

# EMPOWER

Monthly Factsheet | October 2018

MUTUAL  
FUNDS  
*Sahi Hai*

If with the light of  
**knowledge** you  
could trump **ignorance**,  
which of **MF CAPTAIN COOL'S**  
**10 MANTRAS** will you follow?



Please turn overleaf to find out more.

Mutual Funds

Aditya Birla Sun Life Mutual Fund



ADITYA BIRLA  
CAPITAL

# This Dussera, **MF Captain Cool** has 10 powerful **mantras**. Can you discover, how they relate to your investments?

## Match the following mantras:

- |  |   |
|--|---|
| <ol style="list-style-type: none"><li>1. Getting off the mark early helps build a long innings</li><li>2. Time at the crease is essential to score big</li><li>3. Running singles is as important as scoring boundaries to chase targets</li><li>4. A few dot balls may not cost much but every wicket does</li><li>5. A winning team has the right mix of bowlers, batsmen and all-rounders</li><li>6. Every team player has a specific role to play</li><li>7. Test matches need grit and determination to win</li><li>8. Constant team shuffling can affect the momentum</li><li>9. The right coach can make all the difference</li><li>10. Declaration of an innings should be a well thought-out decision</li></ol> | <ol style="list-style-type: none"><li>a. Your investment goals need your commitment</li><li>b. Try to get the right portfolio asset allocation mix for yourself</li><li>c. Your portfolio needs time to deliver</li><li>d. Choose the right advisor/mentor in investments</li><li>e. Map goals for each of your investments</li><li>f. Evaluate carefully before you decide to redeem</li><li>g. Stay invested for the long term</li><li>h. Start your investment today</li><li>i. So don't panic or redeem in haste</li><li>j. Every Rupee counts. Be patient.</li></ol> |
|--|---|

To share your answers

Scan QR Code



OR

visit <https://goo.gl/forms/2mrjFcYaUEgvWvvj2>

MF Captain Cool's winning game plan  
**#KeepCalmStayInvested**



**Mr. A Balasubramanian**  
Chief Executive Officer

The month bygone witnessed lot of uncertainties, in both macro and micro fronts. FIIs were net sellers on the back of rise in FED rates. News of possible default on bonds by a non-banking finance company led to violent swings in the equity market in the past few days. Rising oil price, widening CAD, depreciating rupee, pose a serious concern to the sentiments in the markets. In such times, investors should not only stay calm and steer clear of the noise and volatility but also should look at the long term and stay invested. Going forward, I am sure the market would rebound on the back of the upcoming festivities such as Dussera, Diwali and Christmas.

Fixed income market does go through volatility due to interest rate movement as well as credit migration to both upgrade and downgrade cycle. While these movements create volatility in the fixed income market, as well as for mutual fund fixed income schemes, fixed income has the unique component of interest accrual and price movement of the portfolio. Over time, risks such as the above nature gets nullified due to the diversification of the portfolio and ongoing mark to market impact among other things. As it happens, in any other investment, one has to keep a close watch on such risks and keep managing them efficiently. With respect to our exposure in IL&FS, our investments are to the specific IL&FS operating business units which are backed by strong cash flows with a clear ring-fencing to take care of the interest and principle repayment and the current turmoil in IL&FS group shouldn't hurt the prospects of our credit exposures. We remain vigilant and are continuously monitoring our exposure. Impact for investors would be limited, given the nature of our investment of lending to the operating units with a clear cash flow backing, through an escrow mechanism.

As I always say, during these 25 years of mutual fund existence in India, the only thing that is constant is growth and apt regulatory changes. As you all know, the TER slab structure has been revised after a gap of about more than 20 years, which emphasizes the need for reviewing it. It was felt that the need-of-the-hour was to pass on the benefits of economies of scale to the investor. Over the years, the industry has also matured and grown enough to absorb these changes. While I agree that there would be some concerns on the ban on the up-front commission model, I am sure the trail commission model would ensure a lower churn rate and would be helpful in the long run for all the stakeholders in the industry. I am also happy that the regulator has aptly carved out an exception for SIPs for the upfront commission, which would ensure further retail penetration. With these regulatory changes and the current scenario, I would recommend investors to not only continue their Systematic investment i.e. SIP's but also Top-up/Step up their SIP's.

Stay invested and committed to your financial goals!!!





**Mr. Mahesh Patil**  
Co-CIO Equity

The month of September was a perfect storm for the equity markets. We saw increased volatility on the back of global macro factors such as rising oil prices, strong USD, and the trade war, as well as domestic factors such as tightening liquidity and default by a large financial institution. (Source: ABSLAMC Research)

### Oil and fiscal deficit

Over the past 4 months, we have been reiterating that crude oil prices need to be in the US\$ 55-65/bbl range for a stable macro-economic environment in India. However, Brent crude rallied by 6% in September due to tighter supply and reached a 4-year high of US\$ 86/bbl. This is well above our comfort zone as every \$10 rise in oil prices increases India's CAD by 0.4% of GDP. In the next few months, oil prices are poised to remain elevated due to low OPEC spare capacity and lower-than-projected growth in US shale production. In order to give some relief to consumers from rising fuel prices, the government has resorted to excise duty cuts and price intervention. While this is a populist measure, the government has reiterated that it will not impact its commitment to maintain the fiscal deficit at 3.3% of GDP. However, we believe there is a risk of fiscal slippage by 0.2-0.3% due to lower GST collections, lower divestments, and higher MSP for farmers. (Source: Bloomberg, Financial Express, ABSLAMC Research)

Financial Express, ABSLAMC Research)

### Currency movement

The USD strengthened further in September as the Fed raised its benchmark rate by 25 bps on the back of strong US economic data. YTD, the INR has depreciated around 14% vs. the USD and has breached levels of 74/\$. In comparison, currencies of other emerging markets (EMs) such as S. Africa, Russia and Brazil have also depreciated 14-17% YTD vs. the USD while the Chinese currency has depreciated more than 5%. Amidst global volatility, India is relatively better placed than other EMs as it is a high-growth economy driven by domestic demand, has sufficient forex reserves of USD 400 Bn, and inflation is benign. Hence, while some countries have raised interest rates to defend their currency, the RBI maintained its policy rate last Friday citing low inflation expectations. However, this spooked the currency markets. Reiterating our view shared last month, we believe the Rupee will continue to have a depreciating bias and investors should recalibrate their portfolios accordingly. (Source: Bloomberg, ABSLAMC Research)

(Source: Bloomberg, ABSLAMC Research)

### Domestic disruptions

On the domestic front, we saw disruption in the market due to IL&FS, a large financial institution, defaulting on some of its debt obligations. This led to a repricing of risk, especially for NBFCs. Widening of credit spreads on top of the rise in benchmark 10-year yields will impact their margins and tightening liquidity will lead to lower growth over the next few quarters. Both the RBI and the government have indicated that adequate liquidity will be provided to NBFCs even as the RBI has indicated that their current business model, wherein they fund long-term assets with short-term liabilities, is not sustainable. We think there would be near term pain in earnings for NBFCs and wholesale-oriented banks. In turn, lower credit growth will impact the consumer discretionary sector ahead of the busy festive season. (Source: Mint, ABSLAMC Research)

### Our view

Amidst macro headwinds, all EMs have seen a sell-off. While the Nifty has corrected 12% from its peak, the midcap index has corrected 25% while the smallcap index has corrected almost 40%. We expect markets to have a soft patch for the next six months till the elections. While the market will bottom out, there is a risk that it may overshoot on the downside. (Source: Bloomberg, ABSLAMC Research)

Though corporate earnings may be cut due to the previously mentioned developments, overall earnings growth remains supportive. In addition, valuations are now at their long-term average providing a cushion to overall markets. We would recommend that investors continue to build equity exposure for the long term. They will be better off doing SIPs/STPs for the next 6 months rather than lump sum investments. (Source: ABSLAMC Research)

It would also be prudent for investors to allocate 20% of their corpus to midcap and smallcap funds. Valuations in that space have become reasonable and we remain constructive on overall economic growth. (Source: ABSLAMC Research)

### Sector outlook

In terms of sectoral outlook, sectors which will be impacted positively by Rupee depreciation include IT, Pharma, Metals and Mining, and Auto ancillaries. We continue to like the Consumer Discretionary space with sectors such as Autos, Small Appliances and White Goods. We also believe that for private sector banks, the increase in market share will be a secular trend over the next decade. (Source: ABSLAMC Research)

Thank You and Happy Investing!

USD: United States Dollar; YTD: Year To Date; FII: Foreign Institutional Investors; GDP: Gross Domestic Product; EPS: Earnings per share; EBITDA: Earnings before Interest, Tax, Depreciation and Amortization; CAD: Current Account Deficit





**Mr. Maneesh Dangi**  
Co-CIO Fixed Income

## Growth indicators

Growth data continued to be fairly healthy. IIP for July remained fairly strong at 6.6% y-y, buoyed by healthy growth in manufacturing, consumer goods (both durables and non-durables) and electricity. Infrastructure index growth was also healthy with important sectors like steel and cement showing healthy growth.

India's Manufacturing PMI increased to 52.2 in September (from 51.7 in August) taking the expansion to 14 months. Rise in PMI is reflective of strengthening demand especially from foreign clients, which helped to drive export growth up to its highest level since the turn of the year. The employment index also increased. Services PMI declined for the second month to 50.9, taking composite PMI to 51.60. Demand (new orders) has slowed for the services sector even as input prices continued to rise. Broad sector data showed that underlying growth in activity and new work remained strongest in Information & Communication. In contrast, there were falls seen in the finance & insurance and business services categories.

Freight traffic remained healthy in railways, airport and cargo. Airport passenger traffic growth also remained strong in mid-teens. Growth in steel consumption picked up further. However, there was some moderation in fuel consumption and auto sales. Credit growth also continue to grow decently, but is being largely driven by services and personal loans

and industrial credit growth continue to remain quite low. Bank credit to NBFC sector is growing strongly, and it will be important to note whether this strong growth continues going ahead given the recent events in NBFC space.

Forecast for Kharif output of this year is again positive following record output of last year and large MSP hike for Kharif output augurs well for rural demand. RBI survey of consumer confidence, industrial outlook and capacity utilization remains fairly healthy. The key risk to growth in coming quarter stems from the likely impact of NBFC slowdown on growth and global demand. (Source: CEIC)

## Inflation

CPI inflation once again surprised positively with August reading coming at 3.69% lower than general expectation of analysts and much below the forecast by RBI. Food inflation has persistently surprised on the downside to such an extent that it forced RBI to revise downwards its estimate for inflation in the recent policy meeting. The structural aspect of food inflation being lower as we have continuously highlighted is still playing out.

While the Kharif MSP was high, the recently announced rabi MSP was more in line with recent trends which gives credence to the hypothesis that the MSP rise was mostly a one-off thing. Core inflation reading was neutral and in line with our estimates. However the spike in USDINR and crude in last month or so is bound to have at least one-time negative impact on inflation. The sustainability of such an inflationary impact would however depend on the state of the economy and its ability to withstand the recent headwinds on growth. (Source: RBI, MOSPI)

## External account

India external account continued to show pressure with 1QFY19 BoP showing a deficit of 11.3bn USD, largest since December 2011. Deficit is both due to lower capital account surplus and higher current account deficit. Decline in capital account surplus is owing to outflows by FII and short term trade credit. Banking capital witnessed healthy inflows partially due to NRI deposits. Increase in CAD is due to higher oil deficit and gold deficit. However, we expect non-oil, non-gold CAD to also increase in upcoming quarters. Recent trade deficit data reflects possibility of further increase in CAD towards 3% GDP or even more. What is especially concerning for current account is the steady decline in non-oil, non-gold current account surplus since mid-2014. One can argue that this reflects fundamental deterioration in India's competitiveness which can at least partially be corrected by weak INR.

INR broke to new highs amidst broad based EM selling, FII outflows, rising trade deficit and reduced intervention by RBI. Even while reiterating the policy to not target any particular level of exchange rate, policy makers introduced many steps to reduce imports and boost capital inflows. (Source: CEIC)

## Other developments

RBI MPC surprised the markets in a 5-1 status quo policy, while clearly signalling that inflation remain the anchor of monetary policy. However, it changed the monetary policy stance to withdrawal of accommodation by a 5-1 vote. Given the pressure on INR amidst global liquidity tightening, there was a view in the market that RBI will tighten the monetary policy to defend INR. However, RBI clearly articulated that the legal mandate of monetary policy is to manage inflation and interest rates will not be used to defend currency, but only to manage the inflationary consequence of depreciation.

The global composite PMI slipped further for the third consecutive month to 52.8 in September and industrial growth also declined. However, world trade data picked up and EM bond and equity funds witnessed inflows. While EM equities came under pressure, there was some rebound in EM currencies and bonds.

US Federal Reserve delivered the expected 25bps hike in September. US economic data continues to be strong and Atlanta Fed GDP now-cast is tracking 4%. US employment and inflation data remained fairly healthy and corporate profitability and sentiments fairly strong. US yields broke above previous resistance and are currently trading at 3.23%. Crude also broke above 80, with concerns about supply tightness given Iran sanctions and limited spare capacity. Higher crude and US yields are important risks to Indian markets.

## Portfolio Positioning

Sell-off continued in INR during the month and it has become the overriding factor for the markets to track and react to. The recent monetary policy has tried to buck this trend by focusing more on factors like inflation. It is however more likely that markets will continue to focus on currency and global commodity prices. Keeping in mind these factors we maintain our cautious stance in our portfolios. Our strategy of overweight G-Sec in non-accrual portfolios has played out so far as the spreads have widened across for corporate bonds. The global and local uncertainties have only increased during the month. We thus look to maintain a portfolio which is flexible enough to react to market developments and also actively positioned to take advantage of any opportunity across the curve.

RBI: Reserve Bank of India; CAD: Current Account Deficit; EM: Emerging Markets; IIP: Index of Industrial Production; PMI: Purchasing Managers' Index; MPC: Monetary Policy Committee



## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Liquid Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
		Weekly Dividend (Payout / Reinvestment)			
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Money Manager Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment) Growth			
Aditya Birla Sun Life Low Duration Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 500/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment)			
		Growth			
Aditya Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Payout / Reinvestment) Growth			
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment) Growth			
Aditya Birla Sun Life Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil.
	Direct Plan	Growth			
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan	Monthly Dividend (Payout/Reinvestment/ Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth			
Aditya Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Growth	₹ 1,000/-	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 180 days from the date of allotment: 0.50% of the applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f September 07, 2018)
	Direct Plan	Growth			
Aditya Birla Sun Life Banking & PSU Debt Fund	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment / Sweep) Growth	Growth	₹ 1,000/-	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 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. (w.e.f. October 10, 2016)
	Direct Plan	Growth			
Aditya Birla Sun Life Credit Risk Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	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 / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil (w.e.f. May 27, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep Monthly Dividend (Payout / Reinvestment / Sweep)	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment	₹ 1,000/-	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 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 (w.e.f. October 10, 2016)
	Direct Plan	Quarterly Dividend (Payout / Reinvestment / Sweep) Growth			
		Dividend (Payout / Reinvestment / Sweep)			
Aditya Birla Sun Life Income Fund	Regular Plan	Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Government Securities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment / Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth (Quarterly Gain / Annual Gain)			
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	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
	Direct Plan	Growth			
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Financial Planning FOF Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	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
	Direct Plan	Growth			

@ Last Friday day of the month and penultimate business day if that day is March 31 of any Financial Year.

\*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.

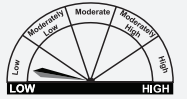







\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor 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.

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.

Pursuant to SEBI circular nos. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 read with circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 on "Categorization and Rationalization of Mutual Fund Schemes", certain Schemes of Aditya Birla Sun Life Mutual Fund ("the Fund") have undergone changes in Name, Fundamental Attributes and Mergers (as applicable). For details, refer to Notices dated April 14, 2018 and April 28, 2018 available on the website of the Fund [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com)



# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Liquid Fund</b> (formerly known as Aditya Birla Sun Life Cash Plus) (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Aditya Birla Sun Life Money Manager Fund</b> (formerly known as Aditya Birla Sun Life Floating Rate Fund – Short Term Plan) (An open ended debt scheme investing in money market instruments)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 1 year</li> </ul>	
<b>Aditya Birla Sun Life Low Duration Fund</b> (formerly known as Aditya Birla Sun Life Cash Manager) (An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of short maturities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Savings Fund</b> (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)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments</li> </ul>	
<b>Aditya Birla Sun Life Floating Rate Fund - Long Term Plan</b> (An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives))	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Arbitrage Fund</b> (formerly known as Aditya Birla Sun Life Enhanced Arbitrage Fund) (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> <li>income over short term</li> <li>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 &amp; Futures)</li> </ul>	
<b>Aditya Birla Sun Life Corporate Bond Fund</b> (formerly known as Aditya Birla Sun Life Short Term Fund) (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Short Term Opportunities Fund</b> (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years)	<ul style="list-style-type: none"> <li>Income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	
<b>Aditya Birla Sun Life Banking &amp; PSU Debt Fund</b> (formerly known as Aditya Birla Sun Life Treasury Optimizer Plan) (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)	<ul style="list-style-type: none"> <li>Generation of reasonable returns and liquidity over short term</li> <li>investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Medium Term Plan</b> (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years)	<ul style="list-style-type: none"> <li>Income with capital growth over medium term</li> <li>investments in debt and money market instruments</li> </ul>	
<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)	<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 understand that their principal will be at Moderate risk</p>
<b>Aditya Birla Sun Life Dynamic Bond Fund</b> (An open ended dynamic debt scheme investing across duration)	<ul style="list-style-type: none"> <li>Income with capital growth</li> <li>investments in actively managed portfolio of debt and money market instruments including government securities</li> <li>Income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments</li> </ul>	
<b>Aditya Birla Sun Life Income Fund</b> (formerly known as Aditya Birla Sun Life Income Plus) (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Government Securities Fund</b> (formerly known as Aditya Birla Sun Life Gilt Plus - PF Plan) (An open ended debt scheme investing in government securities across maturity)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	
<b>Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds)	<ul style="list-style-type: none"> <li>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</li> <li>Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &amp; debt funds)</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds))	<ul style="list-style-type: none"> <li>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</li> <li>Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds &amp; debt funds)</li> </ul>	
<b>Aditya Birla Sun Life Financial Planning FOF - Prudent Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds))		

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Regular Savings Fund	Regular Plan	Monthly Dividend (Payout / Reinvestment / Sweep) Monthly Payment Growth	• Choice of Option : Growth • Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment	₹ 500/-	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 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. (w.e.f. October 10, 2016)
	Direct Plan				

^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.

**\*\*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.

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.

## TAX SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Tax Relief '96*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 500/-	Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	NA as the scheme does not accept fresh subscriptions / Switch-in		Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			

\*The Dividend Reinvestment 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.

^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.

**\*\*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.

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.

## WEALTH SOLUTIONS


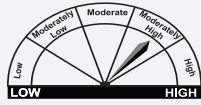


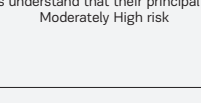




SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION			
Aditya Birla Sun Life Equity Savings Fund	Regular Plan	Dividend (Payout, Reinvestment & Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	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 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. (w.e.f. May 27, 2017)
	Direct Plan				
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan	Dividend (Payout/ Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	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 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. (w.e.f. October 10, 2016)
	Direct Plan				
Aditya Birla Sun Life Equity Hybrid '95 Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 500/-	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 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. (w.e.f. May 15, 2017)
	Direct Plan				
Aditya Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil (w.e.f. May 15, 2017)
	Direct Plan				
Aditya Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 500/-	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 (w.e.f. May 15, 2017)
	Direct Plan				
Aditya Birla Sun Life Focused Equity Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan				
Aditya Birla Sun Life Equity Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 500/-	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 (w.e.f. May 15, 2017)
	Direct Plan				
Aditya Birla Sun Life Equity Advantage Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan				
Aditya Birla Sun Life MNC Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan				

Pursuant to SEBI circular nos. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 read with circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 on "Categorization and Rationalization of Mutual Fund Schemes", certain Schemes of Aditya Birla Sun Life Mutual Fund ("the Fund") have undergone changes in Name, Fundamental Attributes and Mergers (as applicable). For details, refer to Notices dated April 14, 2018 and April 28, 2018 available on the website of the Fund [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com)





# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Regular Savings Fund (formerly known as Aditya Birla Sun Life MIP II – Wealth 25 Plan)</b> (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [10-15%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Tax Relief '96</b> (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment))	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29 &amp; 30</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of long term tenure</li> <li>investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Emerging Leaders Fund - Series 3,4,6 &amp; 7</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities predominantly in small &amp; midcap companies.</li> </ul>	
<b>Aditya Birla Sun Life Focused Equity Fund- Series 6</b> (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time</li> </ul>	
<b>Aditya Birla Sun Life Dual Advantage Fund - Series I</b> (A Close ended Hybrid Scheme)	<ul style="list-style-type: none"> <li>Income and capital appreciation</li> <li>Investments primarily in Debt and Money market instruments for regular returns &amp; Equity and equity related instruments for capital appreciation</li> </ul>	
<b>Aditya Birla Sun Life Resurgent India Fund - Series 1 to 4</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Invests primarily in equity and equity related securities that are likely to benefit from recovery in the Indian economy.</li> </ul>	

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



## WEALTH SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Aditya Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth (Growth with Triggered Facility)			
Aditya Birla Sun Life Small Cap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Pure Value Fund	Regular Plan	Dividend (Payout/ Reinvestment)	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Manufacturing Equity Fund	Regular Plan	Dividend (Payout & Reinvestment)	Dividend Reinvestment	₹ 1,000/-	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.
	Direct Plan	Growth			
Aditya Birla Sun Life Banking and Financial Services Fund	Regular Plan	Dividend (Payout/ Reinvestment)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Dividend Yield Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 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. (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Digital India Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/ Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Growth / Reinvestment	₹ 1,000/-	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 (w.e.f. May 15, 2017)
	Direct Plan	Growth			
Aditya Birla Sun Life Global Commodities Fund	Regular Plan	Dividend (Payout/ Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	₹ 1,000/-	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 Bonus & Dividend Reinvestment
	Direct Plan	N/A			
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	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
	Direct Plan	Growth			

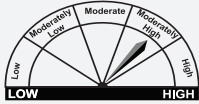

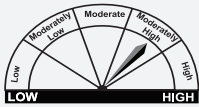

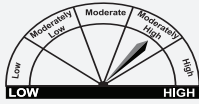
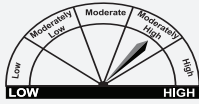
\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*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.

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.

