | 7.36% |
| Bharti Airtel Limited | 5.77% |
| Indus Towers Limited | 1.58% |
| Retailing | 6.76% |
| Trent Limited | 6.76% |
| Auto Components | 5.59% |
| Samvardhana Motherson International Limited | 2.71% |
| Bosch Limited | 1.46% |

| Issuer | % to Net Assets |
|---|-----------------|
| Bharat Forge Limited | 1.42% |
| Transport Infrastructure | 4.79% |
| Adani Ports and Special Economic Zone Limited | 4.79% |
| Consumable Fuels | 4.50% |
| Coal India Limited | 4.50% |
| Pharmaceuticals & Biotechnology | 3.73% |
| Lupin Limited | 2.27% |
| Zybus Lifesciences Limited | 1.47% |
| Industrial Products | 3.40% |
| Cummins India Limited | 3.40% |
| Consumer Durables | 3.31% |
| Dixon Technologies (India) Limited | 3.31% |
| Diversified Metals | 3.30% |
| Vedanta Limited | 3.30% |
| Banks | 1.66% |
| Punjab National Bank | 1.66% |
| IT - Software | 1.23% |
| Oracle Financial Services Software Limited | 1.23% |
| Minerals & Mining | 1.17% |
| NMDC Limited | 1.17% |
| Realty | 0.85% |
| Oberoi Realty Limited | 0.85% |
| Cash & Current Assets | 0.20% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 34.9210

| Inception - Aug 12, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty 200 Momentum 30 ETF | 32.11% | NA | NA | 55.23% |
| Value of Std Investment of ₹ 10,000 | 18565 | NA | NA | 15541 |
| Benchmark - Nifty 200 Momentum 30 TRI | 32.49% | NA | NA | 56.00% |
| Value of Std Investment of ₹ 10,000 | 18685 | NA | NA | 15619 |
| Additional Benchmark - Nifty 50 TRI | 16.38% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14008 | NA | NA | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.78 |
| 3 Years (%) | - |
| 5 Years (%) | - |
| 10 Years (%) | - |
| Since Launch (%) | -0.45 |





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. Haresh Mehta

Date of Allotment

August 12, 2022

Benchmark

Nifty 200 Quality 30 TRI

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 53.29 | Crores |
| AUM as on last day | ₹ | 52.79 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.30% |
|---------|-------|

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



INVEST NOW

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:

21.8018

Tracking Error

| | |
|---------|-------|
| Regular | 0.15% |
|---------|-------|

PORTFOLIO

| Issuer | % to Net Assets |
|--|-----------------|
| IT - Software | 28.63% |
| HCL Technologies Limited | 5.86% |
| Infosys Limited | 5.47% |
| Tata Consultancy Services Limited | 4.96% |
| Tech Mahindra Limited | 3.81% |
| Persistent Systems Ltd | 3.40% |
| LTIMindtree Limited | 2.95% |
| Oracle Financial Services Software Limited | 2.18% |
| Diversified FMCG | 10.54% |
| ITC Limited | 5.55% |
| Hindustan Unilever Limited | 4.99% |
| Food Products | 8.77% |
| Britannia Industries Limited | 4.45% |
| Nestle India Limited | 4.32% |
| Consumer Durables | 8.32% |
| Asian Paints Limited | 4.78% |
| Havells India Limited | 2.14% |
| Berger Paints (I) Limited | 1.40% |
| Automobiles | 6.74% |
| Bajaj Auto Limited | 3.98% |
| Hero MotoCorp Limited | 2.76% |
| Aerospace & Defense | 6.68% |
| Bharat Electronics Limited | 3.63% |
| Hindustan Aeronautics Limited | 3.05% |
| Personal Products | 6.03% |

| Issuer | % to Net Assets |
|---|-----------------|
| Colgate Palmolive (India) Limited | 4.10% |
| Dabur India Limited | 1.93% |
| Consumable Fuels | 4.63% |
| Coal India Limited | 4.63% |
| Pharmaceuticals & Biotechnology | 3.29% |
| Divi's Laboratories Limited | 3.29% |
| Agricultural Food & other Products | 2.65% |
| Marico Limited | 2.65% |
| Capital Markets | 2.60% |
| HDFC Asset Management Company Limited | 2.60% |
| Textiles & Apparels | 2.56% |
| Page Industries Limited | 2.56% |
| Chemicals & Petrochemicals | 2.52% |
| Pidilite Industries Limited | 2.52% |
| Leisure Services | 1.87% |
| Indian Railway Catering & Tourism Corporation Limited | 1.87% |
| IT - Services | 1.47% |
| L&T Technology Services Limited | 1.47% |
| Gas | 1.31% |
| Indraprastha Gas Limited | 1.31% |
| Entertainment | 0.92% |
| Sun TV Network Limited | 0.92% |
| Cash & Current Assets | 0.46% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 21.8018

| Inception - Aug 12, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Nifty 200 Quality 30 ETF | 19.32% | NA | NA | 33.89% |
| Value of Std Investment of ₹ 10,000 | 14806 | NA | NA | 13400 |
| Benchmark - Nifty 200 Quality 30 TRI | 19.85% | NA | NA | 34.31% |
| Value of Std Investment of ₹ 10,000 | 14952 | NA | NA | 13441 |
| Additional Benchmark - Nifty 50 TRI | 16.38% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14008 | NA | NA | 12848 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 (%) | -0.41 |
| 3 Years (%) | - |
| 5 Years (%) | - |
| 10 Years (%) | - |
| Since Launch (%) | -0.41 |





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

1.6 years

Tracking Error

Regular **0.01%**

Fund Category

Debt (ETFs)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------------|---------------|
| Monthly Average AUM | ₹ | 51.94 | Crores |
| AUM as on last day | ₹ | 53.81 | Crores |

Total Expense Ratio (TER)

| | |
|---------|--------------|
| Regular | 0.00% |
| Direct | 0.43% |

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



INVEST NOW

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.

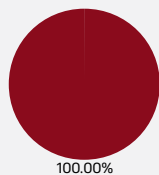
NAV:

1000.0000

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 October 31, 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 | 6.39% |
| Value of Std Investment of ₹ 10,000 | 11052 | NA | NA | 10641 |
| Benchmark - CRISIL Liquid Overnight Index | 6.78% | NA | NA | 6.79% |
| Value of Std Investment of ₹ 10,000 | 11134 | NA | NA | 10681 |
| Additional Benchmark - CRISIL 1 Year T-Bill Index | 7.46% | NA | NA | 7.56% |
| Value of Std Investment of ₹ 10,000 | 11251 | 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. 179-180 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 (%) | -0.40 |
| 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

0.3 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 | ₹ | 43.13 | Crores |
| AUM as on last day | ₹ | 43.14 | Crores |

Total Expense Ratio (TER)

| | |
|---|--------------|
| Regular | 0.19% |
| Including additional expenses and goods and service tax on management fees. | |

NAV:

103.2295



Other Parameters

| | |
|-------------------|--------------------|
| Modified Duration | 6.95 years |
| Average Maturity | 12.13 years |
| Yield to Maturity | 6.96% |
| Macaulay Duration | 7.19 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

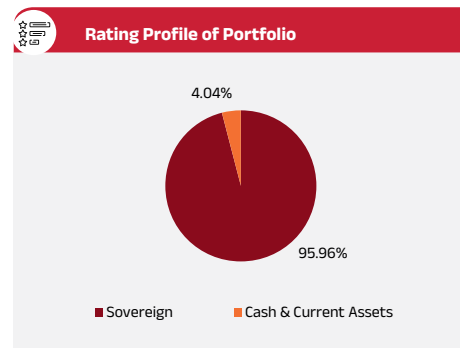
For Large Investors: Min. application amount shall be Rs. 25 Crores and in multiples of Creation Unit Size

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 | 95.96% | |
| 7.30% GOI 19JUN53 | 19.50% | SOV |
| 7.32% GOI BOND 13NOV2030 | 19.22% | SOV |
| 7.18% GOI 24-Jul-2037 | 19.21% | SOV |
| 7.10% GOVT 08-Apr-2034 | 19.08% | SOV |
| 7.04% GOVERNMENT OF INDIA 03JUN29 G-SEC | 18.94% | SOV |
| Cash & Current Assets | 4.04% | |
| Total Net Assets | 100.00% | |





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

0.2 Years

Tracking Error

Regular 0.04%

Fund Category

Debt ETFs

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

Entry Load Nil
Exit Load Nil

AUM

Monthly Average AUM ₹ 17.32 Crores
AUM as on last day ₹ 17.57 Crores

Total Expense Ratio (TER)

Regular 0.10%
Including additional expenses and goods and service tax on management fees.

NAV:

101.7488



Other Parameters

Modified Duration 6.56 years
Average Maturity 9.11 years
Yield to Maturity 6.93%
Macaulay Duration 6.78 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

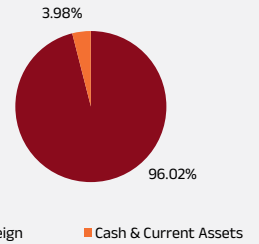
For Transactions on Stock Exchanges:

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 | 96.02% | |
| 7.10% GOVT 08-Apr-2034 | 96.02% | SOV |
| Cash & Current Assets | 3.98% | |
| Total Net Assets | 100.00% | |

Rating Profile of Portfolio





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

5.2 years & 1.9 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 |

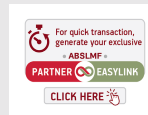
AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 185.27 | Crores |
| AUM as on last day | ₹ | 184.51 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.18% |
| Direct | 0.19% |

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.69% 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.



