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**INVESTING** in select corporate bonds can take you a step closer to your plans.

### **Aditya Birla Sun Life Credit Risk Fund**

(Formerly known as Aditya Birla Sun Life Corporate Bond Fund)

An open ended debt scheme predominantly investing in AA and below rated corporate bonds.

**Inception date:** April 17, 2015

**Mutual Funds**

Aditya Birla Sun Life  
Mutual Fund



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

The portfolio intends to benefit from opportunities available across the credit curve. More than 65% of the investment will be made in corporate bonds with rating AA & below that offer high risk-reward & opportunity to build specific structures to mitigate the risk. The scheme will not invest in Government Securities. The fund will run duration in the range of 1-3yrs. This helps in minimizing the interest rate risk to a large extent. The fund is suitable for investors who want to invest in a high yield portfolio with an investment horizon of 3 years & above.

### **Investment objective of the scheme:**

The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns.

There can be no assurance that the Schemes' objectives will be achieved.

### **Why Aditya Birla Sun Life Credit Risk Fund?**

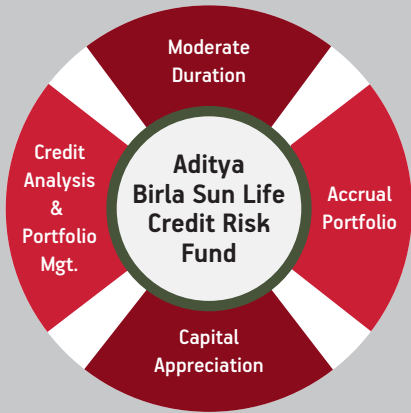
The product seeks to invest in high yield corporate bond securities based on strong credit research & evaluation. The portfolio would invest in short to medium-term maturity with mixed credit rating. The fund is especially important for investors seeking stability of returns.

### **Why should you invest now?**

With interest rates trending high, it is prudent to increase allocation to accrual funds that predominantly invest in short term corporate bonds. This would help investors benefit from the relatively higher absolute yields in the short-term corporate bonds space which provide for higher carry (running yield) over the medium term horizon for an investment horizon of 3 years and above.

## Investment Strategy

### Illustration of Portfolio Construction



- ◆ The scheme intends to run the portfolio on an accrual basis which involves buying a bond and holding it till maturity, thereby earning the accrued interest.
- ◆ The selection of bonds would be based on in-depth credit research and evaluation to benefit from higher yields available at balanced levels of risk.



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This product is suitable for investors who are seeking:	
<p><b>Aditya Birla Sun Life Credit Risk Fund</b> (Formerly known as Aditya Birla Sun Life Corporate Bond Fund) An open ended debt scheme predominantly investing in AA and below rated corporate bonds.</p>	<ul style="list-style-type: none"> <li>• income with capital growth over short to medium term</li> <li>• investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul> <p>Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>
<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at <b>Moderate</b> risk</p>	



Aditya Birla Sun Life AMC Ltd /Aditya Birla Sun Life Mutual Fund is not guaranteeing/offering/communicating any indicative yield/returns on investments.

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