Pursuant to SEBI circular nos. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 read with circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 on "Categorization and Rationalization of Mutual Fund Schemes", certain Schemes of Aditya Birla Sun Life Mutual Fund ("the Fund") have undergone changes in Name, Fundamental Attributes and Mergers (as applicable). For details, refer to Notices dated April 14, 2018 and April 28, 2018 available on the website of the Fund [www.adityabirlasunlifemf.com](http://www.adityabirlasunlifemf.com)

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Aditya Birla Sun Life Equity Savings Fund</b> (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"><li>• long term capital growth and income</li><li>• 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</li></ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Balanced Advantage Fund</b> (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none"><li>• Capital appreciation and regular income in the long term</li><li>• Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li></ul>	
<b>Aditya Birla Sun Life Equity Hybrid '95 Fund</b> (formerly known as Aditya Birla Sun Life Balanced '95 Fund) (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	<ul style="list-style-type: none"><li>• long term capital growth and income</li><li>• investment predominantly in equity and equity related securities as well as debt and money market instruments</li></ul>	
<b>Aditya Birla Sun Life Index Fund</b> (An open ended scheme tracking Nifty 50 index)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors.</li></ul>	
<b>Aditya Birla Sun Life Frontline Equity Fund</b> (An Open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"><li>• Long term capital growth</li><li>• investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50</li></ul>	
<b>Aditya Birla Sun Life Focused Equity Fund</b> (formerly known as Aditya Birla Sun Life Top 100 Fund) (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)	<ul style="list-style-type: none"><li>• Long term capital growth and income</li><li>• 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</li></ul>	
<b>Aditya Birla Sun Life Equity Fund</b> (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in equity and equity related securities</li></ul>	
<b>Aditya Birla Sun Life Equity Advantage Fund</b> (formerly known as Aditya Birla Sun Life Advantage Fund) (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"><li>• long term capital growth and income</li><li>• investments predominantly in equity and equity related securities as well as debt and money market instruments</li></ul>	
<b>Aditya Birla Sun Life MNC Fund</b> (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments primarily in equity and equity related securities of multinational companies (MNCs)</li></ul>	
<b>Aditya Birla Sun Life Midcap Fund</b> (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"><li>• Long term capital growth</li><li>• Investments primarily in mid cap stocks</li></ul>	
<b>Aditya Birla Sun Life Small Cap Fund</b> (formerly known as Aditya Birla Sun Life Small & Midcap Fund) (An open ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"><li>• Long term capital growth</li><li>• investments predominantly in equity and equity related securities of companies considered to be small and midcap</li></ul>	
<b>Aditya Birla Sun Life Pure Value Fund</b> (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in equity and equity related securities by following value investing strategy.</li></ul>	 <p>Investors understand that their principal will be at High risk</p>
<b>Aditya Birla Sun Life Manufacturing Equity Fund</b> (An open ended equity scheme following in the Manufacturing theme)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in equity and equity related securities of companies engaged in manufacturing sector.</li></ul>	
<b>Aditya Birla Sun Life Banking and Financial Services Fund</b> (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• Investments in equity and equity related securities of companies engaged in banking and financial services</li></ul>	
<b>Aditya Birla Sun Life Dividend Yield Fund</b> (formerly known as Aditya Birla Sun Life Dividend Yield Plus) (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in equity and equity related securities of companies having relatively high dividend yield</li></ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Infrastructure Fund</b> (An open ended equity scheme investing in infrastructure sector)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India</li></ul>	 <p>Investors understand that their principal will be at High risk</p>
<b>Aditya Birla Sun Life Digital India Fund</b> (formerly known as Aditya Birla Sun Life New Millennium Fund) (An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies.</li></ul>	
<b>Aditya Birla Sun Life India GenNext Fund</b> (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• 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</li></ul>	
<b>Aditya Birla Sun Life International Equity Fund-Plan A</b> (An open ended equity scheme following international theme)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments predominantly in equity and equity related securities in the international markets</li></ul>	
<b>Aditya Birla Sun Life International Equity Fund-Plan B</b> (An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li></ul>	
<b>Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b> (An open ended equity scheme following the global agriculture theme)	<ul style="list-style-type: none"><li>• long term capital growth</li><li>• investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas</li></ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Global Commodities Fund</b> (An open ended fund of funds scheme investing primarily in units of global mutual funds which invest in commodity related securities)	<ul style="list-style-type: none"><li>• Capital appreciation in the long term</li><li>• Investment in units of global mutual funds which invest in commodity related securities</li></ul>	
<b>Aditya Birla Sun Life Global Real Estate Fund</b> (An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities)	<ul style="list-style-type: none"><li>• Capital appreciation in the long term</li><li>• Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector</li></ul>	
<b>Aditya Birla Sun Life Gold ETF</b> (An open ended scheme tracking physical price of Gold)	<ul style="list-style-type: none"><li>• returns that are in line with the performance of gold over long term, subject to tracking errors.</li><li>• investments in physical gold of 99.5% purity (fineness)</li></ul>	
<b>Aditya Birla Sun Life Gold Fund</b> (An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)	<ul style="list-style-type: none"><li>• returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long term</li><li>• investments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)</li></ul>	
<b>Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b> (An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds)	<ul style="list-style-type: none"><li>• Capital appreciation in the long term</li><li>• Investment in portfolio of equity and debt funds</li></ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds)	<ul style="list-style-type: none"><li>• 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</li><li>• Investment in portfolio of mutual fund schemes (predominantly in equity funds)</li></ul>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		



# If you had additional regular income what more would you do?

Aim to earn a regular and fixed cash flow along with a long-term wealth creating opportunity by choosing to invest in a **Systematic Withdrawal Plan** or **SWP**.

An SWP is a value-added facility offered by Aditya Birla Sun Life Mutual Fund where you can invest a lumpsum amount in a Debt scheme and then withdraw a fixed amount of money at pre-specified intervals (monthly or quarterly).

## Features of SWP:



### Regular Income

Choose a frequency as per your need for regular income.



### On-Demand Withdrawal

Withdraw funds any time you need, subject to applicable exit load.



### Fixed Withdrawal

Choose a fixed amount for withdrawal regularly



### Tax Efficiency

As compared to dividends.

## SWP is a facility suited to various needs, ages and stages of life:



Aim to plan a comfortable retirement with a regular, fixed income.



Leverage an opportune business surplus to earn a regular income for yourself.



Use your investments to provide for your child's education fees.



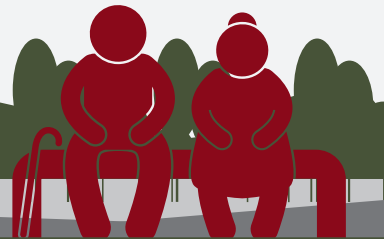
Make your corpus provide comfort to your parents in retirement.



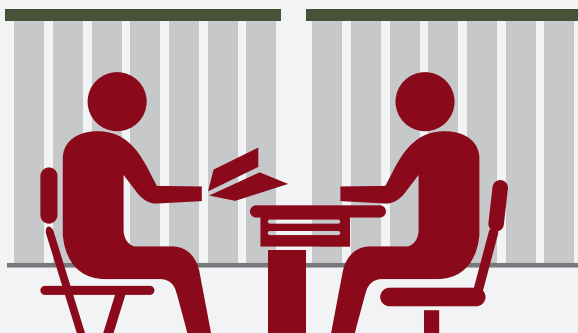
# Learn how a young professional can use SWP to take care of his retired parents' monthly needs.



Meet **Mr. Shravan Kumar**.  
He is a professional who works and lives in the city.  
His parents lead a retired life in their hometown.



In 2013,  
Shravan receives  
a **hefty bonus** of  
ten lakh rupees.



Shravan's advisor advises him to invest in a **Systematic Withdrawal Plan** (monthly option) in Mutual Funds basis his needs.



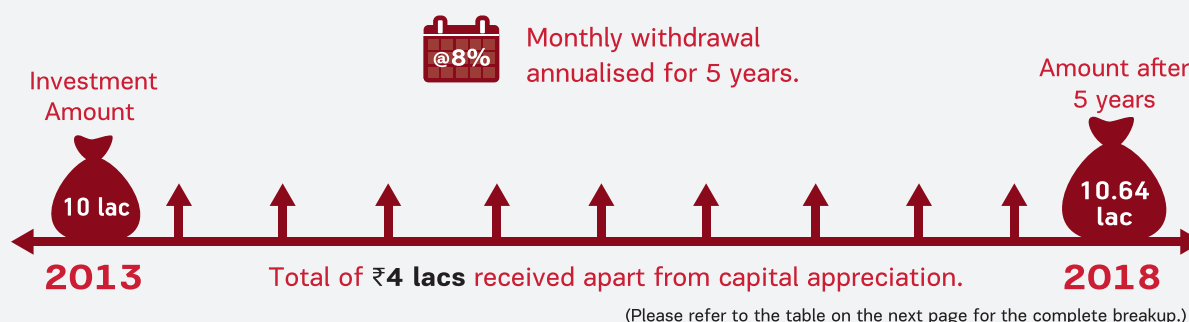
## SWP illustration

Shravan invested the entire ₹10 lakh choosing to withdraw an amount of ₹6,666.67 (@ 8% from 2013 to 2018) every month.

In the 5 years between 2013 and 2018, after deducting tax of ₹17,438 (@4.56%) a total withdrawal of ₹4 lakh had been made and yet, the total value of Shravans investment had gone up from ₹10 lakh to ₹10.62 lakh! How? This is how...

## SWP illustration in 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.)



(Please refer to the table on the next page for the complete breakup.)

For example, Mr. Kumar invested ₹ 10,00,000 on July 1st, 2013 in Aditya Birla Sun Life Medium Term Plan. He opted for an SWP of ₹ 80,000 per year. Month on month Mr. Kumar receives ₹ 6,666.67 (pre tax). As on 31st July, Mr. Kumars corpus was at ₹10,64,351, while he received a total of ₹4,00,000 (pre tax) additionally over the 5 year period in ₹ 6,667 installments.



Through a **Regular Income**, Mr. and Mrs. Kumar could lead a comfortable retirement with confidence.



Shravans corpus had **On-Demand Withdrawal**, ensuring that he could withdraw it at any time in case of emergencies.



Regardless of market ups and downs, his parents received a **Fixed Withdrawal**, as the market kept correcting itself in the long term.



As compared to dividends, the returns were more **Tax Efficient**.





## SWP illustration in 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.)

Date	ABSL MTP (NAV)	Units Outstanding	Monthly Cash Flow	Value of Investment In ABSL MTP	Capital Gains
<b>2013</b>					
01/07/13	14.3384	69,742.79	-10,00,000	10,00,000	-
25/08/13	14.1543	69,271.79	6,666.67	9,80,493.69	-86.71
25/09/13	14.3797	68,808.17	6,666.67	9,89,440.88	19.15
25/10/13	14.5872	68,351.15	6,666.67	9,97,051.91	113.71
25/11/13	14.6719	67,896.77	6,666.67	9,96,174.59	151.54
25/12/13	14.7996	67,446.31	6,666.67	9,98,178.34	207.75
25/01/14	14.942	67,000.14	6,666.67	10,01,116.02	269.31
25/02/14	15.035	66,556.73	6,666.67	10,00,680.37	308.88
-	-	-	-	-	-
-	-	-	-	-	-
25/07/18	22.288	47,661.01	6,666.67	10,62,268.55	1,208.16
31/07/18	22.3317	47,661.01	-	10,64,351.33	-
<b>2018</b>					

The working assumes a monthly fixed payment facility in ABSL Medium Term, Plan. Back testing done for an investment value of Rs.10 lakhs on the NAV of the growth plan in July 2013. The tax rate assumed are: STCG: 35.5% (up to 3 years) & LTCG: 20% with indexation (> 3 years), The working assumes a fixed monthly payment @ 8%. Data as on 31st July 2018. Source: MFIE, ABSLAMC Research. Past performance may or may not be sustained in future.

For riskometer, please refer to page no. 5

Please refer to page no 12 for the Fund Performance of ABSL MTP.

Please refer to page no 3,6,13 for the Fund Performance of other schemes managed by the same Fund Manager.



## Time in the market is more important

Pearls of wisdom for mutual fund investors shared by our **CEO, Mr. A Balasubramanian**, published in Hindustan Times on September 10, 2018.

### MUTUAL TRUST

## 'Time in the market is more important'

Revati Krishna  
- revati.krishna@ht.com

**MUMBAI:** Are you a first-time mutual fund investor? Have you been wondering the importance of re-categorisation? Recently, the mutual fund regulator mentioned about the concentration only in top companies and how fund houses have not been lowering expense ratio. A Balasubramanian, chief executive officer, Aditya Birla Sun Life Asset Management Co. Ltd spoke to HTMoney about all this and more. Edited excerpts:

Recently, Ajay Tyagi, chairman, Securities and Exchange Board of India, expressed his concerns over the growing concentration of assets under management among top companies. What are your views on this comment?

If you look at any industry, there will always be one or two companies that control a larger portion of the market. If a company is getting bigger, it only shows the seriousness of the company towards serving customer needs. Hence, there is no right or wrong in it. If all mutual fund companies follow the roadmap of widespread expansion, they will grow bigger in the market. The top asset management companies in the country have presence in at least 250 locations. All mutual fund companies put together will have presence in the 542 Lok Sabha constituencies. If all companies follow this roadmap of expansion, the companies will get bigger in market share.

In June, the market regulator is looking to review the expense ratio limits for mutual funds. What do you think about it?

There will always be a debate on the expense ratio and fund house's cost of expansion. SEBI had earlier levied additional cost in order to build size of the industry, which they have now withdrawn. This is a function of the economic model and size of the



A Balasubramanian, CEO, Aditya Birla Sun Life Asset Management Co. Ltd. HT

industry. Such discussions are revisited once in three-four years.

A global report stated that Indian mutual funds are the costliest in the world. Do you agree?

This perception that Indian mutual funds are costly is completely wrong. The reason being, internationally, multiple share classes exist. In India, we have only two: direct and distributor share class. The industry would not have grown had it been costly. Also, when we discuss cost, we only look at distributor expenses. We should give it a comprehensive overview, wherein we also focus on the outperformance the industry has put to carry out management of risk, various activities, compliance and how the customer is being serviced.

How has re-categorisation of mutual funds panned out? How will it impact historical performances?

The decision is in the right direction. It will bring a lot of clarity among customers and distributors and a lot of discipline in the money managers. Some changes will be there in the

historical data, but the main thing to focus on is the future. Past analysis will just give you direction. There has not been much of deviation in the folios for you to have a misleading picture of the past. It may not be possible to compare similar schemes between two different firms. The way to look at historical data is to look at the market indices.

What parameters must a mutual fund investor look at before investing?

Customer should focus on overall asset allocation such as gold, real estate, mutual funds and equity. Power of compounding is visible more in the financial products, especially in mutual funds. Mutual funds should be a part of the consideration of one's asset allocation. Market volatility should be treated as an investment opportunity rather than holding back because one can never time the market. The only thing that is in your hands is the time in the market, which is more important. Lastly, every person should be here for long-term benefits and should keep it as a basic principle.

**STAY ON COURSE** Exiting a turbulent market prematurely could lead to losses, especially in equities and equity-related investments

## Investors must only rebalance their portfolios in a volatile market

Mahesh Patil

Market turbulence is often the reason why investors make premature exits from their market-linked investments. In the process, they deprive themselves of the advantages of regular long-term investments. More often than not, they also exit, making losses. This is especially true for investors in equities and equity linked funds. So, what should a mutual fund investor do with his investments during times of turbulent markets?

**Keep financial goals in mind**  
The objective of your investment is not just to generate

the highest returns from some investments, but to save enough for your goals. You can do this when your investment portfolio, consistently does well. During volatile markets, check whether the market situation is impacting the progress towards financial goals and making changes will help. If you have been investing for five years for your child's higher education and need the money 10 years from now, current market turbulence will hardly matter in the long run.

**Be loss averse, not risk averse**  
During volatile markets, most investors forget that



higher risk investments need not necessarily be loss-creating. For instance, many studies have revealed that equity investments eight to 10 years old or more, typically provide high returns. Ironically, investors lose out

the most when they make premature exits in panic, during volatile markets or sharp market downturns. So, the key is to avoid doing things that make you lose out and not be averse to higher risk investments that re-

ward you in the long term, helping you to save for financial goals, be it children's education or retirement.

**Befriend volatility**

This might sound ironical, but you can take advantage of volatile markets and prosper. When you invest in MFs versus direct stocks, the scheme diversification ensures that any fall in the market gets cushioned. In addition, Systematic Investment Plans (SIPs) of MFs offer a perfect tool that helps you take advantage of market volatility. Lesser units are bought when markets are high and more units are bought when markets are low. In the process, over time,

your average cost of buying the units goes down, and you profit from regular investments. Many investors in SIPs tend to stop or exit from SIPs during volatile markets. Ironically, it is the exact opposite that they need to do, that is carry on with the SIP.

**Evaluate performance correctly**

The most common mistake MF investors make is not comparing their investment's performance with the scheme's benchmark and peer schemes. So, in case of an investment in a large-cap equity scheme, you need to compare the performance with the scheme's benchmark and comparable large-

cap schemes. It is important to note that different MF schemes in the same category will react differently depending on their risk profile. Trust the fund manager to take care of the volatility in their segment. Making comparisons with individual investments like a particular stock or an asset class, such as gold or real estate, often causes unnecessary panic.

**Rebalance your portfolio**

If the balance in your portfolio has got tilted in favour of one asset class, correct it during your periodic review. It is especially important to do so in a volatile market. Investors should proactively

shift their funds from asset classes which are overweight to other asset classes which are under-weight in the portfolio.

In case you want to add new MF investments, ensure that they are aligned to your goals and the new investment will add a new aspect to your investment mix. It might sound counter-intuitive, but it's true. During volatile markets, investors have the urge of doing something to respond to the situation. Whereas, more often than not, the best course is to simply do nothing, provided you have proactively recalibrated your portfolio.

The writer is co-CEO, Aditya Birla Sun Life AMC

## Focus, evaluate, and rebalance!

A mutual fund investing mantra formulated by our co-CEO **Mr. Mahesh Patil**, published in DNA on September 13, 2018.

# What does Value mean to you?

Our Value Added Products  
made simple...



## VALUE ADDED PRODUCTS (VAP)

- SIP** Systematic Investment Plan - Available Online & Offline for all investors to minimize market volatility and enable long term savings
- STP** Systematic Transfer Plan allows investors to diversify and save in both asset classes by transferring a fixed amount from one scheme and invest in another scheme
- SWP** Systematic Withdrawal Plan allows investors to withdraw a fixed amount of money from their corpus to build sustainable income streams while saving on Tax also
- CSIP** Century SIP is an SIP to enable your long term wealth creation in specified equity schemes while providing free Life Insurance of upto ₹ 25 Lacs
- RSP** Recurring Savings Plan is similar to CSIP, this offers RD kind of long term savings vehicle in specified debt or debt oriented schemes while also providing free Life Insurance Benefit of upto ₹ 25 Lacs
- SWF** Smart Withdrawal Facility offers fixed & variable payment options to allow investor to receive income @8% p.a. at fixed intervals or equivalent to dividend payment in the fund respectively. This helps in building regular cash flows, Tax efficiency, No TDS and no exit load impact
- CATP** Capital Appreciation Transfer Plan allows investors to preserve their capital and transfer only capital appreciation to another asset class / scheme at regular intervals
- SPPF** Smart Premium Payment Facility allows common customers of Aditya Birla Sun Life Insurance (ABSLI) and Aditya Birla Sun Life AMC Ltd.(ABSLAMC) to provide long term savings (comparable to FD rates) while allowing their insurance premium in Aditya Birla Sun Life Insurance (ABSLI) to be paid directly out of this corpus without any associated cost



[www.facebook.com/abcabslmf](https://www.facebook.com/abcabslmf)

[www.twitter.com/abcabslmf](https://www.twitter.com/abcabslmf)

For more details on the scheme type & Risk-o-meter please refer to page no IV to IX

## Our Value Added Products (VAP)

SOLUTIONS	CATEGORY	SUB CATEGORY	SCHEMES	VAP
Wealth Solutions	Equity	Multicap	ABSL Equity Fund	SIP/STP/SWP/CATP/CSIP
		Largecap	ABSL Frontline Equity Fund	SIP/STP/SWP/CATP/CSIP
		Large & Midcap	ABSL Equity Advantage Fund	SIP/STP/SWP/CATP/CSIP
		Midcap	ABSL Midcap Fund	SIP/STP/SWP/CATP/CSIP
		Smallcap	ABSL Small Cap Fund	SIP/STP/SWP/CATP/CSIP
		Dividend Yield	ABSL Dividend Yield Fund	SIP/STP/SWP/SWF/CATP/CSIP
		Value /Contra	ABSL Pure Value Fund	SIP/STP/SWP/CATP/CSIP
		Focused	ABSL Focused Equity Fund	SIP/STP/SWP/CATP/CSIP
		Sectoral/Thematic	ABSL MNC Fund	SIP/STP/SWP/CATP/CSIP
			ABSL Infrastructure Fund	SIP/STP/SWP/CATP/CSIP
			ABSL Manufacturing Equity Fund	SIP/STP/SWP/CATP/CSIP
			ABSL India Gennext Fund	SIP/STP/SWP/CATP/CSIP
			ABSL Banking & Financial Services Fund	SIP/STP/SWP/CATP/CSIP
			ABSL Digital India Fund	SIP/STP/SWP/CATP/CSIP
			ABSL International Equity Fund - Plan A & B	SIP/STP/SWP/CATP/CSIP
			ABSL Commodity Equities Fund - Global Agri Plan	SIP/STP/SWP/CATP/CSIP
	FOF	Index	ABSL Index Fund	SIP/STP/SWP/CATP/CSIP
		FOFs (Overseas/Domestic)	ABSL Global Commodities Fund	STP/SWP/CATP
			ABSL Global Real Estate Fund	STP/SWP/CATP
			ABSL Asset Allocator Multi Manager Fund	STP/SWP/CATP
			ABSL Financial Planning - Aggressive Plan	SIP/STP/SWP/CATP
			ABSL Financial Planning - Conservative Plan	STP/SWP/CATP
			ABSL Financial Planning - Prudent Plan	SIP/STP/SWP/CATP
	Hybrid	Aggressive Hybrid	ABSL Equity Hybrid '95 Fund	SIP/STP/SWP/SWF/CATP/CSIP
SOLUTIONS	CATEGORY	SUB CATEGORY	SCHEMES	VAP
Savings Solutions	Debt	Liquid	ABSL Liquid Fund	STP/SWP/CATP
		Ultra Short Duration	ABSL Savings Fund	SIP/STP/SWP/CATP
		Money Market	ABSL Money Manager Fund	STP/SWP/CATP
		Low Duration	ABSL Low Duration Fund	SIP/STP/SWP/CATP/SPPF
		Short Duration	ABSL Short Term Opportunities Fund	SIP/STP/SWP/SWF/CATP
		Medium Duration	ABSL Medium Term Plan	SIP/STP/SWP/SWF/CATP/RSP
		Medium to Long Term	ABSL Income Fund	SIP/STP/SWP/CATP
		Floater	ABSL Floating Rate Fund - LTP	SIP/STP/SWP/CATP
		Corporate Bond	ABSL Corporate Bond Fund	SIP/STP/SWP/SWF/CATP
		Banking & PSU Debt	ABSL Banking & PSU Debt Fund	SIP/STP/SWP/CATP
		Dynamic Bond	ABSL Dynamic Bond Fund	SIP/STP/SWP/SWF/CATP
		Credit Risk	ABSL Credit Risk Fund	SIP/STP/SWP/CATP/RSP
		Gilt	ABSL Government Securities Fund	SIP/STP/SWP/CATP
	Equity	Arbitrage	ABSL Arbitrage Fund	SIP/STP/SWP/CATP
	FOF	FOFs (Domestic)	ABSL Gold Fund	SIP/STP/SWP/CATP
SOLUTIONS	CATEGORY	SUB CATEGORY	SCHEMES	VAP
Income Solutions	Hybrid	Conservative Hybrid	ABSL Regular Savings Fund	SIP/STP/SWP/SWF/CATP/RSP
		Balanced Advantage	ABSL Balanced Advantage Fund	SIP/STP/SWP/SWF/CATP
		Equity Savings	ABSL Equity Savings Fund	SIP/STP/SWP/CATP
	FOF	FOFs (Domestic)	ABSL Active Debt Multi Manager Fund	SIP/STP/SWP/CATP
SOLUTIONS	CATEGORY	SUB CATEGORY	SCHEMES	VAP
Tax Solutions	Equity	ELSS	ABSL Tax Relief '96	SIP/STP/SWP/CSIP



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## Different solutions to suit your various needs



### SAVINGS SOLUTIONS

#### Benefits

- Preserve your money
- Provide ready liquidity
- Superior tax efficient returns compared to Savings Account and FDs

#### Principles

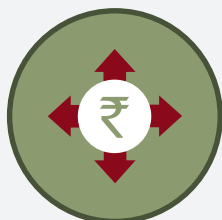
- High Capital safety.