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 |
|--|-----------------|
| MUTUAL FUNDS | 80.64% |
| Aditya Birla Sun Life Corporate Bond Fund - Growth - Direct Plan | 15.76% |
| ABSL GOVERNMENT SEC FUND-DG | 15.13% |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan | 9.80% |
| Aditya Birla Sun Life Multi-Cap Fund-Direct Growth | 9.65% |
| Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth | 6.65% |
| Aditya Birla Sun Life Digital India Fund - Growth - Direct Plan | 6.34% |
| Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth | 5.99% |
| ABSL MANUFACTURING EQUITY FUND - DG | 5.36% |

| Issuer | % to Net Assets |
|---|-----------------|
| Aditya Birla Sun Life India Gennext Fund - Growth - Direct Plan | 4.22% |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan | 1.74% |
| Exchange Traded Fund | 14.81% |
| Aditya Birla Sun Life Gold ETF | 14.81% |
| Cash & Current Assets | 4.54% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 63.2255

| Inception - Aug 17, 2006 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Asset Allocator FoF | 10.65% | 16.52% | 13.49% | 29.69% |
| Value of Std Investment of ₹ 10,000 | 63226 | 21499 | 14632 | 12978 |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index | 11.14% | 13.31% | 10.59% | 21.85% |
| Value of Std Investment of ₹ 10,000 | 68479 | 18694 | 13536 | 12192 |
| Additional Benchmark - BSE Sensex TRI | 12.69% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 88119 | 21009 | 13907 | 12594 |

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 39. Refer annexure on page no. 179-180 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 (₹) | 2170000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 6799456 | 932936 | 476876 | 131549 |
| Scheme Returns (CAGR) | 11.46% | 17.69% | 19.12% | 18.28% |
| CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR) | 11.52% | 13.98% | 14.22% | 13.65% |
| BSE Sensex TRI returns## (CAGR) | 13.35% | 17.67% | 15.98% | 13.51% |

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 | 63.2255 | 33.1282 |
| IDCW ¹ : | 58.2217 | 31.5676 |

¹Income 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 | ₹ | 221.69 | Crores |
| AUM as on last day | ₹ | 216.81 | Crores |

Experience in Managing the Fund

5.2 years & 1.9 Years



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/-

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.15% |
| Direct | 0.37% |

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.68% 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 |
|---|-----------------|
| MUTUAL FUNDS | 85.43% |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan | 14.91% |
| KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH | 14.78% |
| ICICI Prudential Bluechip Fund - Direct Plan - Growth | 14.74% |
| HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN | 14.71% |
| ABSL GOVERNMENT SEC FUND-DG | 10.44% |
| Nippon India Growth Fund - DR - GR | 9.61% |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan | 6.25% |

| Issuer | % to Net Assets |
|--------------------------------|-----------------|
| Exchange Traded Fund | 9.87% |
| Aditya Birla Sun Life Gold ETF | 9.87% |
| Cash & Current Assets | 4.70% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 51.3233

| Inception - May 09, 2011 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan | 12.89% | 17.41% | 14.84% | 31.03% |
| Value of Std Investment of ₹ 10,000 | 51323 | 22333 | 15162 | 13113 |
| Benchmark - CRISIL Hybrid 35+65 - Aggressive Index | 12.25% | 15.10% | 11.91% | 25.65% |
| Value of Std Investment of ₹ 10,000 | 47544 | 20221 | 14028 | 12573 |
| Additional Benchmark - Nifty 50 TRI | 12.92% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 51537 | 21582 | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 51.3233 | 56.0749 |
| IDCW ¹ : | 46.9790 | 51.3543 |

¹Income 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 (₹) | 1600000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 4459479 | 967196 | 485824 | 131959 |
| Scheme Returns (CAGR) | 14.29% | 19.17% | 20.45% | 18.94% |
| CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR) | 13.49% | 16.19% | 16.17% | 14.95% |
| Nifty 50 TRI returns## (CAGR) | 14.68% | 18.66% | 17.23% | 14.70% |

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

5.2 years & 1.9 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. |

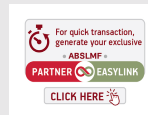
AUM

| | | | |
|---------------------|---|-------|--------|
| Monthly Average AUM | ₹ | 36.92 | Crores |
| AUM as on last day | ₹ | 36.35 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.13% |
| Direct | 0.57% |

Including additional expenses and goods and service tax on management fees.
(In addition to the above, the scheme will also incur 0.61% 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.



INVEST NOW

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 | 85.79% |
| ABSL GOVERNMENT SEC FUND-DG | 15.19% |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan | 14.39% |
| KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH | 10.82% |
| HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN | 10.71% |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan | 10.60% |
| ICICI Prudential Bluechip Fund - Direct Plan - Growth | 10.25% |
| KOTAK DYNAMIC BOND FUND - GROWTH DIRECT | 8.06% |

| Issuer | % to Net Assets |
|--|-----------------|
| Nippon India Growth Fund - DR - GR | 4.75% |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan | 1.01% |
| Exchange Traded Fund | 9.75% |
| Aditya Birla Sun Life Gold ETF | 9.75% |
| Cash & Current Assets | 4.47% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 40.1913

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Inception - May 09, 2011 | | | | |
| Aditya Birla Sun Life Financial Planning FOF - Moderate Plan | 10.86% | 14.51% | 12.70% | 24.83% |
| Value of Std Investment of ₹ 10,000 | 40191 | 19707 | 14327 | 12491 |
| Benchmark - CRISIL Hybrid 50+50 - Moderate Index | 11.38% | 13.31% | 10.59% | 21.85% |
| Value of Std Investment of ₹ 10,000 | 42801 | 18694 | 13536 | 12192 |
| Additional Benchmark - Nifty 50 TRI | 12.92% | 16.61% | 12.35% | 28.39% |
| Value of Std Investment of ₹ 10,000 | 51537 | 21582 | 14195 | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 40.1913 | 42.8195 |
| IDCW ¹ : | 36.0488 | 38.8254 |

¹Income 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 (₹) | 1600000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 3712555 | 889248 | 462725 | 130199 |
| Scheme Returns (CAGR) | 11.83% | 15.73% | 16.99% | 16.09% |
| CRISIL Hybrid 50+50 - Moderate Index returns## (CAGR) | 12.26% | 13.98% | 14.22% | 13.65% |
| Nifty 50 TRI returns### (CAGR) | 14.68% | 18.66% | 17.23% | 14.70% |

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 October 31, 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

5.2 years & 1.9 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 | ₹ | 19.30 | Crores |
| AUM as on last day | ₹ | 19.09 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 1.03% |
| Direct | 0.61% |

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

(In addition to the above, the scheme will also incur 0.54% 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.



INVEST NOW

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 | 85.72% |
| HDFC Corporate Bond Fund - Growth Option - Direct Plan | 16.95% |
| ABSL GOVERNMENT SEC FUND-DG | 15.86% |
| Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan | 13.26% |
| KOTAK DYNAMIC BOND FUND - GROWTH DIRECT | 11.17% |
| KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH | 8.50% |
| Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan | 7.77% |
| ICICI Prudential Bluechip Fund - Direct Plan - Growth | 6.53% |

| Issuer | % to Net Assets |
|--|-----------------|
| HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN | 5.68% |
| Exchange Traded Fund | 9.82% |
| Aditya Birla Sun Life Gold ETF | 9.82% |
| Cash & Current Assets | 4.47% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 32.4016

| Inception - May 09, 2011 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Financial Planning FOF - Conservative Plan | 9.11% | 11.57% | 10.52% | 18.51% |
| Value of Std Investment of ₹ 10,000 | 32402 | 17302 | 13512 | 11856 |
| Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index | 9.69% | 10.00% | 8.40% | 14.47% |
| Value of Std Investment of ₹ 10,000 | 34817 | 16116 | 12747 | 11451 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.73% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 24064 | 13037 | 11781 | 11073 |

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 39. Refer annexure on page no. 179-180 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 | 32.4016 | 34.3492 |
| IDCW [#] : | 29.4787 | 23.3224 |

[#]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 (₹) | 1600000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 3159380 | 818120 | 440279 | 128312 |
| Scheme Returns (CAGR) | 9.65% | 12.35% | 13.51% | 13.06% |
| CRISIL Short Term Debt Hybrid 75+25 Index returns## (CAGR) | 9.87% | 10.21% | 10.58% | 10.65% |
| CRISIL 10 Year Gilt Index returns### (CAGR) | 6.52% | 5.94% | 7.83% | 9.81% |

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 October 31, 2024 unless otherwise specified



@abslmutualfund



@abslmf



https://mutualfund.adityabirlacapital.com



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

3.6 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 | ₹ | 11.18 | Crores |
| AUM as on last day | ₹ | 15.19 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.68% |
| Direct | 0.33% |

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

(In addition to the above, the scheme will also incur 0.39% 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.