#### Suitable for

- Meet daily expenses, seed capital for new business, Lifestyle Improvement

#### Focus:

- Short term to Medium term



### REGULAR INCOME SOLUTIONS

#### Benefits

- Provides regular income
- Superior tax efficient growth compared to Savings Accounts and FDs

#### Principles

- Any time liquidity

#### Suitable for

- Retirement planning, paying EMI

#### Focus:

- Short Term to Medium Term



### TAX PLANNING SOLUTIONS

#### Benefits

- Provides tax benefits under section 80C and reduce your tax burden
- Providing long term capital growth with tax savings

#### Principles

- Long term capital appreciation with tax benefits

#### Suitable for

- Minimizing taxes, tax planning

#### Focus:

- Medium to Long Term (with a minimum 3 yr. Lock-in period)



### WEALTH SOLUTIONS

#### Benefits

- Provide superior tax efficient growth of your capital through equity investments over a longer term

#### Principles

- Long term capital appreciation.

#### Suitable for

- House purchase, travel abroad, dream vacation, retirement planning, higher education for children, child's marriage

#### Focus:

- Long Term





## SAVINGS SOLUTIONS

### What are Saving Solutions?

Our Savings Solutions seek to preserve your money and provide you with ready liquidity while delivering you superior tax efficient returns compared to Bank accounts and FDs

### Who can benefit from Saving Solutions?

This is an ideal solution for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.

## Benefits of Savings Solutions:

**Make Inflation work in your favour:** Inflation affects your returns from any investment including mutual funds. But, in case of savings solutions, you can use it to your advantage - through indexation - which can help you reduce the amount on which you have to pay tax. You can benefit from indexation, if investing for more than 1 year. Please consult your tax advisor on how to take advantage of indexation.

**Aim to preserve your money:** These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe.

**Aim to provide Liquidity:** If you need to withdraw your money, all you have to do is submit a redemption slip and your money is normally credited to your bank account within one working day. You may also opt for an online redemption facility offered by many fund houses for added convenience.

**Tax-efficient returns:** You can earn returns in the form of monthly / quarterly dividends etc. which are completely tax-free in your hands. A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

There are various savings solutions available depending on the time period that you would like to invest for:

**a. 1 day to 3 months b. 3 to 6 months c. 6 months to 1 year d. 1 year +**

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) 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. 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

(formerly known as Aditya Birla Sun Life Cash Plus)

An Open-Ended Liquid Scheme



Savings Solutions

## What is it?

Aditya Birla Sun Life Liquid Fund is an open ended liquid scheme which invests in instruments like Certificate of Deposits (CDs), Commercial Papers (CPs), Treasury Bills (TBills), CBLO, etc with residual maturity profile of <= 91 days

## Investment Objective

The objective of the scheme is to provide reasonable returns at a highest level of safety and liquidity through investments in high quality debt and money market instruments.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open-ended Liquid Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹) ^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	467.7307
<b>Dividend:</b>	163.6940
<b>Institutional Plan</b>	
<b>Growth:</b>	479.9883
<b>Dividend:</b>	108.0230
<b>Weekly Dividend:</b>	108.1105
<b>Regular Plan<sup>§</sup></b>	
<b>Growth:</b>	288.2283
<b>Daily Dividend:</b>	100.1950
<b>Weekly Dividend:</b>	100.2644
<b>Dividend:</b>	120.6054
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	289.4784
<b>Daily Dividend:</b>	100.1950
<b>Weekly Dividend:</b>	100.2649
<b>Dividend:</b>	157.1657

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Liquid Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

**Benchmark:** CRISIL Liquid Fund Index

**Monthly Average AUM:** ₹ 58030.73 Crores

**AUM as on last day:** ₹ 49620.88 Crores

(As on last day)

**Load Structure (as % of NAV)**

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 0.11 years

**Average Maturity:** 0.11 years

**Yield to Maturity:** 7.49%

**Total Expense Ratio (TER)**

**(As On Sept 28, 2018)**

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

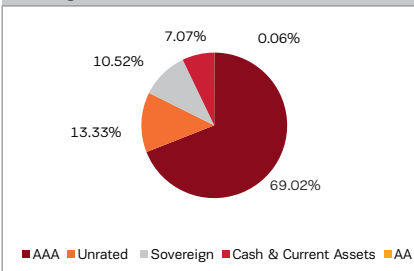
**Regular** 0.23

**Direct** 0.14

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	10.32%	SOV
IndusInd Bank Limited	7.67%	CRISIL A1+
Housing Development Finance Corporation Limited	7.31%	CRISIL AAA/ ICRA A1+
Reliance Jio Infocomm Limited	5.43%	CARE A1+/ CRISIL A1+
National Bank For Agriculture and Rural Development	4.72%	ICRA A1+
Vedanta Limited	4.49%	CRISIL A1+
The South Indian Bank Limited	3.47%	CARE A1+
LIC Housing Finance Limited	3.30%	CARE AAA/ CRISIL A1+/ CRISIL AAA
Tata Power Company Limited	3.09%	CRISIL A1+
Steel Authority of India Limited	3.00%	CARE A1+

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on September 30, 2018: ₹ 467.7307

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Liquid Fund	7.11	7.25	7.90	7.51
Value of Std Investment of ₹ 10,000	10711	12341	14631	46773
Benchmark - CRISIL Liquid Fund Index	7.21	7.19	7.92	N/A
Value of Std Investment of ₹ 10,000	10721	12320	14643	N/A
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.59	6.33	7.24	6.64
Value of Std Investment of ₹ 10,000	10559	12025	14184	39313

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 21. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (7.3) years.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Money Manager Fund

(formerly known as Aditya Birla Sun Life Floating Rate Fund - Short Term Plan)

An open ended debt scheme investing in money market instruments



Savings Solutions

## What is it?

This is an open ended debt scheme which endeavors to invest only in money market instruments like Certificate of Deposits (CDs), Commercial Papers (CPs), Treasury Bills (T Bills), CBLO etc.

## Investment Objective

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising of money market instruments.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 1 year
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme investing in money market instruments
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹) ^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	295.3643
<b>Daily Dividend:</b>	100.0150
<b>Weekly Dividend:</b>	103.8803
<b>Regular Plan*</b>	
<b>Growth:</b>	239.6665
<b>Daily Dividend:</b>	100.0200
<b>Weekly Dividend:</b>	100.2065
<b>Direct Plan*</b>	
<b>Growth:</b>	240.7786
<b>Daily Dividend:</b>	100.0200
<b>Weekly Dividend:</b>	100.2090

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 6490.79 Crores
<b>AUM as on last day:</b>	₹ 5654.18 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.23 years
<b>Average Maturity:</b>	0.23 years
<b>Yield to Maturity:</b>	8.10%

### Total Expense Ratio (TER) (As On Sept 28, 2018)

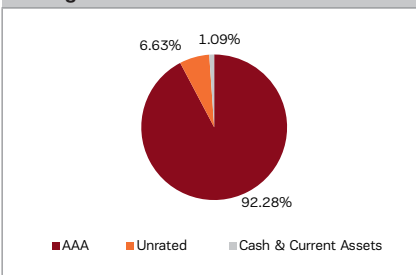
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	0.26
<b>Direct</b>	0.13

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	11.67%	ICRA A1+
L&T Finance Limited	10.40%	ICRA A1+
Reliance Industries Limited	8.76%	CRISIL A1+
Axis Bank Limited	8.59%	CRISIL A1+ / ICRA A1+
IndusInd Bank Limited	7.66%	CRISIL A1+
Mahindra & Mahindra Financial Services Limited	5.17%	CRISIL A1+
Indiabulls Housing Finance Limited	5.16%	CRISIL A1+
Larsen & Toubro Limited	5.11%	CRISIL A1+
Tata Capital Housing Finance Limited	4.32%	CRISIL A1+
Bharti Enterprises Holding Private Limited	3.52%	CRISIL A1+

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on September 28, 2018: ₹ 295.3643

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Money Manager Fund	7.29	7.35	8.00	7.32
Value of Std Investment of ₹ 10,000	10729	12369	14690	29536
Benchmark - CRISIL Liquid Fund Index	7.19	7.19	7.92	6.89
Value of Std Investment of ₹ 10,000	10719	12315	14637	27775
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.57	6.33	7.24	5.90
Value of Std Investment of ₹ 10,000	10557	12021	14178	24072

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 21. Total Schemes managed by Mr. Mohit Sharma is 73. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



Anisha Advani / Cyclist

# What should your idle money ideally be doing for you?

Are you looking to invest your idle money in an investment instrument that lets you earn significant returns while providing the liquidity that you need? You will have to

**#GoBeyondFixed!**

Investing in **Aditya Birla Sun Life Low Duration Fund** (formerly known as Aditya Birla Sun Life Cash Manager), (An open-ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months), can help you explore a reasonable higher growth potential for your idle money.

## Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

1800-270-7000

A joint venture with **Sun Life**

Scheme	This product is suitable for investors who are seeking:	
<b>Aditya Birla Sun Life Low Duration Fund</b> <i>(Earlier known as Aditya Birla Sun Life Cash Manager)</i> An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months.	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of very short maturities</li> </ul> Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.	<p>LOW RISKOMETER HIGH</p> <p>Investors understand that their principal will be at <b>Moderately low risk</b>.</p>

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

# Aditya Birla Sun Life Low Duration Fund

(formerly known as Aditya Birla Sun Life Cash Manager)

An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months



Savings Solutions

## What is it?

Aditya Birla Sun Life Low Duration Fund is an open ended debt scheme which invests in a portfolio of debt and money market instruments of short maturities such that the Macaulay Duration is between 6-12 months, with a view and intent to provide reasonable returns & daily liquidity.

## Investment Objective

The objective of the scheme is to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of short maturities with a view to provide reasonable returns.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 1 year
<b>Date of Allotment:</b>	
<b>Retail Plan:</b>	May 14, 1998
<b>Institutional Plan:</b>	September 27, 2004
<b>Type of Scheme:</b>	An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months
<b>Application Amount for fresh subscription*:</b>	₹ 500
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 500
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan*</b>	
<b>Growth:</b>	429.9771
<b>Daily Dividend:</b>	100.2305
<b>Weekly Dividend:</b>	100.3934
<b>Institutional Plan</b>	
<b>Growth:</b>	301.4744
<b>Daily Dividend:</b>	100.0001
<b>Weekly Dividend:</b>	100.3932
<b>Direct Plan*</b>	
<b>Growth:</b>	450.7798
<b>Daily Dividend:</b>	100.0001
<b>Weekly Dividend:</b>	100.4509

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Low Duration Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 8587.47 Crores
<b>AUM as on last day:</b>	₹ 7882.62 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.56 years
<b>Average Maturity:</b>	0.62 years
<b>Yield to Maturity:</b>	9.24%

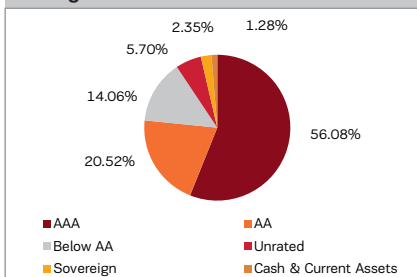
### Total Expense Ratio (TER) (As On Sept 28, 2018)

Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.14
<b>Direct</b>	0.34

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	8.33%	CRISIL AAA/ ICRA A1+
Power Finance Corporation Limited	7.11%	CRISIL AAA
ECL Finance Limited	6.28%	CRISIL AA
Adani Infra (India) Limited	6.03%	BWR AA- (SO)
Indiabulls Infraestates Ltd	4.87%	CARE AA- (SO)
Rural Electrification Corporation Limited	3.92%	CRISIL AAA
Adani Properties Pvt Limited	3.81%	BWR AA- (SO)
Edelweiss Finvest Pvt Limited	3.77%	CRISIL AA
Reliance Industries Limited	3.71%	CRISIL A1+
Export Import Bank of India	3.38%	CRISIL AAA

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 429.9771

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Low Duration Fund	6.04	7.15	7.86	7.42
Value of Std Investment of ₹ 10,000	10604	12300	14593	42998
Benchmark - CRISIL Short Term Bond Fund Index	4.24	7.03	8.21	N/A
Value of Std Investment of ₹ 10,000	10424	12258	14834	N/A
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.57	6.33	7.24	6.54
Value of Std Investment of ₹ 10,000	10557	12021	14178	36378

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 21. Total Schemes managed by Mr. Mohit Sharma is 73. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# 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



Savings Solutions

## What is it?

Aditya Birla Sun Life Savings Fund is positioned in ultra-short duration fund category. The portfolio of the fund will constitute of debt and money market instruments of short maturities. The Macaulay Duration of the fund will be in the range of 3-6 months.

## 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

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011 & June 20, 2014
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	
<b>Retail Plan:</b>	November 27, 2001
<b>Institutional Plan:</b>	April 16, 2003
<b>Type of Scheme:</b>	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
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	341.2723
<b>Daily Dividend:</b>	100.0001
<b>Weekly Dividend:</b>	100.2068
<b>Regular Plan*</b>	
<b>Growth:</b>	352.6946
<b>Daily Dividend:</b>	100.2116
<b>Weekly Dividend:</b>	100.2068
<b>Direct Plan*</b>	
<b>Growth:</b>	354.9858
<b>Daily Dividend:</b>	100.0001
<b>Weekly Dividend:</b>	100.2161

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Savings Fund has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 17834.21 Crores
<b>AUM as on last day:</b>	₹ 16556.24 Crores
<b>(As on last day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.37 years
<b>Average Maturity:</b>	0.41 years
<b>Yield to Maturity:</b>	8.60%

**Total Expense Ratio (TER) (As On Sept 28, 2018)**

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

<b>Regular</b>	0.34
<b>Direct</b>	0.22

### Dividend

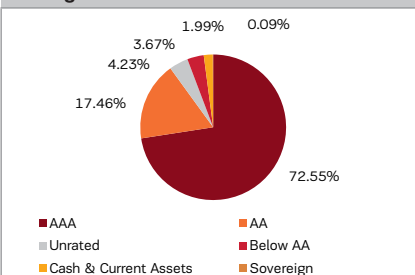
Declared on date	11-Feb-11	28-Jan-11	31-Dec-10
Dividend Yield (Regular Plan)	0.34%	0.45%	0.51%
Dividend (₹) Per Unit	0.0350	0.0469	0.0529
Cum Dividend NAV	10.2848	10.3108	10.3105

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	12.04%	CRISIL AAA/ ICRA A1+
Reliance Industries Limited	5.88%	CRISIL A1+/ CRISIL AAA
Indiabulls Housing Finance Limited	4.70%	CRISIL A1+
IndusInd Bank Limited	4.61%	CRISIL A1+
Vodafone Mobile Services Limited	4.56%	IND AA+
Axis Bank Limited	4.51%	CRISIL A1+/ ICRA A1+
Power Finance Corporation Limited	4.34%	CRISIL AAA
Dewan Housing Finance Corporation Limited	3.65%	CARE AAA
Bharti Airtel Limited	3.39%	CRISIL A1+
National Bank For Agriculture and Rural Development	3.00%	CRISIL AAA/ ICRA A1+/ IND AAA

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on September 28, 2018: ₹ 341.2723

Inception - Nov 27, 2001	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Savings Fund</b>	6.58	7.86	8.53	7.56
<b>Value of Std Investment of ₹ 10,000</b>	10658	12547	15055	34127
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	4.24	7.03	8.21	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10424	12258	14834	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	5.57	6.33	7.24	5.98
<b>Value of Std Investment of ₹ 10,000</b>	10557	12021	14178	26593

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 21. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 & June 20, 2014 (7.3) years & (4.3) years Respectively.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Floating Rate Fund - Long Term Plan



Savings Solutions

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)

## What is it?

This is an open ended debt scheme predominantly investing in the floating rate instrument. More than 65% of the assets will be allocated towards floating rate instruments.

## 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.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	317.0480
<b>Weekly Dividend:</b>	100.3182
<b>Regular Plan*</b>	
<b>Growth:</b>	219.2065
<b>Daily Dividend:</b>	100.6916
<b>Weekly Dividend:</b>	100.3180
<b>Direct Plan*</b>	
<b>Growth:</b>	222.0928
<b>Daily Dividend:</b>	100.0669
<b>Weekly Dividend:</b>	100.3334

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund - Long Term Plan has been changed from ₹ 10/- to ₹ 100/- effective from October 07, 2011

**Benchmark:** CRISIL Liquid Fund Index

**Monthly Average AUM:** ₹ 5558.42 Crores

**AUM as on last day:** ₹ 5331.85 Crores

(As on last day)

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

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 0.56 years

**Average Maturity:** 0.64 years

**Yield to Maturity:** 8.39%

**Total Expense Ratio (TER)**

(As On Sept 28, 2018)

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

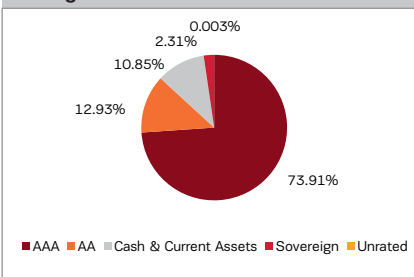
**Regular** 0.39

**Direct** 0.17

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	10.75%	CRISIL AAA/ ICRA A1+
Power Finance Corporation Limited	10.35%	CRISIL AAA
Shriram Transport Finance Company Limited	8.58%	CRISIL AA+/ IND AA+
Indiabulls Housing Finance Limited	6.67%	CARE AAA/ CRISIL A1+
Small Industries Dev Bank of India	6.65%	CARE AAA
IndusInd Bank Limited	5.07%	CRISIL A1+
LIC Housing Finance Limited	3.92%	CARE AAA/ CRISIL AAA
Kotak Mahindra Bank Limited	3.52%	CRISIL A1+
ICICI Bank Limited	3.14%	ICRA A1+
PNB Housing Finance Limited	2.86%	CARE AAA

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on September 28, 2018: ₹ 317.0480

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	6.29	7.79	8.47	7.82
Value of Std Investment of ₹ 10,000	10629	12522	15011	31705
Benchmark - CRISIL Liquid Fund Index	7.19	7.19	7.92	6.89
Value of Std Investment of ₹ 10,000	10719	12315	14637	27775
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.57	6.33	7.24	5.90
Value of Std Investment of ₹ 10,000	10557	12021	14178	24072

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 21. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Kaustubh Gupta since April 01, 2017 (1.5) year.**

• **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Arbitrage Fund

(formerly known as Aditya Birla Sun Life Enhanced Arbitrage Fund)

An open ended scheme investing in arbitrage opportunities



Savings Solutions

## What is it?

It is an open-ended equity scheme that strives to take advantage of the difference in prices of a security in the cash segment and derivatives segment by turning market volatility to its advantage.

## 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).

### Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	7 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An open ended scheme investing in arbitrage opportunities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	18.3971
<b>Dividend:</b>	10.7777
<b>Direct Plan*</b>	
<b>Growth:</b>	18.9661
<b>Dividend:</b>	11.0635

<b>Benchmark:</b>	Nifty 50 Arbitrage
<b>Monthly Average AUM:</b>	₹ 3675.85 Crores
<b>AUM as on last day:</b>	₹ 3519.47 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.71 years
<b>Average Maturity:</b>	0.89 years
<b>Yield to Maturity:</b>	9.20%
<b>Portfolio Turnover:</b>	10.10

### Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	0.95
<b>Direct</b>	0.35

### Dividend

Declared on date	21-Sep-18	24-Aug-18	20-Jul-18
Dividend Yield (Regular Plan)	0.45%	0.45%	0.45%
Dividend (₹) Per Unit	0.0487	0.0487	0.0487
Cum Dividend NAV	10.8047	10.8081	10.8150
Dividend Yield (Direct Plan)	0.44%	0.44%	0.44%
Dividend (₹) Per Unit	0.0487	0.0487	0.0487
Cum Dividend NAV	11.0885	11.0854	11.0847

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

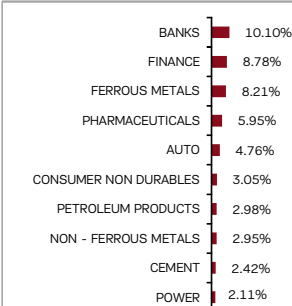
The Face Value - 10.00 Per Unit

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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Limited	11.90%	
IDFC Bank Limited	11.02%	
Housing Development Finance Corporation Limited	2.73%	CRISIL AAA/ ICRA A1+
Tata Capital Financial Services Limited	1.41%	CRISIL AAA
Tata Capital Limited	0.69%	CRISIL AAA
GMR Infrastructure Limited	0.34%	
Jindal Steel & Power Limited	2.08%	
Jubilant Foodworks Limited	0.25%	
Reliance Power Limited	0.10%	
Engineers India Limited	0.20%	

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 18.3971

Inception - July 24, 2009	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Arbitrage Fund</b>	5.89	6.05	6.89	6.86
<b>Value of Std Investment of ₹ 10,000</b>	10589	11923	13953	18397
<b>Benchmark - Nifty 50 Arbitrage</b>	4.43	5.24	6.62	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10443	11653	13776	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	17.13	12.96	14.90	11.37
<b>Value of Std Investment of ₹ 10,000</b>	11713	14408	20017	26899

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (3.9) years.**

• **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

# Aditya Birla Sun Life Corporate Bond Fund

(formerly known as Aditya Birla Sun Life Short Term Fund)

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds



Savings Solutions

## What is it?

A debt scheme investing predominantly in a portfolio comprising of corporate debt securities with 80% investment in highest rated corporate bonds (AA+ & above).

## Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in High Quality Debt and Money Market Instruments.

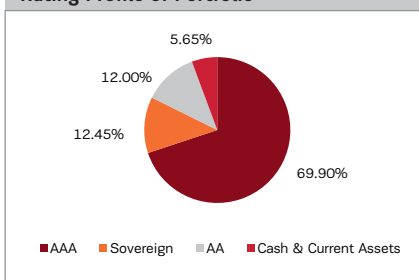
Fund Details	
<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	67.8627
<b>Dividend:</b>	11.9066
<b>Monthly Dividend:</b>	11.4290
<b>Direct Plan*</b>	
<b>Growth:</b>	68.2850
<b>Dividend:</b>	12.7204
<b>Monthly Dividend:</b>	11.4806
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 13318.55 Crores
<b>AUM as on last day:</b>	₹ 13270.54 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.31 years
<b>Average Maturity:</b>	1.65 years
<b>Yield to Maturity:</b>	8.75%
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	0.39
<b>Direct</b>	0.27

Dividend			
Declared on date	17-Sep-18	16-Aug-18	16-Jul-18
Dividend Yield (Regular Plan)	0.43%	0.41%	0.41%
Dividend (₹) Per Unit	0.0488	0.0473	0.0471
Cum Dividend NAV	11.4695	11.5144	11.5075
Dividend Yield (Direct Plan)	0.43%	0.41%	0.41%
Dividend (₹) Per Unit	0.0490	0.0475	0.0473
Cum Dividend NAV	11.5207	11.5646	11.5563

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	12.18%	Sovereign
Power Finance Corporation Limited	11.80%	CRISIL AAA
Housing Development Finance Corporation Limited	9.61%	CRISIL AAA
ONGC Petro Additions Limited	5.47%	ICRA AAA (SO)
Rural Electrification Corporation Limited	5.20%	CRISIL AAA
National Bank For Agriculture and Rural Development	4.89%	CRISIL AAA/IND AAA
Reliance Jio Infocomm Limited	4.35%	CRISIL AAA
Shriram Transport Finance Company Limited	3.47%	CRISIL AA+
Tata Capital Financial Services Limited	3.35%	CRISIL AAA/ICRA A1+ / ICRA AAA
Tata Sons Ltd	3.27%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 67.8627

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Corporate Bond Fund	4.80	7.47	8.62	9.28
Value of Std Investment of ₹ 10,000	10480	12412	15115	67863
Benchmark - CRISIL Short Term Bond Fund Index	4.24	7.03	8.21	N/A
Value of Std Investment of ₹ 10,000	10424	12258	14834	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	N/A
Value of Std Investment of ₹ 10,000	9701	11513	13994	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kaustubh Gupta is 21. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Short Term Opportunities Fund

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years



Savings Solutions

## What is it?

The scheme is positioned in a short duration category. Owing to its mandate the scheme will invest in Debt & Money market securities such that the Macaulay duration of the fund is in the range of 1-3 yrs.

## Investment Objective

The investment objective of the Scheme is to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan<sup>s</sup></b>	
<b>Growth:</b>	29.5139
<b>Dividend:</b>	16.4671
<b>Quarterly Dividend:</b>	10.0965
<b>Direct Plan<sup>s</sup></b>	
<b>Growth:</b>	30.5072
<b>Dividend:</b>	17.0034
<b>Quarterly Dividend:</b>	10.2673

^The dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.

**Benchmark:** CRISIL Short Term Bond Fund Index

**Monthly Average AUM:** ₹ 4164.53 Crores

**AUM as on last day:** ₹ 4119.21 Crores

(As on last day)

**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 180 days from the date of allotment: 0.50% of the applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f September 07, 2018)

**\*\*Exit Load is NIL for units issued in Dividend Reinvestment.**

**Modified Duration:** 1.33 years

**Average Maturity:** 1.70 years

**Yield to Maturity:** 9.55%

**Total Expense Ratio (TER)**

(As On Sept 28, 2018)

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

**Regular** 1.16

**Direct** 0.44

### Dividend

Declared on date	25-Jan-18	15-Mar-17
Dividend Yield (Regular Plan)	4.83%	4.70%
Dividend (₹) Per Unit	0.8234	0.8089
Cum Dividend NAV	17.0306	17.2053
Dividend Yield (Direct Plan)	4.87%	4.72%
Dividend (₹) Per Unit	0.8523	0.8306
Cum Dividend NAV	17.5134	17.5983

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

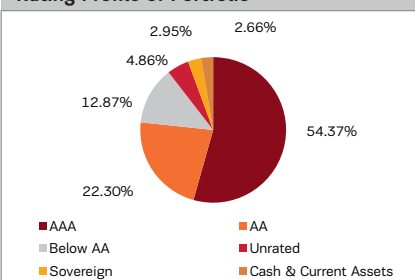
The Face Value - 10.00 Per Unit

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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	6.37%	CRISIL AAA/ ICRA A1+
ONGC Petro Additions Limited	5.95%	ICRA AAA (SO)
Power Finance Corporation Limited	5.47%	CRISIL AAA
Adani Properties Pvt Limited	4.86%	BWR AA- (SO)
Altico Capital India Ltd	4.23%	IND AA-
Indiabulls Housing Finance Limited	3.69%	CARE AAA
Wadhawan Global Capital Pvt Limited	3.67%	CARE AAA(SO)
National Bank For Agriculture and Rural Development	3.62%	ICRA A1+/ IND AAA
Cholamandalam Investment and Finance Company Limited	3.57%	ICRA AA+
PNB Housing Finance Limited	3.43%	CARE AAA

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 29.5139

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Opportunities Fund	4.45	7.41	8.67	7.28
Value of Std Investment of ₹ 10,000	10445	12389	15150	29514
Benchmark - CRISIL Short Term Bond Fund Index	4.24	7.03	8.21	7.06
Value of Std Investment of ₹ 10,000	10424	12258	14834	28603
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.57	6.33	7.24	5.89
Value of Std Investment of ₹ 10,000	10557	12021	14178	24150

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kaustubh Gupta is 21. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (1.5) year.**

• **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Banking & PSU Debt Fund

(formerly known as Aditya Birla Sun Life Treasury Optimizer Plan)

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.



Savings Solutions

## What is it?

ABSL Banking and PSU Debt Fund is an income generating scheme investing in a portfolio of securities issued by government owned entities like PSUs & PFIs which makes the portfolio highly credit worthy.

## Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India.

### Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
<b>Growth:</b>	339.3893
<b>Monthly Dividend:</b>	104.6472
<b>Quarterly Dividend:</b>	104.4308
<b>Regular Plan*</b>	
<b>Growth:</b>	226.0876
<b>Monthly Dividend:</b>	104.7835
<b>Quarterly Dividend:</b>	101.8399
<b>Dividend:</b>	153.1173
<b>Direct Plan*</b>	
<b>Growth:</b>	229.4452
<b>Monthly Dividend:</b>	106.2331
<b>Quarterly Dividend:</b>	103.1405
<b>Dividend:</b>	145.6347

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Banking & PSU Debt Fund has been changed from ₹.10/- to ₹ .100/- effective from October 07, 2011

<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 5128.85 Crores
<b>AUM as on last day:</b>	₹ 4958.83 Crores
<b>(As on last day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.43 years
<b>Average Maturity:</b>	1.90 years
<b>Yield to Maturity:</b>	8.65%

<b>Total Expense Ratio (TER)</b>	
<b>(As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.65
<b>Direct</b>	0.35

### Dividend

Declared on date	28-Sep-18	31-Aug-18	27-Jul-18
Dividend Yield (Regular Plan)	0.38%	0.48%	0.38%
Dividend (₹) Per Unit	0.4006	0.5016	0.4003
Cum Dividend NAV	104.7835	105.1606	105.1963
Dividend Yield (Direct Plan)	0.38%	0.48%	0.38%
Dividend (₹) Per Unit	0.4060	0.5083	0.4055
Cum Dividend NAV	106.2331	106.5911	106.5964

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

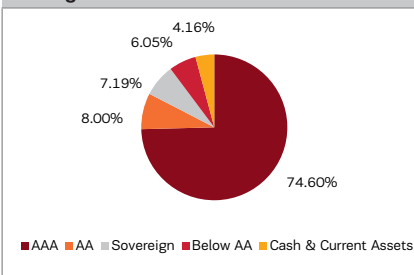
The Face Value - 10.00 Per Unit

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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	12.42%	CARE AAA/ CRISIL AAA
National Bank For Agriculture and Rural Development	12.18%	CRISIL A1+/ CRISIL AAA/ ICRA A1+/ IND AAA
Axis Bank Limited	10.82%	CRISIL A1+/ ICRA A1+
Rural Electrification Corporation Limited	9.12%	CRISIL AAA
Government Bond	7.19%	SOV
Small Industries Dev Bank of India	6.33%	CARE AAA
U.P. Power Corporation Limited	6.05%	CRISIL A+ (SO)
ONGC Petro Additions Limited	5.04%	ICRA AAA (SO)
Housing & Urban Development Corporation Limited	4.36%	ICRA AAA
Capital First Limited	3.97%	CARE AA+

### Rating Profile of Portfolio



### Investment Performance - Retail Plan - Growth

NAV as on September 28, 2018: ₹ 339.3893

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking & PSU Debt Fund	4.26	7.61	8.99	7.71
Value of Std Investment of ₹ 10,000	10426	12458	15374	33939
Benchmark - CRISIL Short Term Bond Fund Index	4.24	7.03	8.21	7.11
Value of Std Investment of ₹ 10,000	10424	12258	14834	30981
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.57	6.33	7.24	5.94
Value of Std Investment of ₹ 10,000	10557	12021	14178	25827

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kaustubh Gupta is 21. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# 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



Savings Solutions

## What is it?

The scheme is positioned as a Medium Duration fund category that focuses on enhancing the portfolio returns by identifying credit opportunities available in the market. The core portfolio will be allocated to corporate bonds of diverse credit profile such that the Macaulay Duration of the portfolio is between 1-4 yrs. The investment objective of the Scheme is to generate regular income and capital appreciation by predominantly investing in a portfolio of debt securities with medium term maturity.

## Investment Objective

Fund Details	
<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 11 years
<b>Date of Allotment:</b>	March 25, 2009
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan*</b>	
<b>Growth:</b>	22.2526
<b>Quarterly Dividend:</b>	10.0686
<b>Half Yearly Dividend:</b>	10.6159
<b>Dividend:</b>	14.0898
<b>Institutional Plan</b>	
<b>Growth:</b>	21.6037
<b>Direct Plan*</b>	
<b>Growth:</b>	23.0928
<b>Quarterly Dividend:</b>	10.1368
<b>Half Yearly Dividend:</b>	11.0188
<b>Dividend:</b>	14.6794
<b>Benchmark:</b>	CRISIL Composite AA Short Term Bond Index
<b>Monthly Average AUM:</b>	₹ 11282.14 Crores
<b>AUM as on last day:</b>	₹ 10982.69 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 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. (w.e.f October 10, 2016.) **Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.25 Years
<b>Average Maturity:</b>	3.04 Years
<b>Yield to Maturity:</b>	11.50%
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.68
<b>Direct</b>	0.91

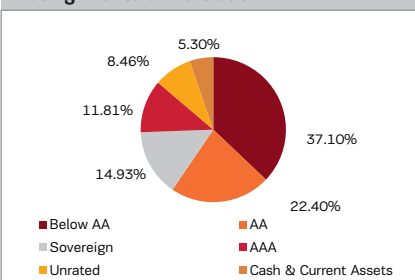
Dividend			
Declared on date	25-Jan-18	24-Mar-17	25-Mar-13
Dividend Yield (Regular Plan)	5.58%	5.36%	7.28%
Dividend (₹) Per Unit	0.8306	0.8089	0.8000
Cum Dividend NAV	14.8728	15.0797	10.9834
Dividend Yield (Direct Plan)	5.58%	5.09%	7.28%
Dividend (₹) Per Unit	0.8595	0.7872	0.8000
Cum Dividend NAV	15.4129	15.4615	10.9909

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	14.93%	SOV
Sprit Textile Pvt Limited	6.39%	BWR A (SO)
U.P. Power Corporation Limited	5.85%	BWR AA- (SO)/ CRISIL A+ (SO)
RKN Retail Pvt Limited	5.23%	IND A-
Jharkand Road Projects Implementation Company Limited	5.00%	CARE AA(SO)/ CRISIL AA(SO)
Adilink Infra & Multitrading Private Limited	4.99%	UNRATED
Adani Infra (India) Limited	4.81%	BWR AA- (SO)
Wadhawan Global Capital Pvt Limited	4.39%	CARE AAA(SO)
SP Imperial Star Private Limited	4.10%	CARE A/ CARE AA+ (SO)
Piramal Capital & Housing Finance Limited	3.66%	ICRA AA+

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 22.2526

Inception - Mar 25, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Medium Term Plan	3.94	7.52	9.12	8.77
Value of Std Investment of ₹ 10,000	10394	12428	15465	22253
Benchmark - CRISIL Composite AA Short Term Bond Index	5.73	8.19	9.16	9.30
Value of Std Investment of ₹ 10,000	10573	12662	15494	23320
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	5.42
Value of Std Investment of ₹ 10,000	9701	11513	13994	16532

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



Ashutosh Vaidya / Entrepreneur

# How can you extend the limits of your dreams?

With rising costs of living, high taxes and inflation, traditional instruments do not offer favourable returns. A better, possibly more lucrative alternative is to **#GoBeyondFixed** and invest in debt mutual funds.

**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), aims to generate returns by predominantly investing in a portfolio of corporate debt securities across the credit spectrum within the investment grade.

## Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

1800-270-7000

A joint venture with **Sun Life**

Scheme	This product is suitable for investors who are seeking:	
<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)	<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>	

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

# 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



Savings Solutions

## What is it?

The fund, positioned in credit risk category, intends to invest in a portfolio of corporate bonds with 65% of investments in AA & below rated instruments.

## Investment Objective

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.

Fund Details	
<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 11 years
<b>Date of Allotment:</b>	April 17, 2015
<b>Type of Scheme:</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)▲</b>	
<b>Regular Plan\$</b>	
<b>Growth:</b>	13.1627
<b>Dividend:</b>	10.9107
<b>Bonus:</b>	13.1787
<b>Direct Plan\$</b>	
<b>Growth:</b>	13.6002
<b>Dividend:</b>	11.2918
<b>Bonus:</b>	13.6000
<b>Benchmark:</b>	CRISIL Composite AA Short Term Bond Index
<b>Monthly Average AUM:</b>	₹ 8324.32 Crores
<b>AUM as on last day:</b>	₹ 8085.04 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.52 Years
<b>Average Maturity:</b>	1.95 Years
<b>Yield to Maturity:</b>	11.65%
<b>Total Expense Ratio (TER)</b>	
<b>(As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.68
<b>Direct</b>	0.68

Dividend			
Declared on date	25-Sep-18	22-Jun-18	16-Mar-18
Dividend Yield (Regular Plan)	1.49%	1.66%	1.46%
Dividend (₹) Per Unit	0.1657	0.1873	0.1661
Cum Dividend NAV	11.1334	11.2894	11.3641
Dividend Yield (Direct Plan)	1.50%	1.61%	1.48%
Dividend (₹) Per Unit	0.1729	0.1873	0.1733
Cum Dividend NAV	11.5234	11.6463	11.6949

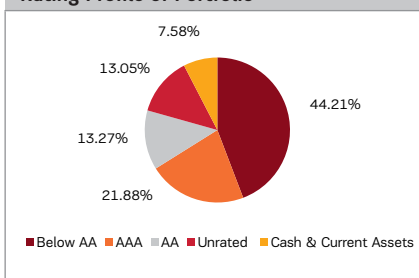
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Sprit Textile Pvt Limited	5.44%	BWR A (SO)
Aasan Corporate Solutions Private Limited	4.94%	BWR A- (SO)
Indiabulls Infraestates Ltd	3.95%	CARE AA- (SO)
U.P. Power Corporation Limited	3.86%	BWR AA- (SO)/CRISIL A+ (SO)
Rent-A-Device Trust	3.80%	ICRA AAA (SO)
Embassy Property Development Pvt Ltd	3.71%	UNRATED
Power Finance Corporation Limited	3.45%	CRISIL AAA
Adilink Infra & Multitrading Private Limited	3.44%	UNRATED
SPANDANA SPOHOORTY FINANCIAL LTD	3.06%	ICRA BBB+
Wadhawan Global Capital Pvt Limited	2.92%	CARE AAA(SO)

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 13.1627

Inception - Apr 17, 2015	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Credit Risk Fund	4.76	8.10	8.29
Value of Std Investment of ₹ 10,000	10476	12631	13163
Benchmark - CRISIL Composite AA Short Term Bond Index	5.73	8.19	8.35
Value of Std Investment of ₹ 10,000	10573	12662	13192
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	5.39
Value of Std Investment of ₹ 10,000	9701	11513	11985

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 3 years but less than 5 years**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration



Savings Solutions

## What is it?

It is an actively managed open ended income scheme that invests across maturities & credit curve so as to deliver sustainable returns over a longer period. Through its strategy it seeks to generate both accrual income & capital appreciation.

## Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in Debt and Money Market Instruments.

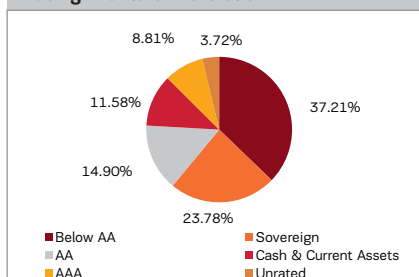
Fund Details	
<b>Fund Manager:</b>	Mr. Maneesh Dangi & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 10 years
<b>Date of Allotment:</b>	September 27, 2004
<b>Type of Scheme:</b>	An open ended dynamic debt scheme investing across duration
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	30.3696
<b>Monthly Dividend:</b>	10.4083
<b>Quarterly Dividend:</b>	10.2575
<b>Dividend:</b>	11.5704
<b>Direct Plan*</b>	
<b>Growth:</b>	31.3284
<b>Monthly Dividend:</b>	10.6353
<b>Quarterly Dividend:</b>	10.2310
<b>Dividend:</b>	12.0387
^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 5885.32 Crores
<b>AUM as on last day:</b>	₹ 5651.33 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 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 (w.e.f October 10, 2016) **Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.53 Years
<b>Average Maturity:</b>	3.62 Years
<b>Yield to Maturity:</b>	9.71%
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.64
<b>Direct</b>	1.13

Dividend			
Declared on date	28-Sep-18	31-Aug-18	27-Jul-18
Dividend Yield (Regular Plan)	0.41%	0.52%	0.41%
Dividend (₹) Per Unit	0.0430	0.0540	0.0431
Cum Dividend NAV	10.4083	10.4351	10.4712
Dividend Yield (Direct Plan)	0.41%	0.52%	0.41%
Dividend (₹) Per Unit	0.0439	0.0551	0.0439
Cum Dividend NAV	10.6353	10.6584	10.6897

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	23.71%	SOV
Sprit Textile Pvt Limited	7.09%	BWR A (SO)
Aasan Corporate Solutions Private Limited	7.06%	BWR A- (SO)
Adani Infra (India) Limited	6.54%	BWR AA- (SO)
U.P. Power Corporation Limited	5.34%	CRISIL A+ (SO)
Piramal Capital & Housing Finance Limited	4.94%	ICRA AA+
Wadhawan Global Capital Pvt Limited	4.43%	CARE AAA(SO)
Adani Rail Infra Private Limited	4.31%	BWR AA- (SO)
Adilink Infra & Multitrading Private Limited	3.72%	UNRATED
JM Financial Credit Solution Limited	3.08%	ICRA AA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 30.3696

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund	0.19	5.87	8.51	8.25
Value of Std Investment of ₹ 10,000	10019	11863	15042	30370
Benchmark - CRISIL Short Term Bond Fund Index	4.24	7.03	8.21	7.36
Value of Std Investment of ₹ 10,000	10424	12258	14834	27057
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	5.60
Value of Std Investment of ₹ 10,000	9701	11513	13994	21449

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Maneesh Dangi is 6. Total Schemes managed by Pranay Sinha is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Maneesh Dangi & Pranay Sinha since April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

# Aditya Birla Sun Life Income Fund

(formerly known as Aditya Birla Sun Life Income Plus)

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years



Savings Solutions

## What is it?

The scheme is positioned in the medium to long duration fund category. Owing to its mandate the scheme will invest in a portfolio of debt and money market securities of varied maturities to maintain a Macaulay duration in the range of 4-7 yrs.

## 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.

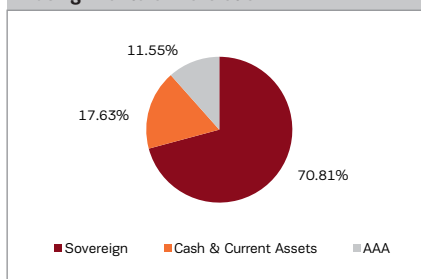
Fund Details	
<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹) ^</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	76.0478
<b>Quarterly Dividend:</b>	12.1381
<b>Dividend:</b>	11.3626
<b>Direct Plan*</b>	
<b>Growth:</b>	79.2470
<b>Quarterly Dividend:</b>	12.5865
<b>Dividend:</b>	11.6929
^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 938.06 Crores
<b>AUM as on last day:</b>	₹ 930.02 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.70 years
<b>Average Maturity:</b>	3.40 years
<b>Yield to Maturity:</b>	8.09%
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.60
<b>Direct</b>	0.80

Dividend	
<b>Declared on date</b>	<b>27-Oct-17</b>
<b>Dividend Yield (Regular Plan)</b>	4.35%
<b>Dividend (₹) Per Unit</b>	0.5273
<b>Cum Dividend NAV</b>	12.1341
<b>Dividend Yield (Direct Plan)</b>	4.37%
<b>Dividend (₹) Per Unit</b>	0.5417
<b>Cum Dividend NAV</b>	12.4065

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

Top Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	64.80%	SOV
State Government bond	6.02%	SOV
Rent-A-Device Trust	4.68%	ICRA AAA (SO)
Power Finance Corporation Limited	3.20%	CRISIL AAA
Housing Development Finance Corporation Limited	2.62%	CRISIL AAA
LIC Housing Finance Limited	0.53%	CRISIL AAA
Rainbow Devices Trust	0.52%	ICRA AAA (SO)

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 76.0478

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Income Fund	-0.50	5.42	7.80	9.24
Value of Std Investment of ₹ 10,000	9950	11714	14552	76048
Benchmark - CRISIL Composite Bond Fund Index	0.54	6.56	8.74	N/A
Value of Std Investment of ₹ 10,000	10054	12098	15199	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	N/A
Value of Std Investment of ₹ 10,000	9701	11513	13994	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 2. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Government Securities Fund

(formerly known as Aditya Birla Sun Life Gilt Plus - PF Plan)

An open ended debt scheme investing in government securities across maturity



Savings Solutions

## What is it?

This is an actively managed income fund dedicated to investing in sovereign bonds of varying tenors. Being a dedicated Government Securities Fund, the credit risk of the fund portfolio is extremely low but it may run high duration risk owing to investments made in long maturity or dated Governments bonds (maturity over 1 yr).

## Investment Objective

An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.

### Fund Details

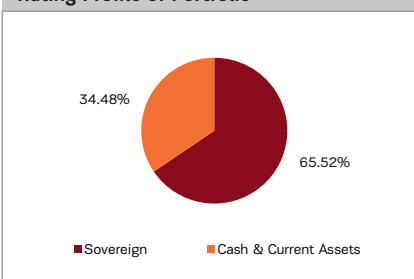
<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 11, 1999
<b>Type of Scheme:</b>	An open ended debt scheme investing in government securities across maturity
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	48.7019
<b>Quarterly Dividend:</b>	10.1131
<b>Direct Plan*</b>	
<b>Growth:</b>	50.1369
<b>Quarterly Dividend:</b>	10.3232
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 150.16 Crores
<b>AUM as on last day:</b>	₹ 151.46 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 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.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.94 years
<b>Average Maturity:</b>	4.01 years
<b>Yield to Maturity:</b>	7.62%
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
<b>Regular</b>	1.17
<b>Direct</b>	0.57

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

### Top Portfolio Holdings

Issuer	% to net Assets	Rating
8.15% GOI (MD 11/06/2022)	26.52%	SOV
7.17% GOI (MD 08/01/2028)	26.01%	SOV
6.84% GOI (MD 19/12/2022)	12.66%	SOV
8.57% Uttar Pradesh SDL (MD 12/03/2019)	0.33%	SOV
8.30% GOI (MD 02/07/2040)	0.002%	SOV
Cash & Current Assets	34.48%	

### Rating Profile of Portfolio



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 48.7019

Inception - Oct 11, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Government Securities Fund	-0.37	7.11	9.95	8.70
Value of Std Investment of ₹ 10,000	9963	12287	16064	48702
Benchmark - I-Sec LIBEX	-0.09	6.72	9.68	N/A
Value of Std Investment of ₹ 10,000	9991	12151	15865	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	N/A
Value of Std Investment of ₹ 10,000	9701	11513	13994	N/A

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 2. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (1.5) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





# 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



Savings Solutions

## What is it?

An open ended fund-of-funds Scheme that invests in debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed to capture duration and credit opportunities.