INVEST NOW

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 | 57.03% |
| ABSL GOVERNMENT SEC FUND-DG | 24.16% |
| ABSL INCOME FUND - GROWTH - DIRECT PLAN | 22.28% |
| ABSL LONG DURATION FUND-DIRECT GROWTH | 7.80% |
| Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth | 2.80% |

| Issuer | % to Net Assets |
|----------------------------------|-----------------|
| Exchange Traded Fund | 40.52% |
| ABSL CRISIL 10 YEAR GILT ETF | 38.82% |
| ABSL CRISIL BROAD BASED GILT ETF | 1.70% |
| Cash & Current Assets | 2.45% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 35.4621

| Inception - Dec 29, 2006 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme | 7.35% | 6.21% | 5.67% | 8.09% |
| Value of Std Investment of ₹ 10,000 | 35462 | 13517 | 11805 | 10812 |
| Benchmark - CRISIL Composite Bond Index | 7.52% | 6.79% | 6.08% | 9.68% |
| Value of Std Investment of ₹ 10,000 | 36472 | 13895 | 11944 | 10970 |
| Additional Benchmark - CRISIL 10 Year Gilt Index | 6.47% | 5.44% | 5.60% | 10.70% |
| Value of Std Investment of ₹ 10,000 | 30628 | 13037 | 11781 | 11073 |

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. 179-180 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 | 35.4621 | 37.4000 |
| IDCW ¹ : | 22.2394 | 23.4191 |

¹Income 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

1.9 Years

Fund Category

FOF (Overseas)

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

| | |
|------------|-----|
| Entry Load | Nil |
| Exit Load | Nil |

AUM

| | | | |
|---------------------|---|--------|--------|
| Monthly Average AUM | ₹ | 393.63 | Crores |
| AUM as on last day | ₹ | 387.97 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.68% |
| Direct | 0.32% |

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 |
|--------------------|------|

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 | 99.70% |
| iShares Nasdaq 100 UCITS ETF | 99.70% |
| Cash & Current Assets | 0.30% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 13.6448

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--------------------------------------|-----------------|---------|---------|--------|
| Inception - Nov 01, 2021 | | | | |
| Aditya Birla Sun Life NASDAQ 100 FOF | 10.91% | NA | NA | 40.11% |
| Value of Std Investment of ₹ 10,000 | 13645 | NA | NA | 14024 |
| Benchmark - NASDAQ 100 TRI | 13.06% | NA | NA | 40.64% |
| Value of Std Investment of ₹ 10,000 | 14453 | NA | NA | 14077 |
| Additional Benchmark - Nifty 50 TRI | 11.84% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 13991 | NA | NA | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 13.6448 | 13.8104 |
| IDCW ¹ : | 13.6437 | 13.8123 |

¹Income 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 (₹) | 340000 | NA | NA | 120000 |
| Market Value of amount Invested | 482053 | NA | NA | 135454 |
| Scheme Returns (CAGR) | 25.56% | NA | NA | 24.65% |
| NASDAQ 100 TRI# (CAGR) | 27.05% | NA | NA | 25.66% |
| Nifty 50 TRI## (CAGR) | 17.82% | NA | NA | 14.70% |

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

1.9 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 | ₹ | 200.41 | Crores |
| AUM as on last day | ₹ | 195.74 | 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.



INVEST NOW

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 | 98.84% |
| Julius Baer Global Excellence Equity USD | 98.84% |
| Cash & Current Assets | 1.16% |
| Total Net Assets | 100.00% |

| Investment Performance | NAV as on October 31, 2024: ₹ 31.4370 | | | |
|---|---------------------------------------|---------|---------|--------|
| Inception - Dec 31, 2007 | Since Inception | 5 Years | 3 Years | 1 Year |
| Aditya Birla Sun Life Global Excellence Equity Fund of Fund | 7.04% | 8.27% | 8.53% | 33.41% |
| Value of Std Investment of ₹ 10,000 | 31437 | 14884 | 12793 | 13352 |
| Benchmark - MSCI World Index | 4.40% | 9.25% | 3.74% | 30.73% |
| Value of Std Investment of ₹ 10,000 | 20640 | 15574 | 11168 | 13083 |
| Additional Benchmark - BSE Sensex TRI | 9.91% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 49156 | 21009 | 13907 | 12594 |

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 39. Refer annexure on page no. 179-180 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 | 31.4370 | 33.2979 |
| IDCW¹: | 31.4566 | 33.3149 |

¹Income 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 (₹) | 2010000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 4412716 | 875550 | 483230 | 133794 |
| Scheme Returns (CAGR) | 8.74% | 15.11% | 20.10% | 22.09% |
| MSCI World Index returns## (CAGR) | 7.71% | 10.00% | 12.68% | 17.83% |
| BSE Sensex TRI returns## (CAGR) | 13.85% | 17.67% | 15.98% | 13.51% |

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

1.9 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 | ₹ | 241.80 | Crores |
| AUM as on last day | ₹ | 237.73 | 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.



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/-

PORTFOLIO

| Issuer | % to Net Assets |
|---|-----------------|
| MUTUAL FUNDS | 99.31% |
| Julius Baer Equity Next Generation - USD Class C Shares | 99.31% |
| Cash & Current Assets | 0.69% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 24.4817

| | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Inception - Sep 17, 2008 | | | | |
| Aditya Birla Sun Life Global Emerging Opportunities Fund | 5.71% | 13.27% | 4.35% | 31.92% |
| Value of Std Investment of ₹ 10,000 | 24482 | 18662 | 11367 | 13202 |
| Benchmark - MSCI ACWI Index | 12.59% | 14.86% | 9.59% | 34.08% |
| Value of Std Investment of ₹ 10,000 | 67688 | 20010 | 13172 | 13418 |
| Additional Benchmark - BSE Sensex TRI | 13.24% | 15.99% | 11.59% | 25.86% |
| Value of Std Investment of ₹ 10,000 | 74330 | 21009 | 13907 | 12594 |

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 39. Refer annexure on page no. 179-180 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 | 24.4817 | 25.5271 |
| IDCW¹: | 24.4861 | 22.5775 |

¹Income 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 (₹) | 1920000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 3572279 | 810974 | 441567 | 133366 |
| Scheme Returns (CAGR) | 7.32% | 12.01% | 13.74% | 21.38% |
| MSCI ACWI Index returns## (CAGR) | NA | 15.17% | 17.43% | 21.73% |
| BSE Sensex TRI returns## (CAGR) | 14.13% | 17.67% | 15.98% | 13.51% |

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. Haresh Mehta

Date of Allotment

March 20, 2012

Benchmark

Domestic price of physical gold

Managing Fund Since

April 01, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 411.68 | Crores |
| AUM as on last day | ₹ | 439.52 | 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.



INVEST NOW

Other Parameters

| | |
|-------------------------|--------|
| Standard Deviation | 10.62% |
| Sharpe Ratio | 0.94 |
| Beta | 0.90 |
| Tracking Error (3 year) | 2.51% |
| 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 6.61% (FBIL Overnight MIBOR as on 31 Oct 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 | 98.43% |
| Aditya Birla Sun Life Gold ETF | 98.43% |
| Cash & Current Assets | 1.57% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 23.4279

| | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Inception - Mar 20, 2012 | | | | |
| Aditya Birla Sun Life Gold Fund | 6.98% | 13.83% | 16.64% | 27.99% |
| Value of Std Investment of ₹ 10,000 | 23428 | 19129 | 15888 | 12808 |
| Benchmark - Domestic price of physical gold | 8.71% | 15.42% | 18.30% | 29.63% |
| Value of Std Investment of ₹ 10,000 | 28695 | 20496 | 16580 | 12973 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 | 23.4279 | 24.2964 |
| IDCW ² : | 23.4271 | 24.2998 |

²Income 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 (₹) | 1500000 | 600000 | 360000 | 120000 |
| Market Value of amount Invested | 3042151 | 878079 | 487478 | 139993 |
| Scheme Returns (CAGR) | 10.71% | 15.22% | 20.69% | 32.20% |
| Domestic Price of Physical Gold returns# (CAGR) | 12.04% | 16.69% | 22.26% | 34.72% |

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. Haresh Mehta

Date of Allotment

February 02, 2022

Benchmark

Price of silver

Managing Fund Since

March 31, 2023

Experience in Managing the Fund

1.6 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 | ₹ | 174.86 | Crores |
| AUM as on last day | ₹ | 185.36 | Crores |

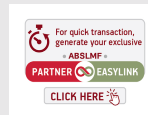
Total Expense Ratio (TER)

| | |
|---------|-------|
| 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.



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/-

PORTFOLIO

| Issuer | % to Net Assets |
|----------------------------------|-----------------|
| Exchange Traded Fund | 98.18% |
| ADITYA BIRLA SUN LIFE SILVER ETF | 98.18% |
| Cash & Current Assets | 1.82% |
| Total Net Assets | 100.00% |



Investment Performance

NAV as on October 31, 2024: ₹ 15.2580

| Inception - February 03, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|---|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Silver ETF Fund of Fund | 16.64% | NA | NA | 31.80% |
| Value of Std Investment of ₹ 10,000 | 15258 | NA | NA | 13190 |
| Benchmark - Price of Silver | 17.86% | NA | NA | 34.12% |
| Value of Std Investment of ₹ 10,000 | 15700 | NA | NA | 13423 |

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. Haresh Mehta is 17. Refer annexure on page no. 179-180 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 | 15.2580 | 15.4719 |
| IDCW ² : | 15.2558 | 15.4686 |

²Income Distribution cum capital withdrawal





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

1.6 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 | ₹ | 17.51 | Crores |
| AUM as on last day | ₹ | 17.52 | Crores |

Total Expense Ratio (TER)

| | |
|---------|-------|
| Regular | 0.61% |
| Direct | 0.28% |

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

(In addition to the above, the scheme will also incur 0.32% 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.