## 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 ABSLAMC process.

### Fund Details

<b>Fund Manager:</b>	Mr. Pranay Sinha
<b>Managing Fund Since:</b>	August 13, 2018
<b>Total Experience:</b>	10 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	23.8050
<b>Dividend:</b>	14.9275
<b>Direct Plan*</b>	
<b>Growth:</b>	24.4300
<b>Dividend:</b>	15.2934
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 19.67 Crores
<b>AUM as on last day:</b>	₹ 19.00 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout 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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	1.00
<b>Direct</b>	0.50

### Dividend

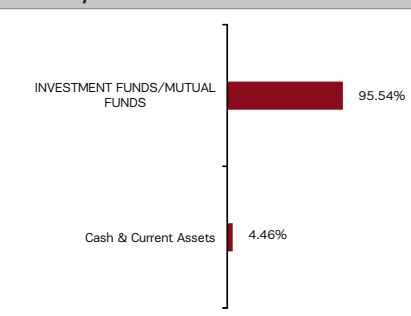
Declared on date	25-Sep-14	25-Jun-14	20-Mar-14
Dividend Yield (Regular Plan)	1.40%	0.28%	0.58%
Dividend (₹) Per Unit	0.1559	0.0312	0.0623
Cum Dividend NAV	11.1669	11.0097	10.7957

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

### Top Portfolio Holdings

Issuer	% to net Assets
Franklin India Short Term Income Pln- Dir- Growth	53.40%
ABSL Credit Risk Fund Dir Plan-Growth	42.14%
Cash & Current Assets	4.46%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 23.8050

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	2.49	6.41	8.10	7.66
Value of Std Investment of ₹ 10,000	10249	12047	14757	23805
Benchmark - CRISIL Composite Bond Fund Index	0.54	6.56	8.74	7.27
Value of Std Investment of ₹ 10,000	10054	12098	15199	22820
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	6.12
Value of Std Investment of ₹ 10,000	9701	11513	13994	20113

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 Pranay Sinha is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Pranay Sinha since August 13, 2018 (0.1) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Financial Planning FOF - Conservative Plan



## Savings Solutions

An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds)

### What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with conservative risk profile. It aims to provide income through limited exposure to equity. (Please consult your financial advisor for your risk profile)

### Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.

#### Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Liquid/Money Market Funds and Debt Funds)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	17.5927
<b>Dividend:</b>	16.0075
<b>Direct Plan*</b>	
<b>Growth:</b>	18.1194
<b>Dividend:</b>	12.2942

<b>Benchmark:</b>	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<b>Monthly Average AUM:</b>	₹ 4.61 Crores
<b>AUM as on last day:</b>	₹ 4.51 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within

and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

#### Other Parameter

#### Total Expense Ratio (TER) (As On Sept 28, 2018)

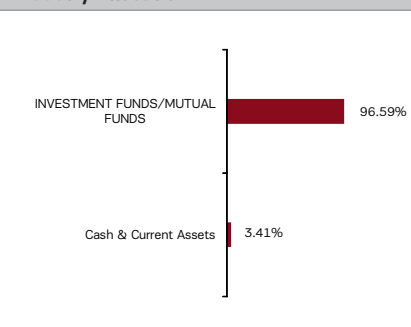
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	1.20
<b>Direct</b>	0.67

#### Top Ten Portfolio Holdings

Issuer	% to net Assets
ABSL Credit Risk Fund Dir Plan-Growth	40.81%
ABSL Medium Term Plan Growth-Direct Plan	18.85%
ABSL Equity Adv Fund Growth-Dir Plan	10.26%
Franklin India Short Term Income Pln- Dir- Growth	7.68%
ABSL Equity Fund - Growth - Dir Plan	5.78%
ABSL Frontline Eq Fund Growth-Dir Plan	5.51%
MOST Focused Multicap 35-Direct Plan-Growth Option	4.15%
Mirae Asset India Equity Fund-Direct Plan-Growth	2.19%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	1.36%
Cash & Current Assets	3.41%

#### Industry Allocation



#### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 17.5927

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Financial Planning FOF - Conservative Plan</b>	2.76	6.64	8.61	7.94
<b>Value of Std Investment of ₹ 10,000</b>	10276	12126	15112	17593
<b>Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index</b>	5.73	8.63	10.49	9.36
<b>Value of Std Investment of ₹ 10,000</b>	10573	12817	16459	19385
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	-2.99	4.81	6.96	6.38
<b>Value of Std Investment of ₹ 10,000</b>	9701	11513	13994	15802
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>	17.13	12.96	14.90	11.16
<b>Value of Std Investment of ₹ 10,000</b>	11713	14408	20017	21861

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kunal Sangoi is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Kunal Sangoi since June 30, 2018 (0.3) year.**
- **The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

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

Particulars	1 Year	3 Years	5 Years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	890000
<b>Market Value of amount Invested</b>	120353	391212	711536	1179832
<b>Scheme Returns (CAGR)</b>	0.55	5.50	6.77	7.48
<b>CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)</b>	3.95	7.84	8.69	9.42
<b>CRISIL 10 Year Gilt Index returns# (CAGR)</b>	0.04	2.31	5.17	5.81
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	10.38	15.08	12.50	13.07

**Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011 . Past Performance may or may not be sustained in future.**

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Financial Planning FOF - Prudent Plan



## Savings Solutions

An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds)

### What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with prudent risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk profile)

### Investment Objective

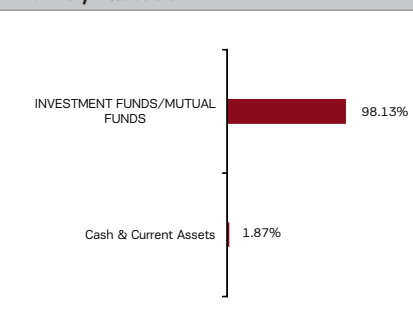
The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.

Fund Details	
<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Funds, Liquid/Money Market Funds and Debt Funds)
<b>Application Amount for fresh subscription*: Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1) ₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	19.1024
<b>Dividend:</b>	17.1340
<b>Direct Plan*</b>	
<b>Growth:</b>	19.6461
<b>Dividend:</b>	17.8135
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 14.77 Crores
<b>AUM as on last day:</b>	₹ 14.31 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout 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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.31
<b>Direct</b>	0.78

### Top Ten Portfolio Holdings

Issuer	% to net Assets
ABSL Credit Risk Fund Dir Plan-Growth	28.97%
ABSL Equity Adv Fund Growth-Dir Plan	11.88%
ABSL Medium Term Plan Growth-Direct Plan	10.33%
ABSL Frontline Eq Fund Growth-Dir Plan	10.07%
ABSL Equity Fund - Growth - Dir Plan	9.97%
Franklin India Short Term Income Pln- Dir- Growth	9.41%
MOST Focused Multicap 35-Direct Plan-Growth Option	8.11%
Mirae Asset India Equity Fund-Direct Plan-Growth	6.31%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.08%
Cash & Current Assets	1.87%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 19.1024

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Prudent Plan	1.99	7.66	11.16	9.15
Value of Std Investment of ₹ 10,000	10199	12475	16967	19102
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	5.21	9.91	12.95	10.12
Value of Std Investment of ₹ 10,000	10521	13273	18376	20399
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	6.38
Value of Std Investment of ₹ 10,000	9701	11513	13994	15802
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	11.16
Value of Std Investment of ₹ 10,000	11713	14408	20017	21861

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kunal Sangoi is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kunal Sangoi since June 30, 2018 (0.3) year.
- The scheme is in existence for more than 5 years.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

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

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	890000
Market Value of amount Invested	118941	395356	733508	1253257
Scheme Returns (CAGR)	-1.66	6.21	7.99	9.08
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	1.61	8.80	9.93	10.76
CRISIL 10 Year Gilt Index returns# (CAGR)	0.04	2.31	5.17	5.81
S&P BSE SENSEX TRI returns## (CAGR)	10.38	15.08	12.50	13.07
Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011 . Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.





## REGULAR INCOME SOLUTIONS

### What are Regular Income Solutions?

Our Regular Income Solutions seek to invest your money so as to provide regular income and superior tax efficient growth compared to bank accounts and FDs

### Who can benefit from Regular Income Solutions?

This is an ideal solutions for investors who are interested in alternative modes of regular income, either in present of after retirement stage, and have low propensity for risk.

(Regular income is not assured & is subject to availability of distributable surplus.)

## Benefits of Regular Income Solutions:

**They aim to preserve your money & provide regular income:** These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe in order to generate regular income for you.

**They aim to fight Inflation:** A small part is invested in equity i.e. stocks of Indian companies to help you stay ahead of inflation.

**Tax-efficient Returns:** You may opt for a monthly dividend option where, in addition to the growth of your invested amount, a portion of the same comes to you as monthly income which is given in the form of dividends. These dividends are completely tax-free in your hands!

A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

**Investors are advised to consult their tax advisor in view of individual nature of tax benefits**

Wherever mentioned, Regular Income / Second Income / Monthly Dividend is not assured and is subject to availability of distributable surplus. The Financial Solution (Regular Income Solution) 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

(formerly known as Aditya Birla Sun Life MIP II - Wealth 25 Plan)

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income  
Solutions

## What is it?

The scheme is positioned in conservative hybrid fund category and invests in a mix of equity, debt and money market instruments. The predominant allocation will be made in fixed income instruments (75%-90%). It provides dual benefits to its investors through the growth potential of equity allocation along with regular income generation potential of debt allocation.

## 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. Monthly income is not assured and is subject to availability of distributable surplus.

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An open ended hybrid scheme investing predominantly in debt instruments
<b>Application Amount for fresh subscription*:</b>	₹ 500
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 500
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	37.4756
<b>Monthly Dividend:</b>	14.1977
<b>Direct Plan*</b>	
<b>Growth:</b>	39.5112
<b>Monthly Dividend:</b>	21.0509

<b>Benchmark:</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Monthly Average AUM:</b>	₹ 2676.48 Crores
<b>AUM as on last day:</b>	₹ 2571.63 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 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. (w.e.f October 10, 2016) \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

## Other Parameter

<b>Modified Duration:</b>	1.76 years
<b>Average Maturity:</b>	2.58 years
<b>Yield to Maturity:</b>	10.31%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.37
(for Equity Component)	

## Total Expense Ratio (TER)

(As On Sept 28, 2018)

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

<b>Regular</b>	1.81
<b>Direct</b>	0.96

## Dividend

<b>Declared on date</b>	<b>28-Sep-18</b>	<b>31-Aug-18</b>	<b>27-Jul-18</b>
Dividend Yield (Regular Plan)	0.39%	0.47%	0.37%
Dividend (₹) Per Unit	0.0559	0.0700	0.0551
Cum Dividend NAV	14.1977	14.9247	14.9345
<b>Declared on date</b>	<b>29-Jul-16</b>	<b>24-Jun-16</b>	<b>27-May-16</b>
Dividend Yield (Direct Plan)	0.26%	0.16%	0.38%
Dividend (₹) Per Unit	0.0476	0.0277	0.0655
Cum Dividend NAV	18.4088	17.2661	17.0510

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

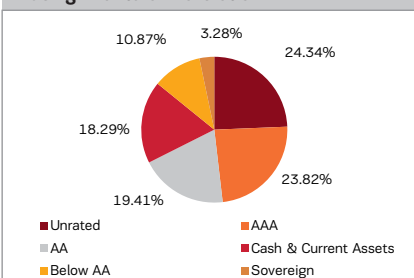
The Face Value - 10.00 Per Unit

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.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Shriram Transport Finance Company Limited	6.82%	CRISIL AA+
Reliance Jio Infocomm Limited	4.80%	CRISIL AAA
U.P. Power Corporation Limited	4.80%	BWR AA- (SO)
Kotak Mahindra Investments Limited	3.87%	CRISIL AAA
Tata Motors Finance Limited	3.62%	CRISIL AA
Idea Cellular Limited	3.59%	CARE AA
PNB Housing Finance Limited	3.37%	CARE AAA
Government Bond	2.51%	SOV
Indiabulls Housing Finance Limited	2.46%	CARE AAA
Housing Development Finance Corporation Limited	2.11%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 37.4756

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Regular Savings Fund	-2.63	7.86	12.31	9.64
Value of Std Investment of ₹ 10,000	9737	12544	17866	37476
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	1.97	7.61	10.04	8.14
Value of Std Investment of ₹ 10,000	10197	12457	16129	30759
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	6.96	5.12
Value of Std Investment of ₹ 10,000	9701	11513	13994	20477

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo since June 18, 2009, August 26, 2015 & August 26, 2015 (9.3) years (3.1) years & (3.1) years respectively.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.





## TAX PLANNING SOLUTIONS

### What are Tax Savings Solutions?

Our tax saving solution provides tax benefits under section 80C and reduce your tax burden, while also providing long term capital growth to your money through equity investments.

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1 lakh. But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax savings of ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹ 1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

## Benefits of Tax Savings Solutions:

**Low lock-in period:** Your money is locked-in for just 3 years, as against the much longer lock-in periods in other options.

**Potential to earn dividends:** While your money is locked-in for 3 years, you may opt for the dividend option and can receive returns in the form of tax-free dividends during this time. This feature is unique only to tax saving solutions from mutual funds.

**Earn market linked returns:** Since investments are made in stocks of Indian companies, the value of your investment moves with the stock market. Although it comes with market related risks, your money is diversified i.e. spread out across stocks of multiple companies and is being monitored by an investment expert with an aim to minimize such risks.

**Tax-free returns:** When you withdraw your investment after 3 years, the returns are totally tax free. Yes, you save taxes on both, your initial investment and also on the returns.

Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) 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 Tax Relief '96 (U/S 80C)

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



**TAX PLANNING  
SOLUTIONS**

## What is it?

It is an open-ended ELSS that provides an opportunity to save tax while growing your money through equity investments.

## 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 allocation of 80% equity, 20% debt and money market securities.

### Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 29, 1996
<b>Type of Scheme:</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth (w.e.f. 06/03/08):</b>	30.80
<b>Dividend:</b>	156.79
<b>Direct Plan*</b>	
<b>Growth:</b>	32.43
<b>Dividend:</b>	223.67
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 6870.25 Crores
<b>AUM as on last day: (As on last day)</b>	₹ 6627.64 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation</b>	14.31%
<b>Sharpe Ratio**:</b>	0.47
<b>Beta</b>	0.91
<b>Portfolio Turnover:</b>	0.01

### Total Expense Ratio (TER)

(As On Sept 28, 2018)

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

<b>Regular</b>	2.26
<b>Direct</b>	1.11

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

### Dividend

Declared on date	24-Nov-17	25-Nov-16	11-Mar-16
Dividend Yield (Regular Plan)	9.85%	5.02%	5.16%
Dividend (₹) Per Unit	17.10	6.62	6.50
Cum Dividend NAV	173.58	131.94	126.09

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

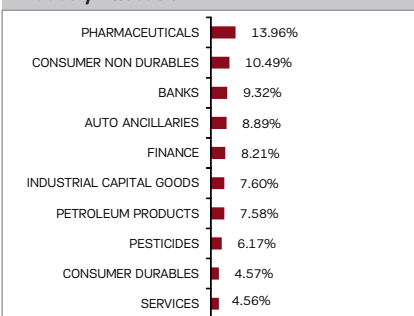
The Face Value - 10.00 Per Unit

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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	7.58%
Honeywell Automation India Limited	7.53%
Gillette India Limited	7.12%
Bayer Cropscience Limited	6.17%
Pfizer Limited	5.73%
GlaxoSmithKline Pharmaceuticals Limited	5.04%
Sundaram Clayton Limited	5.02%
Thomas Cook (India) Limited	4.56%
Housing Development Finance Corporation Limited	3.98%
Shoppers Stop Limited	3.41%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 30.80

Inception - Mar 29, 1996	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Relief '96	6.98	13.27	22.57	11.23
Value of Std Investment of ₹ 10,000	10698	14528	27648	30800
Benchmark - S&P BSE 200 TRI	9.54	12.85	16.76	9.47
Value of Std Investment of ₹ 10,000	10954	14366	21695	26023
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	9.15
Value of Std Investment of ₹ 10,000	11320	14304	20274	25235

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Ajay Garg is 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'. All dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV).
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (12.0) years.**
- The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1270000
Market Value of amount Invested	117937	434329	884200	3091829
Scheme Returns (CAGR)	-3.22	12.64	15.55	15.97
S&P BSE 200 TRI returns# (CAGR)	1.46	12.73	12.61	12.94
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	12.21

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

The Dividend Reinvestment 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.

# Aditya Birla Sun Life Tax Plan (U/S 80C)

An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.



**TAX PLANNING  
SOLUTIONS**

## What is it?

A fund that provides an opportunity to save tax while growing your money through Equity investments.

## Investment Objective

An Open-ended Equity Linked Savings Scheme (ELSS) with the objective to achieve long-term growth of capital along with income tax relief for investment.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
<b>Application Amount for fresh subscription*:</b>	NA as the scheme does not accept fresh subscriptions / Switch-in
<b>Min. Addl. Investment:</b>	NA as the scheme does not accept fresh subscriptions / Switch-in
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	38.41
<b>Dividend:</b>	92.48
<b>Direct Plan*</b>	
<b>Growth:</b>	40.71
<b>Dividend:</b>	134.00
<b>Benchmark:</b>	S&P BSE SENSEX TRI
<b>Monthly Average AUM:</b>	₹ 715.90 Crores
<b>AUM as on last day: (As on last day)</b>	₹ 677.09 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation</b>	14.24%
<b>Sharpe Ratio**:</b>	0.43
<b>Beta</b>	0.86
<b>Portfolio Turnover:</b>	0.10

**Total Expense Ratio (TER)**  
(As On Sept 28, 2018)  
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	2.38
<b>Direct</b>	1.48

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

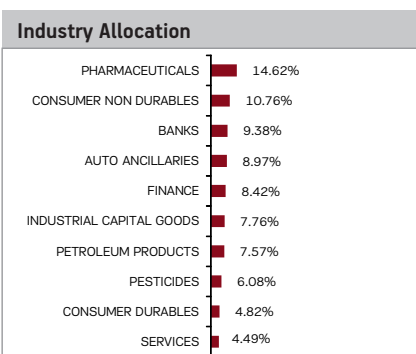
**## Risk Free Rate** assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
Declared on date	14-Mar-17	23-Mar-16	20-Mar-15
Dividend Yield (Regular Plan)	5.90%	7.92%	5.52%
Dividend (₹) Per Unit	4.67	5.75	4.50
Cum Dividend NAV	79.12	72.57	81.45

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Honeywell Automation India Limited	7.66%
Reliance Industries Limited	7.57%
Gillette India Limited	7.20%
Bayer Cropscience Limited	6.08%
Pfizer Limited	5.89%
GlaxoSmithKline Pharmaceuticals Limited	5.36%
Sundaram Clayton Limited	5.05%
Thomas Cook (India) Limited	4.49%
Housing Development Finance Corporation Limited	4.02%
Johnson Controls 1/2 Hitachi Air Conditioning India Limited	3.48%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 38.41			
Inception - Feb 16, 1999	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Tax Plan	6.43	12.74	21.78	11.87	
Value of Std Investment of ₹ 10,000	10643	14327	26767	38410	
Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	10.86	
Value of Std Investment of ₹ 10,000	11713	14408	20017	34457	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	11.12	
Value of Std Investment of ₹ 10,000	11320	14304	20274	35425	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Ajay Garg is 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (7.0) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1440000
Market Value of amount Invested	117486	430858	869796	3573319
Scheme Returns (CAGR)	-3.91	12.08	14.88	14.26
S&P BSE SENSEX TRI returns# (CAGR)	10.45	15.09	12.52	11.64
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	11.49
Date of First Installment: March 01, 1999 & Scheme Inception Date: February 16, 1999. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

The Dividend Reinvestment 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.

## MUTUAL FUNDS

Aditya Birla Sun Life Mutual Fund

ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

## Tax Reckoner 2018-19

## Snapshot of Tax rates specific to Mutual Funds

The rates are applicable for the financial year 2018-19. Tax Implications on Dividend received by Unit holders.

	Individual/ HUF	Domestic Company	NRI
<b>Dividend</b>			
Equity oriented schemes	Nil	Nil	Nil
Debt oriented schemes	Nil	Nil	Nil
<b>Tax on distributed income (payable by the scheme) rates**</b>			
Equity oriented schemes*	10% + 12% Surcharge + 4% cess = 11.65%	10% + 12% Surcharge + 4% cess = 11.65%	10% + 12% Surcharge + 4% cess = 11.65%
Money market and Liquid schemes	25% + 12% Surcharge + 4% cess = 29.12%	30% + 12% Surcharge + 4% Cess = 34.94%	25% + 12% Surcharge + 4% Cess = 29.12%
Debt schemes (other than Infrastructure Debt Fund)	25% + 12% Surcharge + 4% Cess = 29.12%	30% + 12% Surcharge + 4% Cess = 34.94%	25% + 12% Surcharge + 4% Cess = 29.12%
Infrastructure Debt Fund	25% + 12% Surcharge + 4% Cess = 29.12%	30% + 12% Surcharge + 4% Cess = 34.94%	5% + 12% Surcharge + 4% Cess = 5.82%

\* Securities transaction tax (STT) will be deducted on equity funds at the time of redemption/ switch to the other schemes/ sale of units.

\*\* With effect from 1 October 2014, for the purpose of determining the tax payable, the amount of distributed income has to be increased to such amount as would, after reduction of tax from such increased amount, be equal to the income distributed by the Mutual Fund

Note: As per Finance Act, 2018, 'Education cess' of 3% will be replaced by 'Health and Education cess' of 4% w.e.f. 1st April 2018.

## Capital Gains Taxation

	Individual/ HUF\$	Domestic Company@	NRI\$ / #
<b>Equity Oriented Schemes</b>			
<b>• Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less)</b>			
Long Term Capital Gains	10%##	10%##	10%##
Short Term Capital Gains	15%	15%	15%
<b>Other Than Equity Oriented Schemes - For the period July 11, 2014 onwards</b>			
<b>Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)</b>			
Long Term Capital Gains	20% <sup>§</sup>	20% <sup>§</sup>	Listed - 20% <sup>§</sup> Unlisted - 10%*
Short Term Capital Gains	30% <sup>^</sup>	30% / 25% <sup>^^</sup>	30% <sup>^</sup>
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		Short term capital gains	Long term capital gains
Equity oriented schemes		15%	10%
Other than equity oriented schemes		30% <sup>^</sup>	10%* (for unlisted) <sup>§</sup> 20% <sup>§</sup> (for listed)

§ Surcharge at 15%, is applicable where income of Individual/HUF unit holders exceeds ₹ 1 crore. Surcharge at 10% to be levied in case of individual/ HUF unit holders where income of such unit holders exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore.

@ Surcharge at 7 to be levied for domestic corporate unit holders where income exceeds ₹ 1 crore but less than ₹ 10 crores and at 12%, where income exceeds ₹ 10 crores.

\* Short term/long term capital gain tax will be deducted at the time of redemption of units in case of NRI investors only.

^ After providing indexation.

\* Without indexation

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts during the financial year 2016-17 does not exceed ₹ 250 crores.

## Exemption granted w.r.t. equity oriented fund u/s 10(38) of the income tax act is proposed to be withdrawn and tax at 10% (without indexation) will be charged on capital gain exceeding Rs. 1 lakh rupees provided that transfer of such units is subject to STT.

Health and Education cess @4% would apply on aggregate of tax and surcharge w.e.f. 1st April 2018.

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 exempt from capital gains.

Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

Dividend Stripping: The loss due to sale of units in the schemes (where dividend is tax free) will not be available for set off to the extent of tax free dividend declared; if units are: (A) bought within three months prior to the record date fixed for dividend declaration; and (B) sold within nine months after the record date fixed for dividend declaration.

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.

## 1. Income Tax Rates

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

Total Income	Tax Rates
Up to ₹ 250,000 <sup>(a)(b)</sup>	NIL
₹ 250,001 to ₹ 500,000 <sup>(d)(e)</sup>	5%
₹ 500,001 to ₹ 1,00,00,000 <sup>(d)</sup>	20%
₹ 1,00,001 and above <sup>(c)(d)</sup>	30%

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is ₹ 300,000.
- (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is ₹ 500,000.
- (c) Surcharge at 15%, is applicable where income exceeds ₹ 1 crore. Surcharge at 10% to be levied where income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore.
- (d) The said Health and Education Cess at 4% will apply on aggregate tax and surcharge.
- (e) Individuals having total income less than ₹ 3,50,000/- can claim rebate of actual tax liability or ₹ 2500/- whichever is lower.

## 2. Securities Transaction Tax (STT)

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

Transaction	Rates	Payable By
Purchase/Sale of equity shares	0.1%	Purchaser/ Seller
Purchase of units of equity oriented mutual fund	Nil	Purchaser
Sale of units of equity oriented mutual fund	0.001%	Seller
Sale of equity shares, units of equity oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of an option in securities	0.05%*	Seller
Sale of an option in securities, where option is exercised	0.125%	Purchaser
Sale of a future in securities	0.010%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund	0.001%	Seller
Sale of unlisted equity shares and units of business trust under an initial offer	0.2%	Seller

\*with effect from 1 June, 2016

## 3. Special rates for non-residents

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

Transaction	Rates <sup>(a)</sup>
Dividend <sup>(b)</sup>	20%
Interest received on loans given in foreign currency to Indian concern or Government of India	20%
Income received in respect of units purchased in foreign currency of specified Mutual Funds / UTI	20%
Royalty or fees for technical services	10%
Interest income from a notified Infrastructure Debt Fund	5%
Interest on FCCB, FCEB / Dividend on GDRs <sup>(b)</sup>	10%a

- (a) These rates will further increase by applicable surcharge and health and education cess.
- (b) Other than dividends on which DDT has been paid.
- (c) 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 40% (plus applicable surcharge and health and education cess) on net basis.
- (2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and health and education cess.

**Disclaimer:** The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be 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, 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 non-residents. A taxpayer 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.

## 4. Capital Gains

Transaction	Short Term Capital Gains <sup>(a)</sup>	Long Term Capital Gains <sup>(a)(b)</sup>
Sale transactions of equity shares/unit of an equity oriented fund which attract STT	15%	10%*
Sale transaction other than mentioned above:		
Individuals (resident and non-resident)	Progressive slab rates	20% / 10% <sup>(c)</sup>
Partnerships (resident and non-resident)	30%	
Resident companies	30% <sup>(d)</sup> / 25% <sup>(e)</sup>	
Overseas financial organisations specified in section 115AB	40% (corporate) 30% non corporate)	10%
FIs	30%	10%
Other Foreign companies	40%	20% / 10% <sup>(c)</sup>
Local authority	30%	20% / 10%
Co-operative society rates	Progressive slab	

\*Finance Bill, 2018 proposes to withdraw exemption provided u/s 10 (38) to LTCG taxability. Accordingly, long term capital gains exceeding Rs. One Lakh will be taxable at 10% (without indexation).

- (a) These rates will further increase by applicable surcharge & education cess.
- (b) Indexation benefit, as applicable.
- (c) Long term capital gains arising to a non-resident from transfer of unlisted securities or shares of a company, not being a company in which the public are substantially interested, subject to 10 per cent tax (without benefit of indexation and foreign currency fluctuation).
- (d) This rate applies to companies other than companies engaged in manufacturing business who are to be taxed at lower rate subject to fulfillment of certain conditions.
- (e) If total turnover or gross receipts of the financial year 2016-17 does not exceed ₹ 250 crores.

## 5. Dividend Income

Additional tax of 10% (plus applicable surcharge and health and education cess) is applicable in case of all resident taxpayers except domestic companies and some other specified entities for dividend income of more than ₹ 10,00,000 received from a domestic company or companies.

### Personal Tax Scenarios (Amount in Rupees)

Individual	Income Level		
	10,00,000	55,00,000	1,10,00,000
Tax in FY 2017-18	1,15,875	16,57,013	36,86,756
Tax in FY 2018-19	1,17,000	16,73,100	37,22,550
Effective Tax (Saving)/Burden	1,125	16,085	35,790
Effective Tax (Saving)/Burden(%)	0.96%	0.96%	0.96%

Resident Senior Citizen (age of 60 years but below 80 years)	Income Level		
	10,00,000	55,00,000	1,10,00,000
Tax in FY 2017-18	1,13,300	16,54,180	36,83,795
Tax in FY 2018-19	1,14,400	16,70,240	37,19,560
Effective Tax (Saving)/Burden	1,100	16,060	35,765
Effective Tax (Saving)/Burden(%)	0.96%	0.96%	0.96%

Resident very Senior Citizen (age of 80 years and above)	Income Level		
	10,00,000	55,00,000	1,10,00,000
Tax in FY 2017-18	1,03,000	16,42,850	36,71,950
Tax in FY 2018-19	1,04,000	16,58,800	37,07,600
Effective Tax (Saving)/Burden	1,000	15,950	35,650
Effective Tax (Saving)/Burden(%)	0.96%	0.96%	0.96%

Marginal relief as applicable would be available.

The tax rates mentioned above are those provided in the Income tax Act, 1961 and amended as per Finance Bill, 2018, applicable for the financial year 2018-19 relevant to assessment year 2019-20. 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 assesses /taxpayers. The information contained herein is neither a complete disclosure of every material fact of Income Tax Act, 1961, nor does constitute tax or legal advice.

**Aditya Birla Sun Life AMC Limited** (Investment Manager to Aditya Birla Sun Life Mutual Fund)  
(Formerly known as Birla Sun Life Asset Management Company Limited)  
Regn. No.: 109. Regd Office: One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,  
841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013  
+91 22 4356 7000 | care.mutualfunds@adityabirlacapital.com | www.adityabirlasunlifemf.com  
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**ADITYA BIRLA  
CAPITAL**

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



## WEALTH SOLUTIONS

### What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide superior tax efficient growth of your capital through equity investments over a longer term.

### Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.

## Benefits of Wealth Creation Solutions:

**Tax Free Returns:** No capital gains tax (on withdrawal) if you stay invested for over a year as per current tax laws. Invest in the long-term to overcome short-term ups and downs.

**Risk is lowered:** Mutual funds invest in many companies and funds are managed by experts; which can be considered as an alternative to direct investment in shares.

Investors are requested to consult their tax advisor before investing for individual nature of tax benefit. The Financial Solution (Wealth Creation Solution) 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 Savings Fund

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



Wealth Solutions

## What is it?

It is a hybrid fund that uses a unique combination of equity derivative strategies, arbitrage opportunities, pure equity investments, debt & money market instruments which together intends to deliver tax efficient capital growth and stable income with low volatility.

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	Since Inception, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 Years & 7 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An open ended scheme investing in equity, arbitrage and debt
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	12.88
<b>Dividend:</b>	10.99
<b>Direct Plan*</b>	
<b>Growth:</b>	13.47
<b>Dividend:</b>	12.20
<b>Benchmark:</b>	30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index
<b>Monthly Average AUM:</b>	₹ 1418.66 Crores
<b>AUM as on last day:</b>	₹ 1364.70 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /switchout of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f May 27,2017)	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.18 years
<b>Average Maturity:</b>	1.79 years
<b>Yield to Maturity:</b>	8.09%
<b>Portfolio Turnover:</b>	4.76
<b>Net Equity Exposure</b>	<b>36.01%</b>
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.22
<b>Direct</b>	1.18

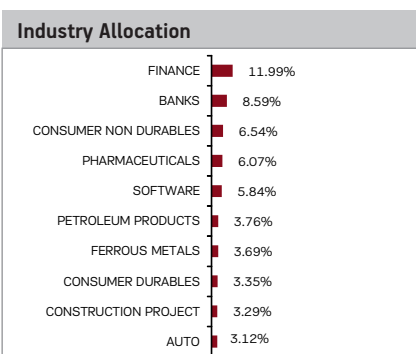
Dividend			
Declared on date	22-Jun-18	16-Mar-18	29-Dec-17
Dividend Yield (Regular Plan)	0.87%	1.07%	2.04%
Dividend (₹) Per Unit	0.10	0.12	0.24
Cum Dividend NAV	11.26	11.25	11.76
Dividend Yield (Direct Plan)	-	2.08%	2.03%
Dividend (₹) Per Unit	-	0.25	0.24
Cum Dividend NAV	-	12.03	11.83

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
HDFC Bank Limited	6.85%	
Government Bond	5.11%	SOV
Reliance Industries Limited	3.69%	
IDFC Bank Limited	3.50%	ICRA AAA
L&T Finance Limited	2.53%	ICRA A1+
HCL Technologies Limited	1.77%	
Bandhan Bank Limited	1.36%	
Pfizer Limited	1.35%	
Tata Steel Limited	1.16%	
Whirlpool of India Limited	1.12%	



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 12.88		
Inception - Nov 28, 2014		1 Year	3 Years	Since Inception
Aditya Birla Sun Life Equity Savings Fund		-0.39	7.22	6.82
Value of Std Investment of ₹ 10,000		9961	12325	12880
Benchmark - 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index		6.01	8.18	7.51
Value of Std Investment of ₹ 10,000		10601	12657	13200
Additional Benchmark - CRISIL 10 Year Gilt Index		-2.99	4.81	6.16
Value of Std Investment of ₹ 10,000		9701	11513	12578
Additional Benchmark - Nifty 50 TRI		13.20	12.69	7.87
Value of Std Investment of ₹ 10,000		11320	14304	13371

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Lovelish Solanki is 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki since (Since Inception), August 26, 2015 & August 26, 2015 (3.10) years, (3.1) years & (3.1) years Respectively.**
- The scheme is in existence for more than 3 years but less than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)			
Particulars	1 Year	3 Years	Since Inception
Total Amount Invested (₹)	120000	360000	470000
Market Value of amount Invested	117776	389269	526637
Scheme Returns (CAGR)	-3.46	5.17	5.78
30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index returns# (CAGR)	3.83	32.59	7.58
CRISIL 10 Year Gilt Index returns# (CAGR)	0.10	2.33	3.74
Nifty 50 TRI returns## (CAGR)	7.51	13.97	11.79
Date of First Installment: December 01, 2014 & Scheme Inception Date: November 28, 2014. Past Performance may or may not be sustained in future.			

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund



Wealth Solutions

## What is it?

It is an open-ended dynamic asset allocation scheme which dynamically balances the portfolio between Equity and Fixed income securities based on market valuations to generate long term wealth at a relatively low volatility

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Mohit Sharma & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	1 year & 11 years
<b>Date of Allotment:</b>	April 25, 2000
<b>Type of Scheme:</b>	An open ended Dynamic Asset Allocation fund
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	50.29
<b>Dividend:</b>	20.24
<b>Direct Plan*</b>	
<b>Growth:</b>	52.80
<b>Dividend:</b>	21.31

<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 3148.73 Crores
<b>AUM as on last day:</b>	₹ 3060.79 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 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. (w.e.f October 10, 2016)

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.11 years
<b>Average Maturity:</b>	2.70 years
<b>Yield to Maturity:</b>	10.02%
<b>Standard Deviation:</b>	9.84%
<b>Sharpe Ratio**:</b>	0.41
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	4.27
<b>Net Equity Exposure</b>	<b>31.41%</b>
(S&P BSE 100 Index Trailing PE "24.95")	

<b>Total Expense Ratio (TER)</b>	
<b>(As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.19
<b>Direct</b>	1.23

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

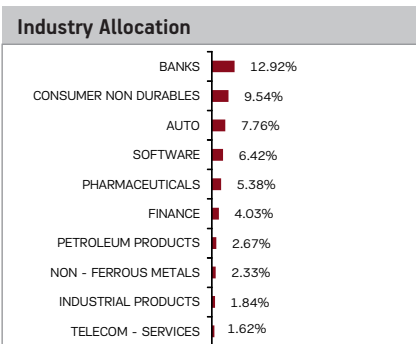
Dividend				
Declared on date	25-Sep-18	24-Aug-18	25-Jul-18	
Dividend Yield (Regular Plan)	0.69%	0.67%	0.68%	
Dividend (₹) Per Unit	0.14	0.14	0.14	
Cum Dividend NAV	20.46	21.06	20.82	
Dividend Yield (Direct Plan)	0.70%	0.68%	0.65%	
Dividend (₹) Per Unit	0.15	0.15	0.14	
Cum Dividend NAV	21.54	22.15	21.87	

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
HDFC Bank Limited	5.13%	
ITC Limited	6.28%	
Infosys Limited	2.95%	
Small Industries Dev Bank of India	2.32%	CARE A1+
ONGC Petro Additions Limited	1.92%	ICRA AAA (SO)
Housing Development Finance Corporation Limited	3.67%	CRISIL AAA
Shriram Transport Finance Company Limited	1.61%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	1.61%	ICRA AA+
Sundaram Finance Limited	1.61%	ICRA AAA
ICICI Bank Limited	2.33%	



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 50.29			
Inception - Apr 25, 2000		1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Balanced Advantage Fund</b>		1.02	10.65	13.45	9.16
<b>Value of Std Investment of ₹ 10,000</b>		10102	13544	18786	50290
<b>Benchmark - CRISIL Hybrid 50+50 - Moderate Index</b>		5.21	9.91	12.95	N/A
<b>Value of Std Investment of ₹ 10,000</b>		10521	13273	18376	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX TRI</b>		17.13	12.96	14.90	12.92
<b>Value of Std Investment of ₹ 10,000</b>		11713	14408	20017	93982

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Mohit Sharma is 73. Total Schemes managed by Mr. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (1.5) year.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2210000
<b>Market Value of amount Invested</b>	119541	404325	766398	7276567
<b>Scheme Returns (CAGR)</b>	-0.72	7.72	9.75	11.71
<b>CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)</b>	1.68	8.82	9.94	10.82
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	10.45	15.09	12.52	15.34
Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 2000. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Equity Hybrid '95 Fund

(formerly known as Aditya Birla Sun Life Balanced '95 Fund)

An open ended hybrid scheme investing predominantly in equity and equity related instruments



Wealth Solutions

## What is it?

It is an open-ended hybrid scheme investing predominantly in equity and equity related instruments

## 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 dividend.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	January 16, 2014, August 26, 2015 & November 23, 2016
<b>Total Experience:</b>	24 years, 10 years & 12 years
<b>Date of Allotment:</b>	February 10, 1995
<b>Type of Scheme:</b>	An open ended hybrid scheme investing predominantly in equity and equity related instruments
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	721.38
<b>Dividend:</b>	133.68
<b>Direct Plan*</b>	
<b>Growth:</b>	766.08
<b>Dividend:</b>	197.57
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 14455.54 Crores
<b>AUM as on last day:</b>	₹ 13827.49 Crores
<b>(As on last day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.90 years
<b>Average Maturity:</b>	3.03 years
<b>Yield to Maturity:</b>	9.28%
<b>Standard Deviation:</b>	11.18%
<b>Sharpe Ratio**:</b>	0.23
<b>Beta:</b>	1.14
<b>Portfolio Turnover:</b>	1.48
<b>Total Expense Ratio (TER)</b>	
<b>(As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.18
<b>Direct</b>	1.14

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

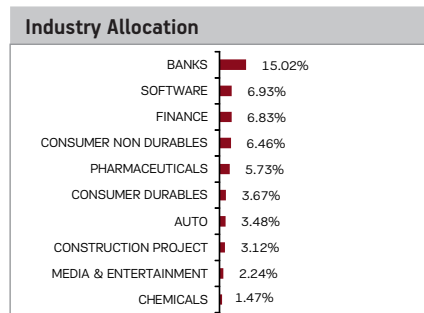
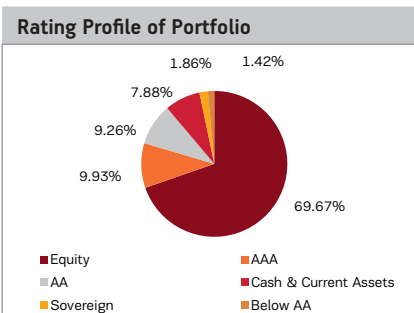
Dividend			
Declared on date	28-Sep-18	29-Jun-18	23-Mar-18
Dividend Yield (Regular Plan)	1.62%	1.81%	3.59%
Dividend (₹) Per Unit	2.17	2.52	5.10
Cum Dividend NAV	133.68	139.62	141.95
Dividend Yield (Direct Plan)	1.61%	1.79%	1.57%
Dividend (₹) Per Unit	3.19	3.67	3.20
Cum Dividend NAV	197.57	205.73	204.15

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
HDFC Bank Limited	6.52%	
ICICI Bank Limited	3.28%	
Shriram Transport Finance Company Limited	3.27%	CRISIL AA+
Infosys Limited	3.24%	
Indiabulls Housing Finance Limited	2.44%	CARE AAA/CRISIL AAA
State Bank of India	2.31%	
Larsen & Toubro Limited	2.08%	
Tata Motors Finance Limited	1.98%	CRISIL AA
Government Bond	1.85%	SOV
Housing Development Finance Corporation Limited	1.83%	CRISIL AAA



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 721.38			
Inception - Feb 10, 1995		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid '95 Fund		-1.34	9.15	16.58	19.83
Value of Std Investment of ₹ 10,000		9866	13001	21520	721380
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index		6.55	10.83	14.14	N/A
Value of Std Investment of ₹ 10,000		10655	13611	19362	N/A
Additional Benchmark - Nifty 50 TRI		13.20	12.69	15.19	11.99
Value of Std Investment of ₹ 10,000		11320	14304	20274	145638

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 6. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Dhaval Shah is 1. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah since January 16, 2014, August 26, 2015 & November 23, 2016 (4.8) years, (3.1) years & (1.10) years respectively.**

• **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2830000
Market Value of amount Invested	114724	394708	772143	44355426
Scheme Returns (CAGR)	-8.16	6.10	10.05	19.46
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	1.67	10.02	10.79	NA
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	13.89
Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995 - Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

# Aditya Birla Sun Life Index Fund

An open ended scheme tracking Nifty 50 index



Wealth Solutions

## What is it?

It is an open-ended scheme that is designed to mirror the market performance of the 50 companies in the NSE Nifty 50 index

## Investment Objective

The objective of the scheme is to generate returns that are commensurate with the performance of the Nifty, subject to tracking errors.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An open ended scheme tracking Nifty 50 index
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1,000 (plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	107.0405
<b>Dividend:</b>	12.5868
<b>Direct Plan*</b>	
<b>Growth:</b>	107.4391
<b>Dividend:</b>	12.7673
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 134.87 Crores
<b>AUM as on last day:</b>	₹ 134.00 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.84%
<b>Sharpe Ratio**:</b>	0.33
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	2.04

## Total Expense Ratio (TER)

(As On Sept 28, 2018)  
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	0.81
<b>Direct</b>	0.51
<b>Tracking Error</b>	0.28%

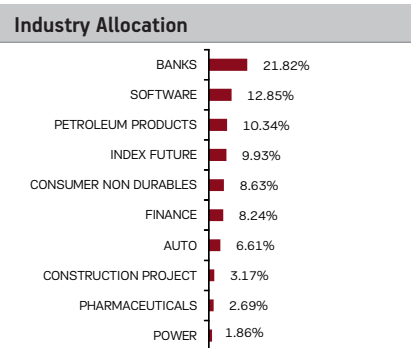
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.60% (FBIIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio  
Tracking Ratio for BSL Index Fund is computed based on Nifty TR Index

Dividend			
Declared on date	20-Mar-18	15-Mar-17	28-Mar-16
Dividend Yield (Regular Plan)	10.32%	6.95%	9.84%
Dividend (₹) Per Unit	1.34	0.87	1.15
Cum Dividend NAV	12.99	12.52	11.69
Dividend Yield (Direct Plan)	10.33%	6.87%	10.52%
Dividend (₹) Per Unit	1.36	0.87	1.25
Cum Dividend NAV	13.17	12.66	11.88

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Nifty Index	9.93%
Reliance Industries Limited	8.74%
HDFC Bank Limited	8.27%
Housing Development Finance Corporation Limited	5.92%
Infosys Limited	5.58%
ITC Limited	5.12%
Tata Consultancy Services Limited	4.37%
ICICI Bank Limited	3.96%
Larsen & Toubro Limited	3.17%
Kotak Mahindra Bank Limited	3.07%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 107.0405			
Inception - Sept 18, 2002		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Index Fund		11.41	11.16	13.71	15.93
Value of Std Investment of ₹ 10,000		11141	13731	19001	107041
Benchmark - Nifty 50 TRI		13.20	12.69	15.19	17.75
Value of Std Investment of ₹ 10,000		11320	14304	20274	137527
Additional Benchmark - S&P BSE SENSEX TRI		17.13	12.96	14.90	17.74
Value of Std Investment of ₹ 10,000		11713	14408	20017	137283

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Ajay Garg is 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (12.1) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1930000
Market Value of amount Invested	123686	431993	784567	5750638
Scheme Returns (CAGR)	5.83	12.26	10.70	12.44
Nifty 50 TRI returns# (CAGR)	7.51	13.97	12.22	14.36
S&P BSE SENSEX TRI returns## (CAGR)	10.45	15.09	12.52	14.80
Date of First Installment: October 01, 2002, & Scheme Inception Date: September 18, 2002. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Frontline Equity Fund

An Open ended equity scheme predominantly investing in large cap stocks



Wealth Solutions

## What is it?

It is a diversified equity scheme predominantly investing in largecap stocks across sectors in line with Nifty 50 index

## 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 50. The secondary objective is income generation and distribution of dividend.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	August 30, 2002
<b>Type of Scheme:</b>	An Open ended equity scheme predominantly investing in large cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	212.14
<b>Dividend:</b>	26.69
<b>Direct Plan*</b>	
<b>Growth:</b>	223.83
<b>Dividend:</b>	49.94
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 21126.36 Crores
<b>AUM as on last day:</b>	₹ 20227.38 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.77%
<b>Sharpe Ratio**:</b>	0.26
<b>Beta:</b>	0.96
<b>Portfolio Turnover:</b>	0.45

## Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	2.11
<b>Direct</b>	1.31

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
<b>Declared on date</b>	<b>27-Oct-17</b>	<b>25-Oct-16</b>	<b>30-Oct-15</b>
Dividend Yield (Regular Plan)	7.95%	9.89%	12.57%
Dividend (₹) Per Unit	2.35	2.77	3.50
Cum Dividend NAV	29.57	28.00	27.84

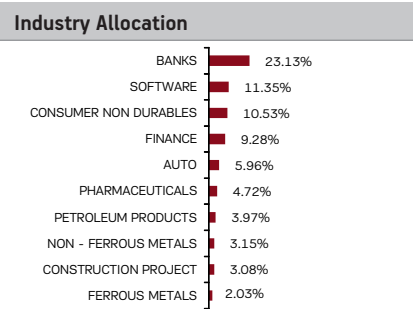
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
HDFC Bank Limited	9.27%
Infosys Limited	5.77%
ICICI Bank Limited	5.36%
ITC Limited	5.04%
Larsen & Toubro Limited	2.96%
HCL Technologies Limited	2.59%
State Bank of India	2.57%
Maruti Suzuki India Limited	2.27%
Mahindra & Mahindra Limited	2.17%
Housing Development Finance Corporation Limited	2.06%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 212.14			
Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Frontline Equity Fund	1.78	10.20	16.98	20.91	
Value of Std Investment of ₹ 10,000	10178	13378	21893	212140	
Benchmark - Nifty 50 TRI	13.20	12.69	15.19	17.58	
Value of Std Investment of ₹ 10,000	11320	14304	20274	135469	
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	18.99	
Value of Std Investment of ₹ 10,000	11713	14408	20017	163965	

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Mahesh Patil is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (12.10) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1930000
Market Value of amount Invested	116786	407867	785810	9158982
Scheme Returns (CAGR)	-4.99	8.32	10.76	17.37
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	14.35
S&P BSE SENSEX TRI returns## (CAGR)	10.45	15.09	12.52	14.79
Date of First Installment: September 01, 2002 & Scheme Inception Date: August 30, 2002. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.