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 | 79.28% |
| ZERODHA NIFTY 1D RATE LIQUID ETF | 22.12% |
| NIPPON INDIA ETF GOLD BEES | 14.48% |
| KOTAK NIFTY 50 ETF | 9.93% |
| ADITYA BIRLA SUN LIFE NIFTY IT ETF | 9.85% |
| ABSL NIFTY 200 QUALITY 30 ETF | 9.64% |
| ABSL CRISIL BROAD BASED GILT ETF | 6.93% |
| ABSL CRISIL 10 YEAR GILT ETF | 6.33% |

| Issuer | % to Net Assets |
|--|-----------------|
| MUTUAL FUNDS | 16.54% |
| ABSL NIFTY NEXT 50 INDEX-DG | 9.45% |
| ABSL NIFTY MIDCAP 150 INDEX FUND-DR-GR | 7.09% |
| Cash & Current Assets | 4.19% |
| Total Net Assets | 100.00% |

Investment Performance

NAV as on October 31, 2024: ₹ 15.0138

| Inception - October 14, 2022 | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Aditya Birla Sun Life Multi - Index Fund of Funds | 21.93% | NA | NA | 32.71% |
| Value of Std Investment of ₹ 10,000 | 15014 | NA | NA | 13281 |
| 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 | 19.75% | NA | NA | 27.03% |
| Value of Std Investment of ₹ 10,000 | 14468 | NA | NA | 12711 |
| Additional Benchmark - Nifty 50 TRI | 19.54% | NA | NA | 28.39% |
| Value of Std Investment of ₹ 10,000 | 14415 | NA | NA | 12848 |

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 39. Refer annexure on page no. 179-180 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 | 15.0138 | 15.1324 |
| IDCW ¹ : | 15.0139 | 15.1330 |

¹Income 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 (₹) | 230000 | NA | NA | 120000 |
| Market Value of amount Invested | 288638 | NA | NA | 131619 |
| Scheme Returns (CAGR) | 24.59% | NA | NA | 18.38% |
| 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) | 19.35% | NA | NA | 14.70% |

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

1.0 Years & 1.0 Years

Fund Category

FOF (International)

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: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil |

AUM

| | | | |
|----------------------------|---|--------------|---------------|
| Monthly Average AUM | ₹ | 84.71 | Crores |
| AUM as on last day | ₹ | 84.57 | Crores |

Total Expense Ratio (TER)

| | |
|----------------|--------------|
| Regular | 0.23% |
| Direct | 0.19% |

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

(In addition to the above, the scheme will also incur 0.08% 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

| | |
|--------------------------|-------------------|
| Modified Duration | 1.82 years |
| Average Maturity | 1.92 years |
| Yield to Maturity | 4.26% |
| Macaulay Duration | - |

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 |
|---------------------------------------|-----------------|
| MUTUAL FUNDS | 98.50% |
| ISHARES USD TRSRY 1-3Y USD A | 84.11% |
| SPDR BLOOMBERG 1-3 YEAR U.S. T | 14.39% |

| Issuer | % to Net Assets |
|----------------------------------|-----------------|
| Cash & Current Assets | 1.50% |
| Total Net Assets | 100.00% |

NAV of Plans / Options (₹)

| | Regular Plan | Direct Plan |
|--------------------------|--------------|-------------|
| Growth | 10.6446 | 10.6519 |
| IDCW[§]: | 10.6436 | 10.6519 |

[§]Income Distribution cum capital withdrawal

Investment Performance

NAV as on October 31, 2024: ₹ 10.6446

| Inception - October 31, 2023 | Since Inception | 5 Years | 3 Years | 1 Years |
|---|-----------------|---------|---------|---------|
| Aditya Birla Sun Life US Treasury 1-3 Year Bond ETFs Fund Of Funds | 6.43% | NA | NA | 4.25% |
| Value of Std Investment of ₹ 10,000 | 10645 | NA | NA | 10212 |
| Benchmark - Bloomberg US Treasury 1-3 Year Index | 5.78% | NA | NA | 3.60% |
| Value of Std Investment of ₹ 10,000 | 10579 | NA | NA | 10180 |

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 5. Total Scheme managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 179-180 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

1.0 Years & 1.0 Years

Fund Category

FOF (International)

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: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil |

AUM

| | | | |
|----------------------------|---|---------------|---------------|
| Monthly Average AUM | ₹ | 189.75 | Crores |
| AUM as on last day | ₹ | 187.70 | Crores |

Total Expense Ratio (TER)

| | |
|----------------|--------------|
| Regular | 0.20% |
| Direct | 0.15% |

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

| | |
|--------------------------|-------------------|
| Modified Duration | 5.01 years |
| Average Maturity | 5.69 years |
| Yield to Maturity | 4.28% |
| Macaulay Duration | - |

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 |
|------------------------------------|-----------------|
| MUTUAL FUNDS | 99.44% |
| ISHARES USD TREASURY 3-7YR | 73.13% |
| ISHARES USD TRES BOND 7-10Y | 26.30% |

| Issuer | % to Net Assets |
|----------------------------------|-----------------|
| Cash & Current Assets | 0.56% |
| Total Net Assets | 100.00% |

| NAV of Plans / Options (₹) | | |
|----------------------------|--------------|-------------|
| | Regular Plan | Direct Plan |
| Growth | 10.8102 | 10.8174 |
| IDCW¹: | 10.8102 | 10.8174 |

¹Income Distribution cum capital withdrawal

| Investment Performance | | NAV as on October 31, 2024; ₹ 10.8102 | | | |
|--|-----------------|---------------------------------------|---------|--------|--|
| 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 | 8.08% | NA | NA | 5.33% | |
| Value of Std Investment of ₹ 10,000 | 10810 | NA | NA | 10265 | |
| Benchmark - Bloomberg US Treasury 3-10 Year Index | 7.80% | NA | NA | 4.77% | |
| Value of Std Investment of ₹ 10,000 | 10782 | NA | NA | 10238 | |

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 5. Total Scheme managed by Mr. Bhupesh Bameta is 16. Refer annexure on page no. 179-180 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 | 47 |
| 2 | Aditya Birla Sun Life Special Opportunities Fund | 62 |
| 3 | Aditya Birla Sun Life MNC Fund | 27 |
| 4 | Aditya Birla Sun Life Equity Hybrid '95 Fund | 73 |

| Sr. no | Funds Managed By Mr. Dhaval Gala | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Banking and Financial Services Fund | 39 |
| 2 | Aditya Birla Sun Life ELSS Tax Saver Fund | 70 |
| 3 | Aditya Birla Sun Life Dividend Yield Fund | 41 |
| 4 | Aditya Birla Sun Life PSU Equity Fund | 60 |
| 5 | Aditya Birla Sun Life ESG Integration Strategy Fund | 64 |
| 6 | Aditya Birla Sun Life Business Cycle Fund | 66 |
| 7 | Aditya Birla Sun Life Transportation and Logistics Fund | 68 |

| Sr. no | Funds Managed By Mr. Mahesh Patil | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Frontline Equity Fund | 19 |
| 2 | Aditya Birla Sun Life Infrastructure Fund | 43 |
| 3 | Aditya Birla Sun Life Equity Hybrid '95 Fund | 73 |

| Sr. no | Funds Managed By Mr. Vinod Bhat | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Asset Allocator FoF | 166 |
| 2 | Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan | 167 |
| 3 | Aditya Birla Sun Life Financial Planning FOF - Conservative Plan | 169 |
| 4 | Aditya Birla Sun Life Financial Planning FOF - Moderate Plan | 168 |
| 5 | Aditya Birla Sun Life Multi - Index Fund of Funds | 176 |

| Sr. no | Funds Managed By Mr. Jonas Bhutta | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Infrastructure Fund | 43 |

| Sr. no | Funds Managed By Mr. Vishal Gajwani | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Small Cap Fund | 33 |
| 2 | Aditya Birla Sun Life Balanced Advantage Fund | 83 |
| 3 | Aditya Birla Sun Life Equity Savings Fund | 76 |

| Sr. no | Funds Managed By Mr. Sanjay Godambe | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund | 129 |
| 2 | Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund | 128 |
| 3 | Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund | 131 |
| 4 | Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund | 130 |
| 5 | Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund | 135 |
| 6 | Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund | 133 |
| 7 | Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund | 136 |
| 8 | Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund | 137 |
| 9 | Aditya Birla Sun Life CRISIL 10 Year Gilt ETF | 165 |
| 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 ELSS Tax Saver Fund | 70 |
| 2 | Aditya Birla Sun Life Bal Bhavishya Yojna | 52 |
| 3 | Aditya Birla Sun Life Equity Advantage Fund | 25 |

| Sr. no | Funds Managed By Mr. Sachin Wankhede | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Gold ETF | 159 |
| 2 | Aditya Birla Sun Life Silver ETF | 160 |
| 3 | Aditya Birla Sun Life Multi Asset Allocation Fund | 81 |

| Sr. no | Funds Managed By Mr. Kaustubh Gupta | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Low Duration Fund | 92 |
| 2 | Aditya Birla Sun Life Liquid Fund | 88 |
| 3 | Aditya Birla Sun Life Floating Rate Fund | 96 |
| 4 | Aditya Birla Sun Life Money Manager Fund | 90 |
| 5 | Aditya Birla Sun Life Savings Fund | 94 |
| 6 | Aditya Birla Sun Life Corporate Bond Fund | 99 |
| 7 | Aditya Birla Sun Life Short Term Fund | 102 |
| 8 | Aditya Birla Sun Life Banking & PSU Debt Fund | 104 |
| 9 | Aditya Birla Sun Life Overnight Fund | 87 |
| 10 | Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme | 170 |
| 11 | Aditya Birla Sun Life CRISIL Broad Based Gilt ETF | 164 |

| Sr. no | Funds Managed By Mr. Bhupesh Bameta | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Dynamic Bond Fund | 111 |
| 2 | Aditya Birla Sun Life Government Securities Fund | 115 |
| 3 | Aditya Birla Sun Life Income Fund | 113 |
| 4 | Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund | 124 |
| 5 | Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund | 128 |
| 6 | Aditya Birla Sun Life Long Duration Fund | 119 |
| 7 | Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund | 129 |
| 8 | Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund | 135 |
| 9 | Aditya Birla Sun Life Multi Asset Allocation Fund | 81 |
| 10 | Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund | 134 |
| 11 | Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund | 133 |
| 12 | Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds | 177 |
| 13 | Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds | 178 |
| 14 | Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund | 136 |
| 15 | Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund | 137 |
| 16 | Aditya Birla Sun Life CRISIL 10 Year Gilt ETF | 165 |

| Sr. no | Funds Managed By Mr. Anuj Jain | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Money Manager Fund | 90 |

| Sr. no | Funds Managed By Ms. Monika Gandhi | Refer page No |
|--------|------------------------------------|---------------|
| 1 | Aditya Birla Sun Life Savings Fund | 94 |