# Aditya Birla Sun Life Focused Equity Fund

(formerly known as Aditya Birla Sun Life Top 100 Fund)

An Open ended Large cap Equity Scheme investing in maximum 30 stocks



Wealth Solutions

## What is it?

It is an open-ended equity scheme investing in a maximum of 30 stocks focusing on Top 100 companies (largecaps) as measured by full market capitalisation.

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	July 29, 2010
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	October 24, 2005
<b>Type of Scheme:</b>	An Open ended Large cap Equity Scheme investing in maximum 30 stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	55.8909
<b>Dividend:</b>	15.2304
<b>Direct Plan*</b>	
<b>Growth:</b>	59.1312
<b>Dividend:</b>	33.6837
<b>Benchmark:</b>	Nifty 50 TRI
<b>Monthly Average AUM:</b>	₹ 4086.14 Crores
<b>AUM as on last day:</b>	₹ 3920.81 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.63%
<b>Sharpe Ratio**:</b>	0.24
<b>Beta:</b>	0.94
<b>Portfolio Turnover:</b>	0.94

## Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	2.19
<b>Direct</b>	1.26

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBI Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

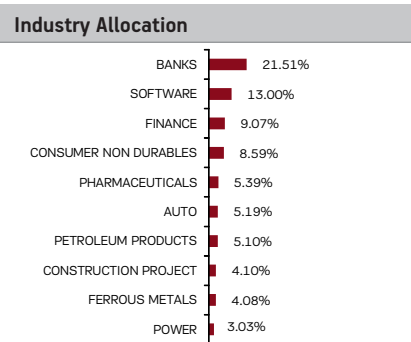
Dividend			
Declared on date	23-Mar-18	28-Jul-17	22-Jul-16
Dividend Yield (Regular Plan)	12.44%	9.95%	8.13%
Dividend (₹) Per Unit	2.10	1.91	1.41
Cum Dividend NAV	16.88	19.20	17.34

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
HDFC Bank Limited	9.91%
ICICI Bank Limited	6.96%
Infosys Limited	6.80%
ITC Limited	5.83%
HCL Technologies Limited	3.79%
Cipla Limited	3.48%
State Bank of India	3.26%
Tata Steel Limited	3.15%
NTPC Limited	3.06%
Larsen & Toubro Limited	2.88%



Investment Performance - Regular Plan - Growth	NAV as on September 28, 2018: ₹ 55.8909			
Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Focused Equity Fund	1.13	9.85	17.43	14.23
Value of Std Investment of ₹ 10,000	10113	13251	22321	55891
Benchmark - Nifty 50 TRI	13.20	12.69	15.19	13.85
Value of Std Investment of ₹ 10,000	11320	14304	20274	53532
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	13.89
Value of Std Investment of ₹ 10,000	11713	14408	20017	53797

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Mahesh Patil is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (8.2) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1560000
<b>Market Value of amount Invested</b>	116893	407391	784828	3837073
<b>Scheme Returns (CAGR)</b>	-4.83	8.24	10.71	12.97
<b>Nifty 50 TRI returns# (CAGR)</b>	7.51	13.97	12.22	11.68
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	10.45	15.09	12.52	11.81
Date of First Installment: November 01, 2005 & Scheme Inception Date: October 24, 2005. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Equity Fund

An open ended equity scheme investing across large cap, mid cap, small cap stocks



Wealth Solutions

## What is it?

It is a diversified equity scheme that looks for opportunities without any sectoral or market cap bias with the aim to provide long-term capital appreciation.

## Investment Objective

The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.

Fund Details	
<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	August 27, 1998
<b>Type of Scheme:</b>	An open ended equity scheme investing across large cap, mid cap, small cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500/- (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 500/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	678.15
<b>Dividend:</b>	99.79
<b>Direct Plan*</b>	
<b>Growth:</b>	715.27
<b>Dividend:</b>	125.79
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 9956.51 Crores
<b>AUM as on last day:</b>	₹ 9418.98 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.59%
<b>Sharpe Ratio**:</b>	0.36
<b>Beta:</b>	1.03
<b>Portfolio Turnover:</b>	0.58

## Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	2.16
<b>Direct</b>	1.21

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate** assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
Declared on date	17-Nov-17	30-Nov-16	30-Nov-15
Dividend Yield (Regular Plan)	9.00%	7.81%	10.74%
Dividend (₹) Per Unit	10.30	7.70	10.00
Cum Dividend NAV	114.41	98.57	93.15
Dividend Yield (Direct Plan)	9.03%	-	8.76%
Dividend (₹) Per Unit	12.90	-	9.00
Cum Dividend NAV	142.80	-	102.77

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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

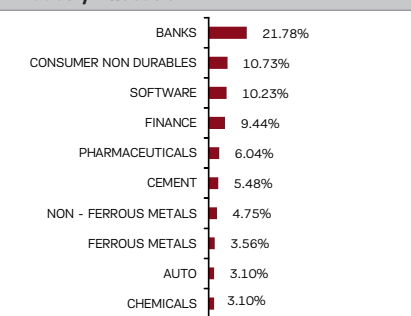
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.26%
ICICI Bank Limited	6.69%
Dr. Reddy's Laboratories Limited	4.30%
Infosys Limited	4.08%
Tech Mahindra Limited	3.86%
ITC Limited	3.80%
Tata Steel Limited	3.56%
Tata Chemicals Limited	2.65%
Hindalco Industries Limited	2.55%
Bharat Forge Limited	2.43%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 678.15

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Equity Fund</b>	-1.00	12.27	21.72	23.34
<b>Value of Std Investment of ₹ 10,000</b>	9900	14148	26704	678150
<b>Benchmark - S&amp;P BSE 200 TRI</b>	9.54	12.85	16.76	15.27
<b>Value of Std Investment of ₹ 10,000</b>	10954	14366	21695	173988
<b>Additional Benchmark - Nifty 50 TRI</b>	13.20	12.69	15.19	14.95
<b>Value of Std Investment of ₹ 10,000</b>	11320	14304	20274	164659

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 Anil Shah is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (6.0) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2420000
<b>Market Value of amount Invested</b>	114000	412963	837316	25486466
<b>Scheme Returns (CAGR)</b>	-9.26	9.16	13.33	19.98
<b>S&amp;P BSE 200 TRI returns# (CAGR)</b>	1.46	12.73	12.61	15.18
<b>Nifty 50 TRI returns## (CAGR)</b>	7.51	13.97	12.22	14.63
Date of First Installment: September 01, 1998 & Scheme Inception Date: August 27, 1998. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.





# Aditya Birla Sun Life Equity Advantage Fund

(formerly known as Aditya Birla Sun Life Advantage Fund)

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



Wealth Solutions

## What is it?

It is an aggressive diversified equity scheme investing in both large cap and midcap stocks with a view to generate capital appreciation over long term

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	February 24, 1995
<b>Type of Scheme:</b>	An open ended equity scheme investing in both large cap and mid cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	392.40
<b>Dividend:</b>	90.18
<b>Direct Plan*</b>	
<b>Growth:</b>	411.69
<b>Dividend:</b>	114.50
<b>Benchmark:</b>	S&P BSE 200 TRI
<b>Monthly Average AUM:</b>	₹ 6038.31 Crores
<b>AUM as on last day:</b>	₹ 5663.77 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.98%
<b>Sharpe Ratio**:</b>	0.22
<b>Beta:</b>	1.10
<b>Portfolio Turnover:</b>	0.77

## Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	2.14
<b>Direct</b>	1.18

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBI Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
Declared on date	30-Aug-18	18-Aug-17	26-Aug-16
Dividend Yield (Regular Plan)	5.31%	9.99%	7.44%
Dividend (₹) Per Unit	5.75	11.33	7.47
Cum Dividend NAV	108.15	113.37	100.38
Declared on date	30-Aug-18	18-Aug-17	31-Aug-15
Dividend Yield (Direct Plan)	5.31%	9.99%	9.25%
Dividend (₹) Per Unit	7.29	14.18	10.00
Cum Dividend NAV	137.19	141.96	108.05

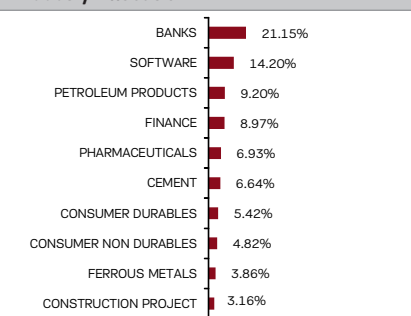
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	9.20%
HDFC Bank Limited	7.33%
Infosys Limited	4.18%
Tata Steel Limited	3.86%
ICICI Bank Limited	3.83%
Natco Pharma Limited	3.35%
Voltas Limited	3.16%
Crompton Greaves Consumer Electricals Limited	3.02%
RBL Bank Limited	2.77%
Tech Mahindra Limited	2.55%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 392.40

Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Aditya Birla Sun Life Equity Advantage Fund</b>	-6.66	10.32	21.51	16.82
<b>Value of Std Investment of ₹ 10,000</b>	9334	13423	26480	392400
<b>Benchmark - S&amp;P BSE 200 TRI</b>	9.54	12.85	16.76	11.88
<b>Value of Std Investment of ₹ 10,000</b>	10954	14366	21695	141523
<b>Additional Benchmark - Nifty 50 TRI</b>	13.20	12.69	15.19	12.09
<b>Value of Std Investment of ₹ 10,000</b>	11320	14304	20274	147820

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plans/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (7.0) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	2840000
<b>Market Value of amount Invested</b>	110564	396565	813511	34274994
<b>Scheme Returns (CAGR)</b>	-14.43	6.41	12.16	17.69
<b>S&amp;P BSE 200 TRI returns# (CAGR)</b>	1.46	12.73	12.61	14.29
<b>Nifty 50 TRI returns## (CAGR)</b>	7.51	13.97	12.22	13.87

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life MNC Fund

An open ended equity scheme following the MNC theme in its investments



Wealth Solutions

## What is it?

It is a thematic fund that invests in securities of multinational companies in order to achieve long-term growth of capital. These companies have proven to be market performers due to their corporate governance, strong business models, brands & market leadership.

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	June 18, 2009
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An open ended equity scheme following the MNC theme in its investments
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	728.14
<b>Dividend:</b>	163.91
<b>Direct Plan*</b>	
<b>Growth:</b>	768.42
<b>Dividend:</b>	260.60
<b>Benchmark:</b>	Nifty MNC TRI
<b>Monthly Average AUM:</b>	₹ 3530.55 Crores
<b>AUM as on last day:</b>	₹ 3343.62 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.27%
<b>Sharpe Ratio**:</b>	0.06
<b>Beta:</b>	0.80
<b>Portfolio Turnover:</b>	0.04

## Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	2.37
<b>Direct</b>	1.22

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**##** Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

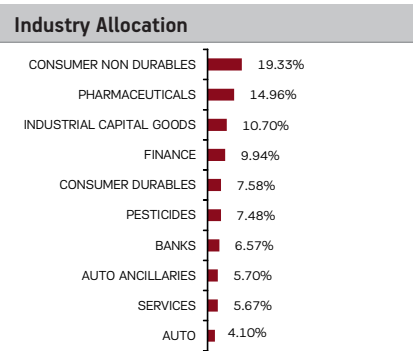
Dividend			
Declared on date	27-Oct-17	09-Oct-15	22-Apr-15
Dividend Yield (Regular Plan)	9.82%	6.33%	6.02%
Dividend (₹) Per Unit	17.40	10.00	10.00
Cum Dividend NAV	177.18	158.07	166.22

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Honeywell Automation India Limited	9.76%
Gillette India Limited	8.97%
Pfizer Limited	8.52%
Bayer Cropscience Limited	7.48%
Kotak Mahindra Bank Limited	6.57%
GlaxoSmithKline Pharmaceuticals Limited	6.10%
Thomas Cook (India) Limited	5.67%
ICRA Limited	4.73%
Johnson Controls ½ Hitachi Air Conditioning India Limited	4.64%
Bosch Limited	4.17%



Investment Performance - Regular Plan - Growth	NAV as on September 28, 2018: ₹ 728.14			
Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life MNC Fund	4.82	7.45	23.20	17.36
Value of Std Investment of ₹ 10,000	10482	12403	28369	201645
Benchmark - Nifty MNC TRI	4.41	13.81	20.23	13.31
Value of Std Investment of ₹ 10,000	10441	14737	25111	104418
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	13.05
Value of Std Investment of ₹ 10,000	11320	14304	20274	99969

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Ajay Garg is 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (9.3) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2260000
Market Value of amount Invested	116433	406574	854898	20230967
Scheme Returns (CAGR)	-5.54	8.10	14.17	20.15
Nifty MNC TRI returns# (CAGR)	-7.96	14.33	15.76	16.52
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	14.67
Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Midcap Fund

An open ended equity scheme predominantly investing in mid cap stocks



Wealth Solutions

## What is it?

It is an open-ended equity scheme that aims to generate capital appreciation by predominantly investing in equity & equity related securities of midcap companies.

## 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

Fund Details	
<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	January 01, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	October 03, 2002
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in mid cap stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	276.17
<b>Dividend:</b>	30.32
<b>Direct Plan*</b>	
<b>Growth:</b>	289.68
<b>Dividend:</b>	46.09
<b>Benchmark:</b>	Nifty Midcap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2264.16 Crores
<b>AUM as on last day:</b>	₹ 2120.61 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	18.08%
<b>Sharpe Ratio**:</b>	0.10
<b>Beta:</b>	0.91
<b>Portfolio Turnover:</b>	0.93
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.34
<b>Direct</b>	1.56

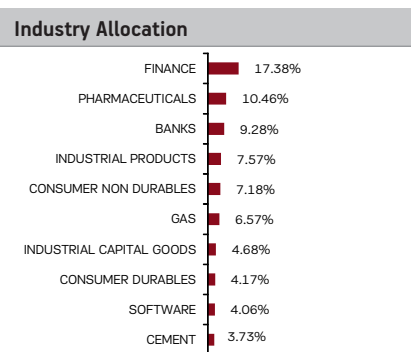
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate** assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
Declared on date	30-Aug-18	24-Aug-17	31-Aug-16
Dividend Yield (Regular Plan)	5.29%	10.03%	7.82%
Dividend (₹) Per Unit	1.93	3.91	2.80
Cum Dividend NAV	36.50	39.00	35.79
Dividend Yield (Direct Plan)	5.29%	10.02%	-
Dividend (₹) Per Unit	2.93	5.88	-
Cum Dividend NAV	55.44	58.67	-

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
TI Financial Holdings Limited	3.98%
RBL Bank Limited	3.86%
Gujarat State Petronet Limited	3.80%
Tata Global Beverages Limited	3.31%
Mahindra CIE Automotive Limited	3.11%
Crompton Greaves Consumer Electricals Limited	2.89%
Century Textiles & Industries Limited	2.85%
Gujarat Fluorochemicals Limited	2.83%
Petronet LNG Limited	2.77%
The Federal Bank Limited	2.67%



Investment Performance - Regular Plan - Growth	NAV as on September 28, 2018: ₹ 276.17			
Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Midcap Fund	-9.03	8.46	22.43	23.05
Value of Std Investment of ₹ 10,000	9097	12756	27488	276170
Benchmark - Nifty Midcap 100 TRI	-4.32	11.00	21.02	22.11
Value of Std Investment of ₹ 10,000	9568	13672	25951	244204
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	18.16
Value of Std Investment of ₹ 10,000	11320	14304	20274	144309

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Jayesh Gandhi is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Jayesh Gandhi since January 01, 2015 (3.9) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1920000
Market Value of amount Invested	105350	378153	798236	9836613
Scheme Returns (CAGR)	-22.09	3.24	11.39	18.28
Nifty Midcap 100 TRI returns# (CAGR)	-20.09	5.54	11.98	16.76
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	14.28
Date of First Installment: November 01, 2002 & Scheme Inception Date: October 03, 2002 . Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Small Cap Fund

(formerly known as Aditya Birla Sun Life Small & Midcap Fund)

An open ended equity scheme predominantly investing in small cap stocks.



Wealth Solutions

## What is it?

It is an open-ended equity scheme that aims to generate capital appreciation by predominantly investing in equity & equity related securities of small-cap companies.

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in small cap stocks.
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	34.3615
<b>Dividend:</b>	20.5807
<b>Direct Plan*</b>	
<b>Growth:</b>	36.2659
<b>Dividend:</b>	35.1333
<b>Benchmark:</b>	Nifty Small Cap 100 TRI
<b>Monthly Average AUM:</b>	₹ 2207.26 Crores
<b>AUM as on last day:</b>	₹ 2050.57 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	19.90%
<b>Sharpe Ratio**:</b>	0.27
<b>Beta:</b>	0.74
<b>Portfolio Turnover:</b>	0.37

## Total Expense Ratio (TER)

(As On Sept 28, 2018)

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

<b>Regular</b>	2.43
<b>Direct</b>	1.28

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
<b>Declared on date</b>	<b>30-Aug-18</b>	<b>24-Aug-17</b>	<b>31-Aug-16</b>
<b>Dividend Yield (Regular Plan)</b>	5.27%	9.99%	7.83%
<b>Dividend (₹) Per Unit</b>	1.31	2.61	1.85
<b>Cum Dividend NAV</b>	24.88	26.11	23.62

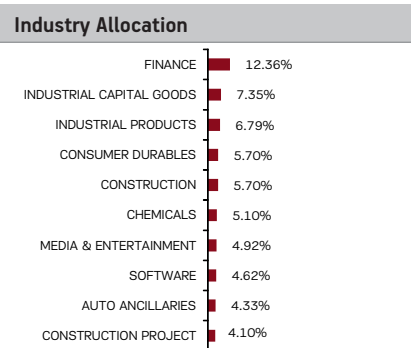
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Mahindra CIE Automotive Limited	3.07%
DCB Bank Limited	3.03%
KEC International Limited	3.03%
PNC Infratech Limited	3.01%
Cyient Limited	2.91%
Security and Intelligence Services (India) Limited	2.41%
Johnson Controls ½ Hitachi Air Conditioning India Limited	2.38%
Equitas Holdings Limited	2.37%
Tata Metaliks Limited	2.30%
Jyothy Laboratories Limited	2.19%



Investment Performance - Regular Plan - Growth	NAV as on September 28, 2018: ₹ 34.3615			
Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Small Cap Fund	-10.57	11.99	24.25	11.50
Value of Std Investment of ₹ 10,000	8943	14042	29601	34362
Benchmark - Nifty Small Cap 100 TRI	-18.13	6.55	18.83	6.40
Value of Std Investment of ₹ 10,000	8187	12094	23679	20200
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	9.89
Value of Std Investment of ₹ 10,000	11320	14304	20274	29144

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Jayesh Gandhi is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Jayesh Gandhi since December 15, 2014 (3.9) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1370000
<b>Market Value of amount Invested</b>	100785	383097	836124	3533761
<b>Scheme Returns (CAGR)</b>	-28.60	4.10	13.27	15.65
<b>Nifty Small Cap 100 TRI returns* (CAGR)</b>	-39.64	-2.53	5.98	9.17
<b>Nifty 50 TRI returns** (CAGR)</b>	7.51	13.97	12.22	11.62

Date of First Installment: June 01, 2007 & Scheme Inception Date: May 31, 2007 . Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Pure Value Fund

An open ended equity scheme following a value investment strategy



Wealth Solutions

## What is it?

It is an open-ended diversified equity scheme that follows value investing strategy to generate consistent long-term capital appreciation

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	24 years & 15 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An open ended equity scheme following a value investment strategy
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	52.0242
<b>Dividend:</b>	23.7221
<b>Direct Plan*</b>	
<b>Growth:</b>	54.8525
<b>Dividend:</b>	38.3157
<b>Benchmark:</b>	S&P BSE Enhanced Index Value
<b>Monthly Average AUM:</b>	₹ 4119.45 Crores
<b>AUM as on last day:</b>	₹ 3878.32 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	20.16%
<b>Sharpe Ratio**:</b>	0.23
<b>Beta:</b>	0.75
<b>Portfolio Turnover:</b>	1.93
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.36
<b>Direct</b>	1.21

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

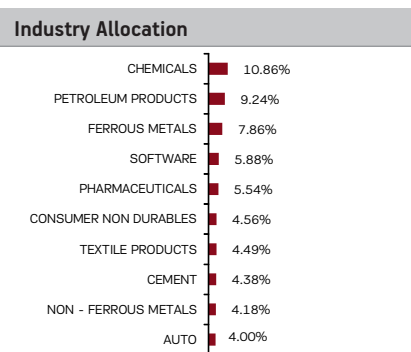
Dividend			
Declared on date	26-Mar-18	20-Jul-17	22-Jul-16
Dividend Yield (Regular Plan)	15.25%	9.94%	7.87%
Dividend (₹) Per Unit	4.91	3.23	2.20
Cum Dividend NAV	32.20	32.50	27.94
Declared on date	26-Mar-18	20-Jul-17	
Dividend Yield (Direct Plan)	11.32%	9.92%	
Dividend (₹) Per Unit	5.61	4.92	
Cum Dividend NAV	49.57	49.58	

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Hindustan Petroleum Corporation Limited	4.87%
Tata Steel Limited	4.65%
Gujarat Alkalies and Chemicals Limited	3.18%
Jindal Steel & Power Limited	3.06%
Deepak Nitrite Limited	2.67%
Petronet LNG Limited	2.64%
Tata Global Beverages Limited	2.48%
Hindalco Industries Limited	2.37%
Tech Mahindra Limited	2.30%
The India Cements Limited	2.20%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 52.0242			
Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Pure Value Fund	-11.22	11.28	25.76	16.98	
Value of Std Investment of ₹ 10,000	8878	13777	31431	52024	
Benchmark - S&P BSE Enhanced Index Value	-14.85	11.49	13.10	8.22	
Value of Std Investment of ₹ 10,000	8515	13856	18503	22950	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	9.40	
Value of Std Investment of ₹ 10,000	11320	14304	20274	25707	

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Mahesh Patil is 6. Total Schemes managed by Mr. Milind Bafna is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since January 16, 2014 (4.8) years.**
- **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1270000
Market Value of amount Invested	101439	383058	829004	3486843
Scheme Returns (CAGR)	-27.68	4.09	12.92	18.06
S&P BSE Enhanced Index Value returns# (CAGR)	-27.42	1.35	4.36	7.48
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	12.21
Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Milind Bafna.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Manufacturing Equity Fund

An open ended equity scheme following in the Manufacturing theme



Wealth Solutions

## What is it?

It is India's first manufacturing oriented equity scheme, geared to benefit from Indian economy's next big leap - Resurgence of the Indian manufacturing sector.