| Sr. no | Funds Managed By Mr. Harshil Suvarnkar | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Equity Hybrid '95 Fund | 73 |
| 2 | Aditya Birla Sun Life Equity Savings Fund | 76 |
| 3 | Aditya Birla Sun Life Regular Savings Fund | 79 |
| 4 | Aditya Birla Sun Life Bal Bhavishya Yojna | 52 |
| 5 | Aditya Birla Sun Life Retirement Fund - The 30s Plan | 54 |
| 6 | Aditya Birla Sun Life Retirement Fund - The 40s Plan | 56 |
| 7 | Aditya Birla Sun Life Retirement Fund - The 50s Plan | 58 |
| 8 | Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan' | 116 |
| 9 | Aditya Birla Sun Life Banking & PSU Debt Fund | 104 |
| 10 | Aditya Birla Sun Life Floating Rate Fund | 96 |
| 11 | Aditya Birla Sun Life Multi-Cap Fund | 31 |
| 12 | Aditya Birla Sun Life Nifty SDL Apr 2027 Index Fund | 124 |
| 13 | Aditya Birla Sun Life Long Duration Fund | 119 |
| 14 | Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund | 131 |
| 15 | Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund | 132 |
| 16 | Aditya Birla Sun Life CRISIL Broad Based Gilt ETF | 164 |
| 17 | Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - SEP 2026 Fund | - |

| Sr. no | Funds Managed By Ms. Sunaina Da Cunha | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Liquid Fund | 88 |
| 2 | Aditya Birla Sun Life Credit Risk Fund | 109 |
| 3 | Aditya Birla Sun Life Medium Term Plan | 107 |
| 4 | Aditya Birla Sun Life Savings Fund | 94 |
| 5 | Aditya Birla Sun Life CRISIL Liquid Overnight ETF | 163 |

The Fund Manager-wise Scheme Details appearing above are As on October 31, 2024.

Fund Manager-wise Scheme Details

| Sr. no | Funds Managed By Mr. Dhaval Joshi | Refer page No |
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| 1 | Aditya Birla Sun Life Flexi Cap Fund | 23 |
| 2 | Aditya Birla Sun Life Business Cycle Fund | 66 |
| 3 | Aditya Birla Sun Life Midcap Fund | 29 |
| 4 | Aditya Birla Sun Life Special Opportunities Fund | 62 |
| 5 | Aditya Birla Sun Life ELSS Tax Saver Fund | 70 |
| 6 | Aditya Birla Sun Life Bal Bhavishya Yojna | 52 |
| 7 | Aditya Birla Sun Life India GenNext Fund | 47 |
| 8 | Aditya Birla Sun Life MNC Fund | 27 |
| 9 | Aditya Birla Sun Life Dividend Yield Fund | 41 |
| 10 | Aditya Birla Sun Life Banking and Financial Services Fund | 39 |
| 11 | Aditya Birla Sun Life Global Emerging Opportunities Fund | 173 |
| 12 | Aditya Birla Sun Life Global Excellence Equity Fund of Fund | 172 |
| 13 | Aditya Birla Sun Life International Equity Fund | 49 |
| 14 | Aditya Birla Sun Life NASDAQ 100 FOF | 171 |
| 15 | Aditya Birla Sun Life Pharma & Healthcare Fund | 51 |
| 16 | Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan' | 116 |
| 17 | Aditya Birla Sun Life Retirement Fund - The 30s Plan | 54 |
| 18 | Aditya Birla Sun Life Retirement Fund - The 40s Plan | 56 |
| 19 | Aditya Birla Sun Life Retirement Fund - The 50s Plan | 58 |
| 20 | Aditya Birla Sun Life Digital India Fund | 45 |
| 21 | Aditya Birla Sun Life Pure Value Fund | 35 |
| 22 | Aditya Birla Sun Life Multi - Index Fund of Funds | 176 |
| 23 | Aditya Birla Sun Life Frontline Equity Fund | 19 |
| 24 | Aditya Birla Sun Life PSU Equity Fund | 60 |
| 25 | Aditya Birla Sun Life Multi-Cap Fund | 31 |
| 26 | Aditya Birla Sun Life Infrastructure Fund | 43 |
| 27 | Aditya Birla Sun Life Focused Fund | 21 |
| 28 | Aditya Birla Sun Life Regular Savings Fund | 79 |
| 29 | Aditya Birla Sun Life Equity Advantage Fund | 25 |
| 30 | Aditya Birla Sun Life ESG Integration Strategy Fund | 64 |
| 31 | Aditya Birla Sun Life Equity Hybrid '95 Fund | 73 |
| 32 | Aditya Birla Sun Life Asset Allocator FoF | 166 |
| 33 | Aditya Birla Sun Life Financial Planning FOF - Conservative Plan | 169 |
| 34 | Aditya Birla Sun Life Financial Planning FOF - Moderate Plan | 168 |
| 35 | Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan | 167 |
| 36 | Aditya Birla Sun Life Small Cap Fund | 33 |
| 37 | Aditya Birla Sun Life Multi Asset Allocation Fund | 81 |
| 38 | Aditya Birla Sun Life Transportation and Logistics Fund | 68 |
| 39 | Aditya Birla Sun Life Quant Fund | 69 |

| Sr. no | Funds Managed By Mr. Harish Krishnan | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Midcap Fund | 29 |
| 2 | Aditya Birla Sun Life Flexi Cap Fund | 23 |
| 3 | Aditya Birla Sun Life Manufacturing Equity Fund | 37 |
| 4 | Aditya Birla Sun Life Business Cycle Fund | 66 |
| 5 | Aditya Birla Sun Life Quant Fund | 69 |

| Sr. no | Funds Managed By Mr. Kunal Sangoi | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Digital India Fund | 45 |
| 2 | Aditya Birla Sun Life Focused Fund | 21 |
| 3 | Aditya Birla Sun Life Pure Value Fund | 35 |

| Sr. no | Funds Managed By Mr. Lovelish Solanki | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life Arbitrage Fund | 117 |
| 2 | Aditya Birla Sun Life Balanced Advantage Fund | 83 |
| 3 | Aditya Birla Sun Life Equity Savings Fund | 76 |

| Sr. no | Funds Managed By Mr. Dhaval Shah | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Pharma & Healthcare Fund | 51 |
| 2 | Aditya Birla Sun Life Regular Savings Fund | 79 |
| 3 | Aditya Birla Sun Life Retirement Fund - The 30s Plan | 54 |
| 4 | Aditya Birla Sun Life Retirement Fund - The 40s Plan | 56 |
| 5 | Aditya Birla Sun Life Retirement Fund - The 50s Plan | 58 |
| 6 | Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan' | 116 |
| 7 | Aditya Birla Sun Life Multi-Cap Fund | 31 |
| 8 | Aditya Birla Sun Life Multi Asset Allocation Fund | 81 |

| Sr. no | Funds Managed By Mr. Haresh Mehta | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Gold Fund | 174 |
| 2 | Aditya Birla Sun Life Nifty 50 Index Fund | 138 |
| 3 | Aditya Birla Sun Life Nifty 50 ETF | 149 |
| 4 | Aditya Birla Sun Life BSE Sensex ETF | 151 |
| 5 | Aditya Birla Sun Life Nifty Next 50 ETF | 153 |
| 6 | Aditya Birla Sun Life Nifty Bank ETF | 155 |
| 7 | Aditya Birla Sun Life Nifty Midcap 150 Index Fund | 144 |
| 8 | Aditya Birla Sun Life Nifty Smallcap 50 Index Fund | 146 |
| 9 | Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund | 140 |
| 10 | Aditya Birla Sun Life Nifty Healthcare ETF | 156 |
| 11 | Aditya Birla Sun Life Nifty IT ETF | 157 |
| 12 | Aditya Birla Sun Life Silver ETF Fund of Fund | 175 |
| 13 | Aditya Birla Sun Life Nifty Next 50 Index Fund | 142 |
| 14 | Aditya Birla Sun Life Nifty 200 Momentum 30 ETF | 161 |
| 15 | Aditya Birla Sun Life Nifty 200 Quality 30 ETF | 162 |
| 16 | Aditya Birla Sun Life Nifty PSE ETF | 158 |
| 17 | Aditya Birla Sun Life Nifty India Defence Index Fund | 148 |

| Sr. no | Funds Managed By Mr. Mohit Sharma | Refer page No |
|--------|--|---------------|
| 1 | Aditya Birla Sun Life Balanced Advantage Fund | 83 |
| 2 | Aditya Birla Sun Life Low Duration Fund | 92 |
| 3 | Aditya Birla Sun Life Money Manager Fund | 90 |
| 4 | Aditya Birla Sun Life Short Term Fund | 102 |
| 5 | Aditya Birla Sun Life Credit Risk Fund | 109 |
| 6 | Aditya Birla Sun Life Medium Term Plan | 107 |
| 7 | Aditya Birla Sun Life Dynamic Bond Fund | 111 |
| 8 | Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund | 122 |
| 9 | Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund | 120 |
| 10 | Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund | 126 |
| 11 | Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund | 130 |
| 12 | Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund | 134 |
| 13 | Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - DEC 2025 Fund | - |

| Sr. no | Funds Managed By Mr. Vighnesh Gupta | Refer page No |
|--------|---|---------------|
| 1 | Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds | 177 |
| 2 | Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds | 178 |
| 3 | Aditya Birla Sun Life CRISIL Broad Based Gilt ETF | 164 |
| 4 | Aditya Birla Sun Life CRISIL 10 Year Gilt ETF | 165 |
| 5 | Aditya Birla Sun Life CRISIL-IBX AAA NBFC-HFC Index - SEP 2026 Fund | - |

The Fund Manager-wise Scheme Details appearing above are As on October 31, 2024.



| SCHEME | PLAN/OPTION (which continue for fresh subscription) | | DEFAULT OPTION** | MINIMUM INVESTMENT AMOUNT |
|---|--|--|--|---------------------------|
| | PLAN* | OPTION | | |
| EQUITY FUNDS | | | | |
| 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 | | |
| HYBRID FUNDS | | | | |
| 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/- |
| DEBT FUNDS | | | | |
| 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/- |
| PASSIVE DEBT INDEX FUNDS | | | | |
| Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund | Regular Plan Direct Plan | IDCW (Payout) Growth | Growth IDCW Option | ₹ 500/- |
| ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND | Regular Plan Direct Plan | IDCW (Payout) Growth | Growth IDCW Option | ₹ 500/- |
| ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND | Regular Plan Direct Plan | IDCW (Payout) Growth | Growth IDCW 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 (Payout) Growth | Growth IDCW Option | ₹ 500/- |
| Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund | Regular Plan Direct Plan | IDCW (Payout) Growth | Growth IDCW Option | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund | Regular Plan Direct Plan | NA | NA | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund | Regular Plan Direct Plan | NA | NA | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund | Regular Plan Direct Plan | NA | NA | ₹ 500/- |
| Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund | Regular Plan Direct Plan | IDCW Growth | Growth IDCW Option | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund | Regular Plan Direct Plan | IDCW Growth | Growth IDCW Option | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund | Regular Plan Direct Plan | IDCW Growth | Growth IDCW Option | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund | Regular Plan Direct Plan | NA | NA | ₹ 500/- |
| Aditya Birla Sun Life CRISIL IBX Gilt April 2033 Index Fund | Regular Plan Direct Plan | NA | NA | ₹ 1000/- |
| Aditya Birla Sun Life CRISIL IBX Gilt June 2027 Index Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option/ Payout of IDCW | ₹ 1,000/- |
| PASSIVE EQUITY INDEX FUNDS | | | | |
| Aditya Birla Sun Life Nifty 50 Index Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment/IDCW Sweep Facility) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option | ₹ 100/- |
| Aditya Birla Sun Life Nifty Next 50 Index Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option | ₹ 100/- |
| Aditya Birla Sun Life Nifty Midcap 150 Index Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Nifty Smallcap 50 Index Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Nifty India Defence Index Fund | Regular Plan Direct Plan | IDCW (Payout) Growth | Growth Option | ₹ 500/- |
| PASSIVE ETFs | | | | |
| Aditya Birla Sun Life Nifty 50 ETF | NA | NA | NA | 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 | NA | NA | 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 (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 1,000/- |
| Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Financial Planning FOF Moderate Plan | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Financial Planning FOF - Conservative Plan | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life NASDAQ 100 FOF* | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option/ Payout of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Global Excellence Equity Fund of Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Global Emerging Opportunities Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Gold Fund | Regular Plan Direct Plan | Growth IDCW Payout /Reinvestment | Growth / Reinvestment of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Silver ETF Fund Of Fund | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option/ Payout of IDCW | ₹ 100/- |
| Aditya Birla Sun Life Multi - Index Fund of Funds | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option/ Payout of IDCW | ₹ 100/- |
| Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds* | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option/ Payout of IDCW | ₹ 10,000/- |
| Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds* | Regular Plan Direct Plan | IDCW (Payout/Reinvestment) Growth | Growth Option/ Payout of IDCW | ₹ 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.

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

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 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

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 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

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 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

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 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

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 Balanced Advantage Fund Income Distribution cum capital withdrawal

| Declared on date | 25-Oct-24 | 23-Sep-24 | 23-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.59% | 0.57% | 0.58% |
| IDCW (₹) Per Unit | 0.1570 | 0.1600 | 0.1570 |
| Cum IDCW NAV | 26.6700 | 27.8800 | 27.2300 |
| Declared on date | 25-Oct-24 | 23-Sep-24 | 23-Aug-24 |
| IDCW Yield (Direct Plan) | 0.59% | 0.57% | 0.58% |
| IDCW (₹) Per Unit | 0.1780 | 0.1800 | 0.1770 |
| Cum IDCW NAV | 30.0800 | 31.4200 | 30.6600 |

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 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

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 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

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 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

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 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

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 Flexi Cap Fund Income Distribution cum capital withdrawal

| Declared on date | 24-Nov-23 | 25-Nov-22 | 25-Nov-21 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 6.98% | 5.91% | 5.62% |
| IDCW (₹) Per Unit | 9.6900 | 7.7770 | 7.7580 |
| Cum IDCW NAV | 138.8800 | 131.5800 | 138.1100 |
| Declared on date | 24-Nov-23 | 25-Nov-22 | 25-Nov-21 |
| IDCW Yield (Direct Plan) | 6.98% | 5.91% | 5.62% |
| IDCW (₹) Per Unit | 13.5100 | 10.7490 | 10.6330 |
| Cum IDCW NAV | 193.5700 | 181.8900 | 189.3200 |

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 Midcap Fund Income Distribution cum capital withdrawal

| Declared on date | 24-Aug-23 | 25-Aug-22 | 27-Aug-21 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 6.80% | 6.07% | 5.52% |
| IDCW (₹) Per Unit | 3.1800 | 2.5900 | 2.2858 |
| Cum IDCW NAV | 46.8100 | 42.6800 | 41.3900 |
| Declared on date | 24-Aug-23 | 25-Aug-22 | 27-Aug-21 |
| IDCW Yield (Direct Plan) | 6.79% | 6.07% | 5.52% |
| IDCW (₹) Per Unit | 5.3400 | 4.3100 | 3.7714 |
| Cum IDCW NAV | 78.6000 | 71.0400 | 68.2900 |

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

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 | 23-Feb-24 | 25-Feb-21 | 25-Feb-20 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 6.96% | 5.46% | 5.72% |
| IDCW (₹) Per Unit | 1.3720 | 0.7100 | 0.6112 |
| Cum IDCW NAV | 19.7000 | 13.0000 | 10.6900 |
| Declared on date | 23-Feb-24 | 25-Feb-21 | 25-Feb-20 |
| IDCW Yield (Direct Plan) | 6.96% | 5.49% | 6.39% |
| IDCW (₹) Per Unit | 1.4800 | 0.7500 | 0.7172 |
| Cum IDCW NAV | 21.2500 | 13.6600 | 11.2300 |

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 | 25-Oct-24 | 23-Sep-24 | 23-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.58% | 0.58% | 0.58% |
| IDCW (₹) Per Unit | 0.0650 | 0.0650 | 0.0650 |
| Cum IDCW NAV | 11.2688 | 11.2646 | 11.2738 |
| Declared on date | 25-Oct-24 | 23-Sep-24 | 23-Aug-24 |
| IDCW Yield (Direct Plan) | 0.58% | 0.58% | 0.58% |
| IDCW (₹) Per Unit | 0.0670 | 0.0670 | 0.0670 |
| Cum IDCW NAV | 11.5685 | 11.5572 | 11.5599 |

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
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 Overnight Fund Income Distribution cum capital withdrawal

| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.48% | 0.49% | 0.60% |
| IDCW (₹) Per Unit | 4.7825 | 4.8854 | 6.0155 |
| Cum IDCW NAV | 1000.0200 | 1000.0200 | 1000.0200 |
| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
| IDCW Yield (Direct Plan) | 0.49% | 0.50% | 0.61% |
| IDCW (₹) Per Unit | 4.8677 | 4.9694 | 6.1211 |
| 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 | 15-Oct-24 | 17-Sep-24 | 16-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.50% | 0.56% | 0.56% |
| IDCW (₹) Per Unit | 0.0621 | 0.0707 | 0.0705 |
| Cum IDCW NAV | 12.5449 | 12.5158 | 12.4804 |
| Declared on date | 15-Oct-24 | 17-Sep-24 | 16-Aug-24 |
| IDCW Yield (Direct Plan) | 0.49% | 0.56% | 0.56% |
| IDCW (₹) Per Unit | 0.0629 | 0.0717 | 0.0715 |
| Cum IDCW NAV | 12.7246 | 12.6933 | 12.6554 |

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 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
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 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 | 0.8800 | 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
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 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
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 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
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 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
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 Banking & PSU Debt Fund Income Distribution cum capital withdrawal

| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.50% | 0.49% | 0.62% |
| IDCW (₹) Per Unit | 0.5564 | 0.5545 | 0.6921 |
| Cum IDCW NAV | 112.0837 | 112.1321 | 111.9008 |
| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
| IDCW Yield (Direct Plan) | 0.50% | 0.49% | 0.62% |
| IDCW (₹) Per Unit | 0.5754 | 0.5734 | 0.7157 |
| Cum IDCW NAV | 115.9562 | 115.9758 | 115.7045 |

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.
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 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.
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.
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 Regular Savings Fund Income Distribution cum capital withdrawal

| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.50% | 0.49% | 0.62% |
| IDCW (₹) Per Unit | 0.0829 | 0.0819 | 0.1019 |
| Cum IDCW NAV | 16.4925 | 16.6984 | 16.5292 |
| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
| IDCW Yield (Direct Plan) | 0.50% | 0.49% | 0.62% |
| IDCW (₹) Per Unit | 0.1343 | 0.1327 | 0.1649 |
| Cum IDCW NAV | 26.7539 | 27.0690 | 26.7761 |

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 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.
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 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.
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 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.
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 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.
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 Dynamic Bond Fund Income Distribution cum capital withdrawal

| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
|---------------------------|-----------|-----------|-----------|
| IDCW Yield (Regular Plan) | 0.50% | 0.49% | 0.62% |
| IDCW (₹) Per Unit | 0.0531 | 0.0526 | 0.0655 |
| Cum IDCW NAV | 10.6389 | 10.6948 | 10.6142 |
| Declared on date | 25-Oct-24 | 27-Sep-24 | 30-Aug-24 |
| IDCW Yield (Direct Plan) | 0.50% | 0.49% | 0.62% |
| IDCW (₹) Per Unit | 0.0550 | 0.0545 | 0.0678 |
| Cum IDCW NAV | 11.0296 | 11.0826 | 10.9941 |

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 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.
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 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.
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 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.
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 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.
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 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 | |

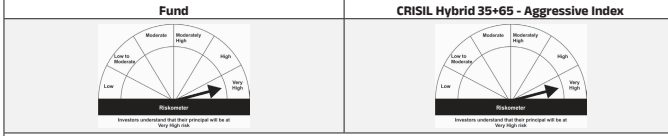
Note: The NAV of the scheme, pursuant to pay out of IDCW would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit.
The Financial Solution(s) stated above is ONLY for highlighting the many advantages 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.

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



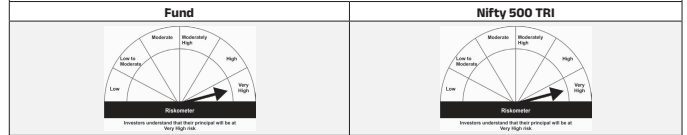
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



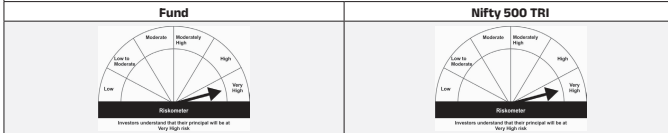
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



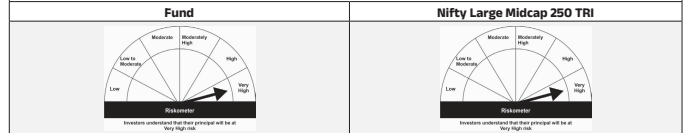
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



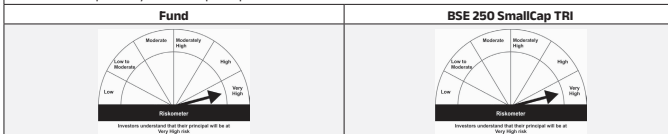
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



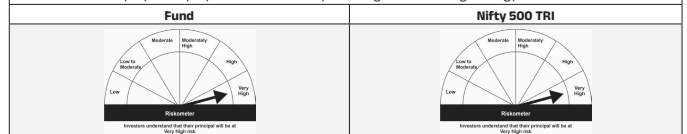
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



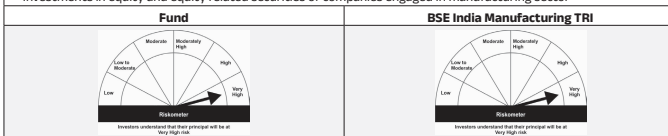
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



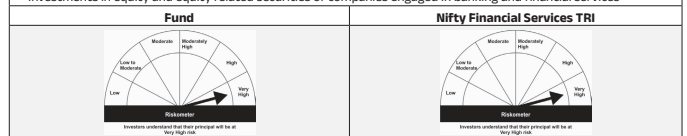
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

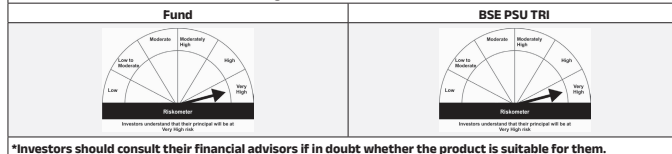


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

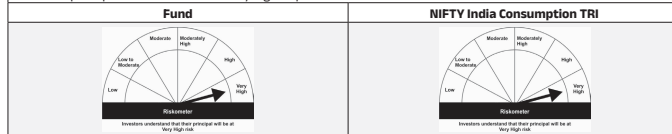


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

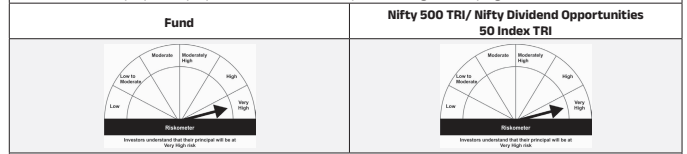


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

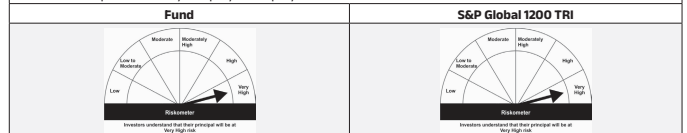


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

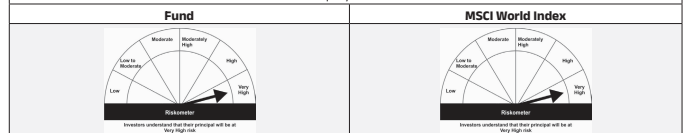


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

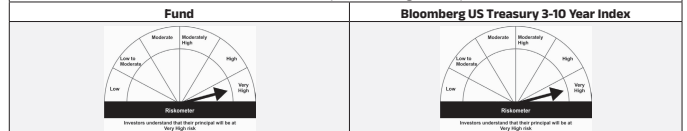


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



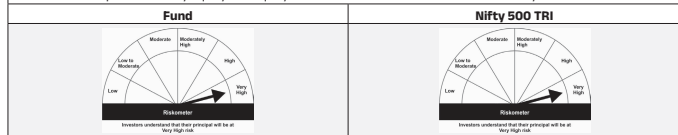
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



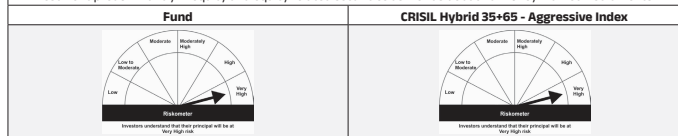
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Product Labeling Disclosures

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



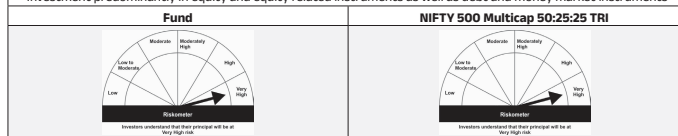
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



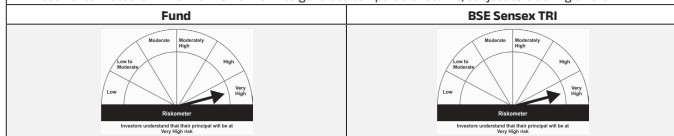
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



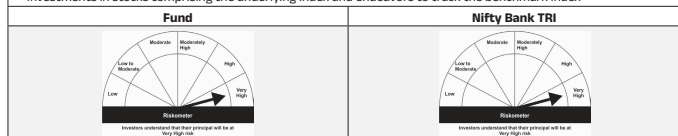
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



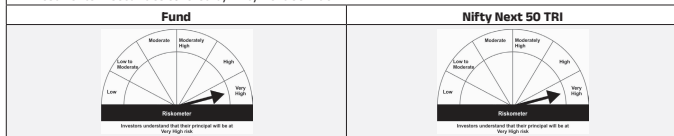
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



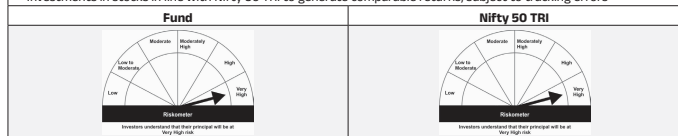
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



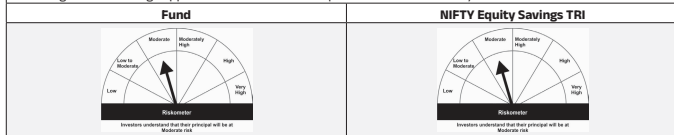
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



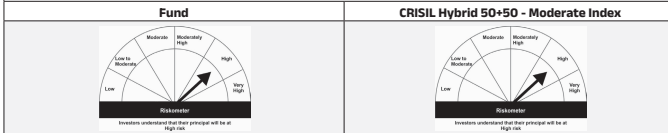
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



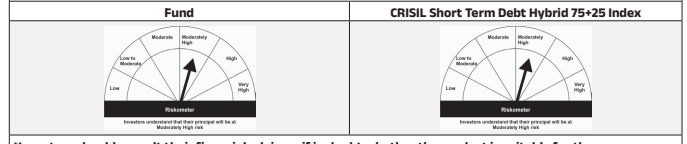
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

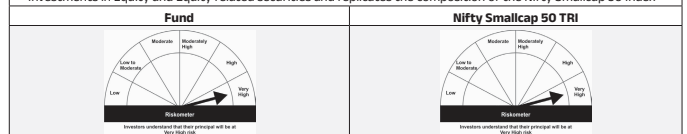


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

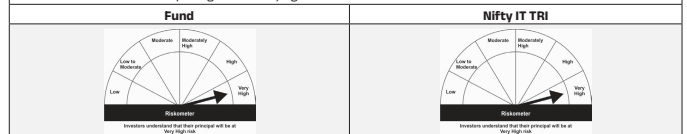


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

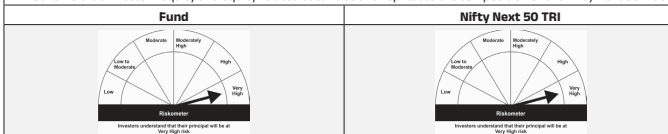


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

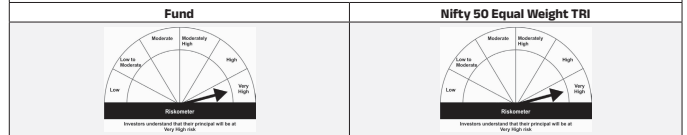


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

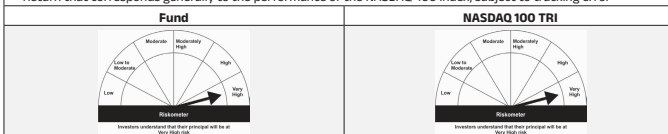


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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

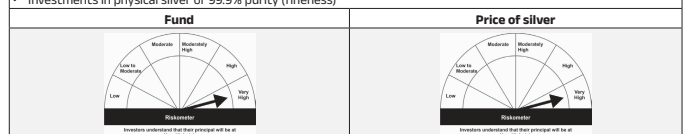


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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 (finesness)



*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



*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.



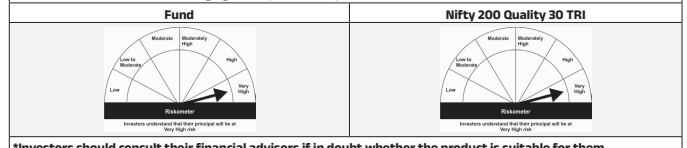
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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.



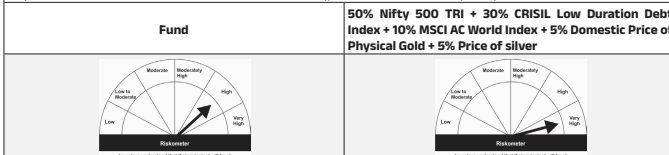
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



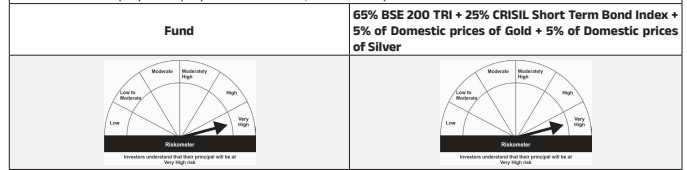
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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.



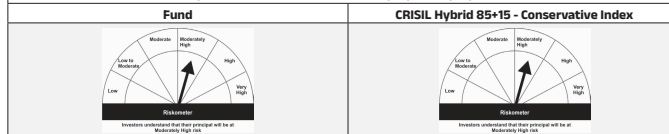
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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%]



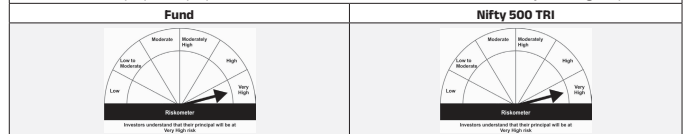
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



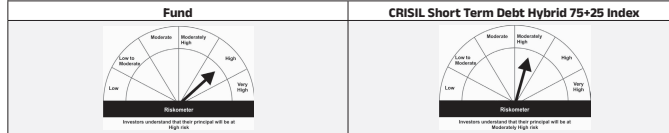
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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)



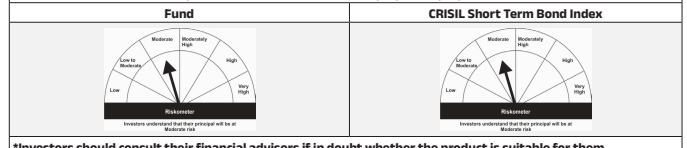
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



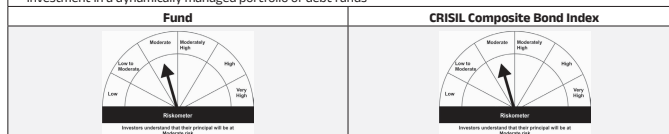
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



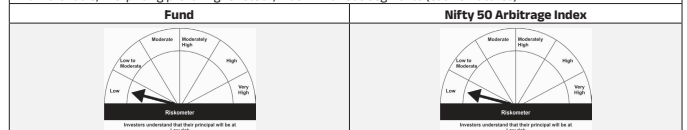
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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)



*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

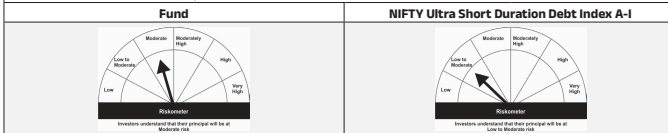
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively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

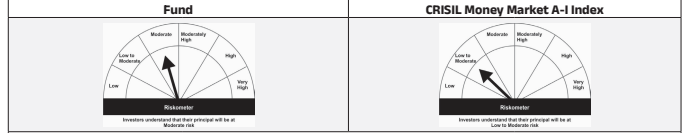
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-II | |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

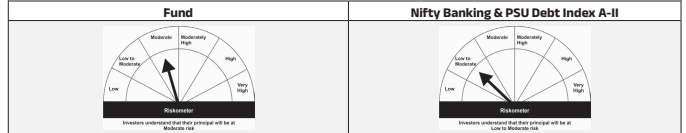
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
|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

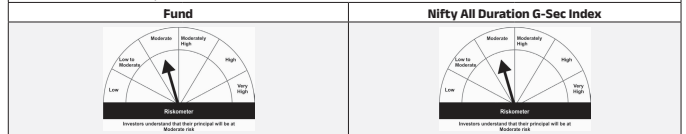
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively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

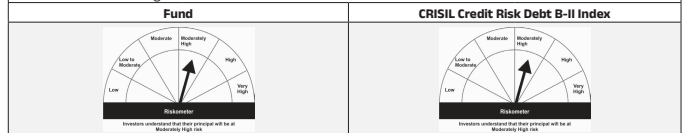
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively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

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) | | | |

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

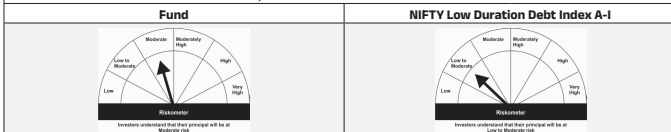
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-III | |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

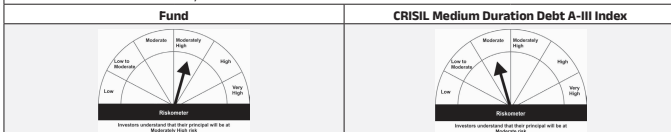
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-III | |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

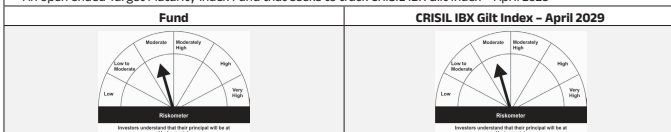
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively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

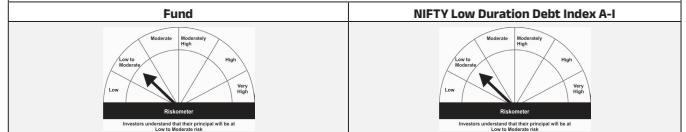
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively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

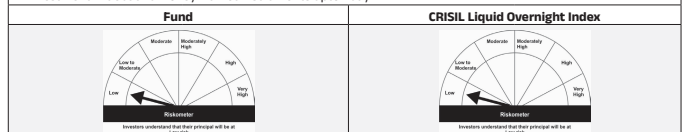
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-III | |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

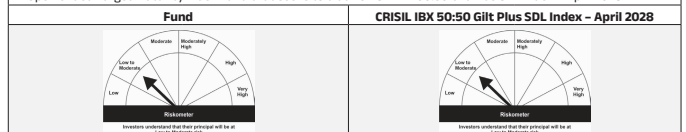
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
|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

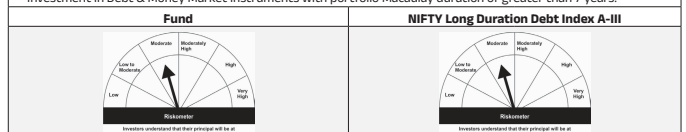
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively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



*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



*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



*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



*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



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

Potential Risk Class Matrix

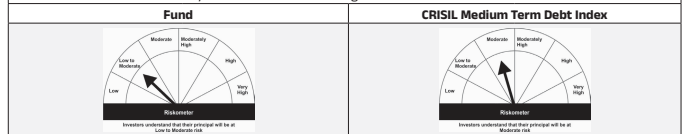
| | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) |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



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

Potential Risk Class Matrix

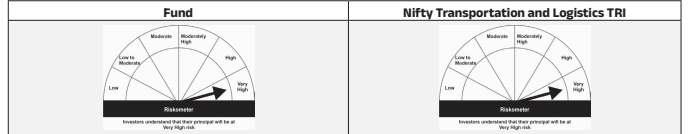
| | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) |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



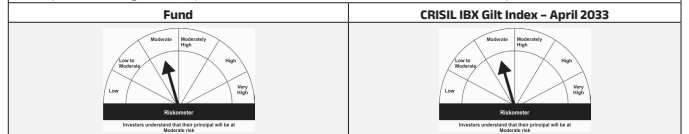
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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



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

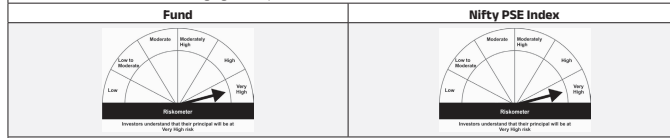
Potential Risk Class Matrix

| | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| 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 Quant 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.

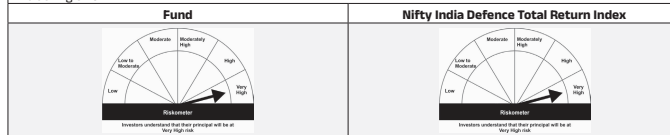


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

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.

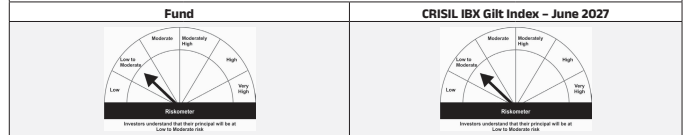
Potential Risk Class Matrix

| 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.

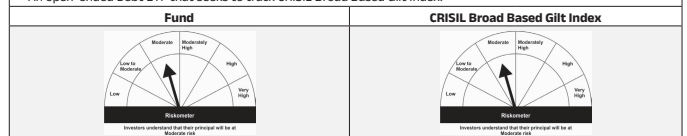
Potential Risk Class Matrix

| 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 15th 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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APPS & PORTAL:



Active Savings App

<http://onelink.to/q9s6mw>



ABSLMF Partner App

<http://partner.app.link/>



ABSLMF Investor App

<http://onelink.to/k8zksu>



ABSLMF Partner.com

<https://abslsmfpartner.adityabirlacapital.com/>

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