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An open ended equity scheme following in the Manufacturing theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	13.14
<b>Dividend:</b>	10.89
<b>Direct Plan*</b>	
<b>Growth:</b>	13.62
<b>Dividend:</b>	11.31
<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 695.38 Crores
<b>AUM as on last day:</b>	₹ 657.48 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.03%
<b>Sharpe Ratio**:</b>	0.24
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.42
<b>Total Expense Ratio (TER)</b>	
<b>(As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.58
<b>Direct</b>	1.89

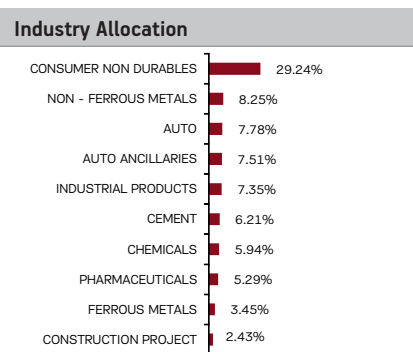
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate** assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend		
Declared on date	28-Feb-18	29-Mar-17
Dividend Yield (Regular Plan)	9.94%	7.96%
Dividend (₹) Per Unit	1.32	0.99
Cum Dividend NAV	13.28	12.43
Dividend Yield (Direct Plan)	9.91%	7.94%
Dividend (₹) Per Unit	1.36	1.01
Cum Dividend NAV	13.72	12.72

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Tata Chemicals Limited	5.51%
Hindustan Unilever Limited	4.65%
Maruti Suzuki India Limited	4.64%
GlaxoSmithKline Consumer Healthcare Limited	4.63%
MRF Limited	4.35%
Hindustan Zinc Limited	4.03%
Asian Paints Limited	3.74%
ITC Limited	3.62%
Tata Steel Limited	3.45%
Kansai Nerolac Paints Limited	2.87%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 13.14		
Inception - Jan 31, 2015	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Manufacturing Equity Fund	-2.16	10.39	7.75	
Value of Std Investment of ₹ 10,000	9784	13449	13140	
Benchmark - S&P BSE 500 TRI	7.41	12.64	8.25	
Value of Std Investment of ₹ 10,000	10741	14286	13364	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	7.50	
Value of Std Investment of ₹ 10,000	11320	14304	13031	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 Anil Shah is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Anil Shah Since (Since Inception) (3.8) years.**
- The scheme is in existence for more than 3 years but less than 5 years**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)			
Particulars	1 Year	3 Year	Since Inception
Total Amount Invested (₹)	120000	360000	440000
Market Value of amount Invested	110985	398024	502221
Scheme Returns (CAGR)	-13.80	6.66	7.19
S&P BSE 500 TRI returns# (CAGR)	-2.17	11.85	11.09
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.33
Date of First Installment: February 01, 2015 & Scheme Inception Date: January 31, 2015 . Past Performance may or may not be sustained in future.			

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.







### What is it?

It is an open-ended equity scheme that concentrates on the companies engaged in banking & financial services businesses with a growth oriented investment style

### 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	December 14, 2013
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Banking & Financial Services sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	25.31
<b>Dividend:</b>	15.96
<b>Direct Plan*</b>	
<b>Growth:</b>	26.54
<b>Dividend:</b>	20.18
<b>Benchmark:</b>	Nifty Financial Services TRI
<b>Monthly Average AUM:</b>	₹ 1592.73 Crores
<b>AUM as on last day:</b>	₹ 1447.94 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	22.02%
<b>Sharpe Ratio**:</b>	0.41
<b>Beta:</b>	1.09
<b>Portfolio Turnover:</b>	0.68
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.40
<b>Direct</b>	1.36

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

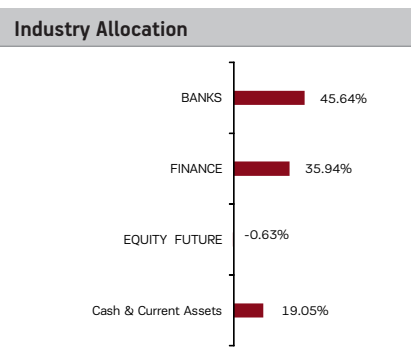
Dividend			
Declared on date	31-Jan-18	27-Mar-17	29-Dec-15
Dividend Yield (Regular Plan)	10.27%	9.95%	7.93%
Dividend (₹) Per Unit	2.05	1.79	1.10
Cum Dividend NAV	19.97	17.99	13.87
Dividend Yield (Direct Plan)	10.26%	-	-
Dividend (₹) Per Unit	2.57	-	-
Cum Dividend NAV	25.05	-	-

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
HDFC Bank Limited	12.12%
ICICI Bank Limited	11.97%
Bajaj Finance Limited	7.41%
Bandhan Bank Limited	6.38%
State Bank of India	6.13%
Bharat Financial Inclusion Limited	5.36%
L&T Finance Holdings Limited	4.26%
IndusInd Bank Limited	3.24%
PNB Housing Finance Limited	3.12%
DCB Bank Limited	2.57%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 25.31		
Inception - Dec 14, 2013		1 Year	3 Years	Since Inception
Aditya Birla Sun Life Banking and Financial Services Fund	-7.19	15.65	21.38	
Value of Std Investment of ₹ 10,000	9281	15461	25310	
Benchmark - Nifty Financial Services TRI	7.11	15.53	19.50	
Value of Std Investment of ₹ 10,000	10711	15415	23483	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	14.12	
Value of Std Investment of ₹ 10,000	11320	14304	18827	

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Scheme managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Dhaval Gala Since (Since Inception) & August 26, 2015 (4.9) years & (3.1) years.**

• **The scheme is in existence for more than 3 years but less than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)			
Particulars	1 Year	3 years	Since Inception
Total Amount Invested (₹)	120000	360000	580000
Market Value of amount Invested	108573	415925	825631
Scheme Returns (CAGR)	-17.38	9.65	14.66
Nifty Financial Services TRI returns# (CAGR)	-1.55	15.69	15.41
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.07
Date of First Installment: January 01, 2014 & Scheme Inception Date: December 14, 2013. Past Performance may or may not be sustained in future.			

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Dividend Yield Fund

(formerly known as Aditya Birla Sun Life Dividend Yield Plus)

An open ended equity scheme predominantly investing in dividend yielding stocks



Wealth Solutions

## What is it?

It is a fund that invests in high dividend paying companies across market cap which typically have steady cash flow generation

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015 & January 16, 2014
<b>Total Experience:</b>	16 years & 11 years
<b>Date of Allotment:</b>	February 26, 2003
<b>Type of Scheme:</b>	An open ended equity scheme predominantly investing in dividend yielding stocks
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	158.58
<b>Dividend:</b>	14.44
<b>Direct Plan*</b>	
<b>Growth:</b>	165.79
<b>Dividend:</b>	23.85
<b>Benchmark:</b>	Nifty Dividend Opportunities 50 Index
<b>Monthly Average AUM:</b>	₹ 922.08 Crores
<b>AUM as on last day:</b>	₹ 858.66 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.10%
<b>Sharpe Ratio**:</b>	-0.11
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	0.59
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	2.49
<b>Direct</b>	1.82

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**\*\*** Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

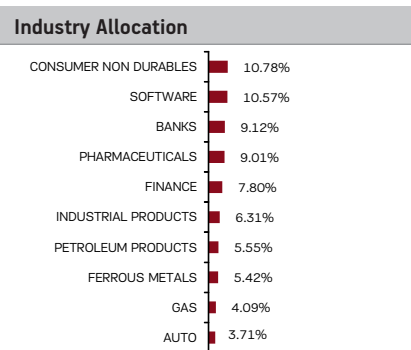
Dividend			
Declared on date	28-Sep-18	25-Jun-18	16-Mar-18
Dividend Yield (Regular Plan)	0.98%	0.92%	2.52%
Dividend (₹) Per Unit	0.14	0.14	0.41
Cum Dividend NAV	14.44	15.35	16.30

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Infosys Limited	5.90%
Tata Steel Limited	5.42%
ITC Limited	5.30%
Sanofi India Limited	3.89%
Pfizer Limited	3.38%
Reliance Industries Limited	3.22%
Procter & Gamble Hygiene and Health Care Limited	2.83%
Mahanagar Gas Limited	2.73%
Orient Refractories Limited	2.70%
Hero MotoCorp Limited	2.56%



Investment Performance - Regular Plan - Growth	NAV as on September 28, 2018: ₹ 158.58			
Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dividend Yield Fund	-7.81	4.91	14.39	19.39
Value of Std Investment of ₹ 10,000	9219	11544	19575	158580
Benchmark - Nifty Dividend Opportunities 50 Index	12.77	15.92	15.08	N/A
Value of Std Investment of ₹ 10,000	11277	15569	20175	N/A
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	17.87
Value of Std Investment of ₹ 10,000	11320	14304	20274	129904

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

• **The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Vineet Maloo since July 16, 2015 & January 16, 2014 (3.2) years & (4.8) years.**

• **The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1880000
Market Value of amount Invested	108733	372314	701015	6157270
Scheme Returns (CAGR)	-17.15	2.21	6.18	13.84
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	6.43	15.40	13.09	NA
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	13.92
Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 2003. * Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Vineet Maloo.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Infrastructure Fund

An open ended equity scheme investing in infrastructure sector



Wealth Solutions

## What is it?

It is an open-ended equity scheme that seeks to participate in growth and development of infrastructure in India by investing in equity & equity related securities of companies in the infrastructure sector.

## 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.

Fund Details	
<b>Fund Manager:</b>	Mr. Vineet Maloo (w.e.f April 02, 2018)
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An open ended equity scheme investing in infrastructure sector
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	30.06
<b>Dividend:</b>	13.07
<b>Direct Plan*</b>	
<b>Growth:</b>	31.39
<b>Dividend:</b>	19.38
<b>Benchmark:</b>	Nifty Infrastructure TRI
<b>Monthly Average AUM:</b>	₹ 663.68 Crores
<b>AUM as on last day:</b>	₹ 612.38 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	18.96%
<b>Sharpe Ratio**:</b>	-0.02
<b>Beta:</b>	0.93
<b>Portfolio Turnover:</b>	0.51
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.57
<b>Direct</b>	1.94

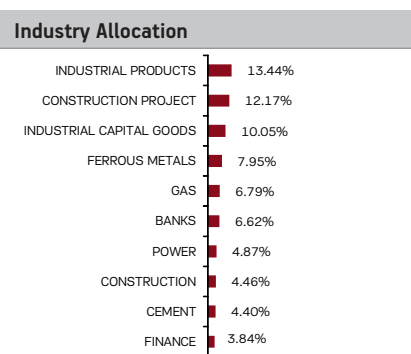
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**##** Risk Free Rate assumed to be 6.60% (FBI Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
Declared on date	16-Mar-18	15-Mar-17	11-Jun-15
Dividend Yield (Regular Plan)	12.01%	9.84%	10.48%
Dividend (₹) Per Unit	2.11	1.61	1.60
Cum Dividend NAV	17.57	16.37	15.27
Declared on date	16-Mar-18		
Dividend Yield (Direct Plan)	10.02%		
Dividend (₹) Per Unit	2.54		
Cum Dividend NAV	25.34		

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Honeywell Automation India Limited	6.82%
Carborundum Universal Limited	5.08%
Tata Steel Limited	4.75%
Indraprastha Gas Limited	3.43%
PNC Infratech Limited	3.22%
Jindal Steel & Power Limited	3.21%
Voltas Limited	2.95%
IndusInd Bank Limited	2.54%
Orient Refractories Limited	2.54%
Bharat Electronics Limited	2.46%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 30.06			
Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Infrastructure Fund	-16.71	6.30	18.72	9.17	
Value of Std Investment of ₹ 10,000	8329	12010	23576	30060	
Benchmark - Nifty Infrastructure TRI	-6.98	3.15	8.31	2.51	
Value of Std Investment of ₹ 10,000	9302	10973	14901	13643	
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	11.52	
Value of Std Investment of ₹ 10,000	11713	14408	20017	39237	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Vineet Maloo since July 16, 2015 (3.2) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1510000
<b>Market Value of amount Invested</b>	100532	362203	714081	2774876
<b>Scheme Returns (CAGR)</b>	-28.95	0.40	6.92	9.21
<b>Nifty Infrastructure TRI returns# (CAGR)</b>	-20.15	0.71	1.72	1.41
<b>S&amp;P BSE SENSEX TRI returns## (CAGR)</b>	10.45	15.09	12.52	11.64
Date of First Installment: April 01, 2006 & Scheme Inception Date: March 17, 2006. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Digital India Fund

(formerly known as Aditya Birla Sun Life New Millennium Fund)



Wealth Solutions

An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors.

## What is it?

It is a thematic fund that invests in companies from the technology, internet, telecommunication and media & entertainment sectors. The fund can also invest in stocks of global technology companies (up to 25% of net assets) and related ancillary sectors. This theme has a large ambit of investee companies - i.e. Technology sector includes IT services, digital tech cos, fintech, IT software product & hardware and distribution, media & entertainment sector that spans across - broadcasting, distribution, radio, print, exhibition and telecom - operator segment, telecom hardware sector among others.

## 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 dividend.

Fund Details	
<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	53.19
<b>Dividend:</b>	20.89
<b>Direct Plan*</b>	
<b>Growth:</b>	55.54
<b>Dividend:</b>	26.05

<b>Benchmark:</b>	S&P BSE Teck TRI
<b>Monthly Average AUM:</b>	₹ 469.06 Crores
<b>AUM as on last day:</b> (As on last day)	₹ 471.69 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.74%
<b>Sharpe Ratio**:</b>	0.43
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	1.28

**Total Expense Ratio (TER)**  
(As On Sept 28, 2018)  
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	2.89
<b>Direct</b>	1.84

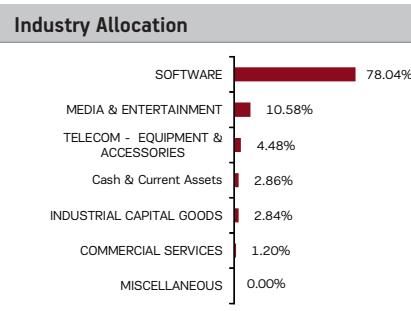
**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

Dividend			
<b>Declared on date</b>	<b>31-Jul-18</b>	<b>29-Jul-16</b>	<b>31-Jul-15</b>
Dividend Yield (Regular Plan)	10.66%	5.94%	7.00%
Dividend (₹) Per Unit	2.46	1.05	1.27
Cum Dividend NAV	23.08	17.68	18.14
<b>Declared on date</b>	<b>31-Jul-18</b>		
Dividend Yield (Direct Plan)	7.56%		
Dividend (₹) Per Unit	2.09		
Cum Dividend NAV	27.64		

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Infosys Limited	27.91%
Tata Consultancy Services Limited	9.85%
Tech Mahindra Limited	9.72%
HCL Technologies Limited	9.22%
Sterlite Technologies Limited	4.48%
NIIT Technologies Limited	4.30%
Sun TV Network Limited	4.30%
MindTree Limited	3.61%
Majesco Limited	3.14%
Larsen & Toubro Infotech Limited	3.05%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 53.19			
Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Digital India Fund	44.54	13.79	18.07	9.34	
Value of Std Investment of ₹ 10,000	14454	14730	22937	53190	
Benchmark - S&P BSE Teck TRI	40.44	9.28	13.78	N/A	
Value of Std Investment of ₹ 10,000	14044	13047	19065	N/A	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	12.31	
Value of Std Investment of ₹ 10,000	11320	14304	20274	87830	

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kunal Sangoi is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (4.8) years.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	2250000
Market Value of amount Invested	139002	498423	920802	10578106
Scheme Returns (CAGR)	31.08	22.42	17.20	14.66
S&P BSE Teck TRI returns# (CAGR)	34.57	18.70	13.32	NA
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	14.68
Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life India GenNext Fund

An open ended equity scheme following Consumption theme



Wealth Solutions

## What is it?

It is an open-ended equity scheme that strives to benefit from the rising consumption pattern in India fuelled by high disposable incomes of the young generation (Gennext)

## 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).

### Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	September 23, 2013 & August 26, 2015
<b>Total Experience:</b>	26 years & 10 years
<b>Date of Allotment:</b>	August 05, 2005
<b>Type of Scheme:</b>	An open ended equity scheme following Consumption theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	75.27
<b>Dividend:</b>	22.16
<b>Direct Plan*</b>	
<b>Growth:</b>	79.71
<b>Dividend:</b>	26.03

<b>Benchmark:</b>	S&P BSE 500 TRI
<b>Monthly Average AUM:</b>	₹ 860.60 Crores
<b>AUM as on last day:</b>	₹ 814.90 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.01%
<b>Sharpe Ratio**:</b>	0.37
<b>Beta:</b>	0.95
<b>Portfolio Turnover:</b>	0.29

### Total Expense Ratio (TER) (As On Sept 28, 2018)

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

<b>Regular</b>	2.57
<b>Direct</b>	1.51

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

## Risk Free Rate assumed to be 6.60% (FBI Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

### Dividend

Declared on date	23-Mar-18	30-May-17	27-May-16
Dividend Yield (Regular Plan)	10.38%	8.92%	8.26%
Dividend (₹) Per Unit	2.57	2.25	1.80
Cum Dividend NAV	24.77	25.23	21.80
Dividend Yield (Direct Plan)	8.28%	8.91%	8.22%
Dividend (₹) Per Unit	2.34	2.54	2.00
Cum Dividend NAV	28.27	28.50	24.33

**Note:** The NAV of the scheme, pursuant to pay out of dividend 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

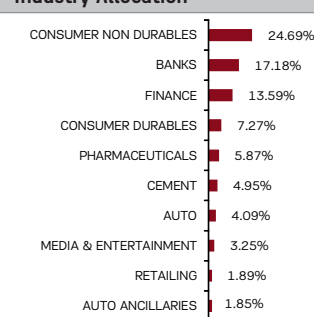
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.89%
ITC Limited	4.75%
ICICI Bank Limited	4.27%
Maruti Suzuki India Limited	3.16%
Kotak Mahindra Bank Limited	3.10%
Housing Development Finance Corporation Limited	2.85%
Britannia Industries Limited	2.50%
Dr. Reddy's Laboratories Limited	2.17%
Marico Limited	2.09%
PVR Limited	2.09%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 75.27

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life India GenNext Fund	1.37	12.16	19.59	16.58
Value of Std Investment of ₹ 10,000	10137	14106	24446	75270
Benchmark - S&P BSE 500 TRI	7.41	12.64	17.04	13.51
Value of Std Investment of ₹ 10,000	10741	14286	21953	52965
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	13.83
Value of Std Investment of ₹ 10,000	11713	14408	20017	54954

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 Anil Shah is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Anil Shah & Mr. Chanchal Khandelwal since September 23, 2013 & August 26, 2015 (5.1 years & (3.2) years Respectively.**
- The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1580000
Market Value of amount Invested	113871	414380	845320	4913620
Scheme Returns (CAGR)	-9.45	9.40	13.72	15.97
S&P BSE 500 TRI returns# (CAGR)	-2.17	11.85	12.36	12.10
S&P BSE SENSEX TRI returns## (CAGR)	10.45	15.09	12.52	11.89

Date of First Installment: September 01, 2005 & Scheme Inception Date: August 05, 2005. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.





# Aditya Birla Sun Life International Equity Fund - Plan A

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



Wealth Solutions

## What is it?

A fund that provides an opportunity to grow your money by investing in world class companies across the globe.

## Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets

Fund Details	
<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing predominantly in Global Equities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1,000
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	22.2197
<b>Dividend:</b>	16.3858
<b>Direct Plan*</b>	
<b>Growth:</b>	22.8843
<b>Dividend:</b>	22.9013
<b>Benchmark:</b>	S&P Global 1200
<b>Monthly Average AUM:</b>	₹ 63.23 Crores
<b>AUM as on last day:</b>	₹ 65.92 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	1.01
<b>Total Expense Ratio (TER)</b>	
(As On Sept 28, 2018)	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	2.96
<b>Direct</b>	2.57

## Dividend

Declared on date	30-Apr-18	25-Apr-17	27-Nov-14
Dividend Yield (Regular Plan)	6.56%	8.55%	8.05%
Dividend (₹) Per Unit	1.01	1.26	1.30
Cum Dividend NAV	15.37	14.70	16.15

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

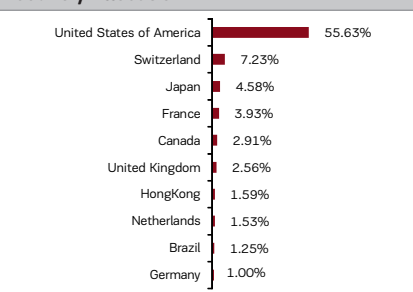
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
SALESFORCE.COM INC	2.65%
Biogen Inc	2.35%
UNION PACIFIC CORP	2.34%
GUIDEWIRE SOFTWARE INC	2.33%
SAFRAN SA	2.32%
Visa Inc	2.31%
MICROSOFT CORPORATION	2.26%
Amazon Com Inc	2.21%
Medtronic PLC	2.15%
Amerisource Bergen Corp	2.10%

## Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 22.2197

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan A	27.65	13.11	7.99	7.59
Value of Std Investment of ₹ 10,000	12765	14467	14687	22220
Benchmark - S&P Global 1200	20.66	15.47	10.37	8.27
Value of Std Investment of ₹ 10,000	12066	15389	16376	23810
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	7.08
Value of Std Investment of ₹ 10,000	11320	14304	20274	21099

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Vineet Maloo since Inception (11.1) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1320000
Market Value of amount Invested	141086	474866	808345	2505148
Scheme Returns (CAGR)	34.64	18.93	11.90	11.15
S&P Global 1200 returns# (CAGR)	26.96	17.74	12.97	12.91
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	11.78

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, 2007 . Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.





# Aditya Birla Sun Life International Equity Fund - Plan B

An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities



Wealth Solutions

## What is it?

A fund that provides an opportunity to grow your money by investing in worldclass companies across the globe, with at least 65% exposure to domestic markets.

## Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.

### Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An open ended equity scheme following international theme by investing in Global equities and also Indian Equities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	18.1953
<b>Dividend:</b>	15.1614
<b>Direct Plan*</b>	
<b>Growth:</b>	18.7536
<b>Dividend:</b>	17.3388

**Benchmark:** Customised Index †  
† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

**Monthly Average AUM:** ₹ 92.14 Crores  
**AUM as on last day:** ₹ 87.85 Crores

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

**Entry Load:** Nil  
**Exit Load\*\*:** 1% if redeemed / switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment. \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Portfolio Turnover:** 0.50

**Total Expense Ratio (TER) (As On Sept 28, 2018)**

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

<b>Regular</b>	2.93
<b>Direct</b>	2.51

### Dividend

Declared on date	30-Apr-18	25-Apr-17
Dividend Yield (Regular Plan)	6.69%	9.86%
Dividend (₹) Per Unit	1.12	1.64
Cum Dividend NAV	16.68	16.63
Dividend Yield (Direct Plan)	6.65%	
Dividend (₹) Per Unit	1.27	
Cum Dividend NAV	19.03	

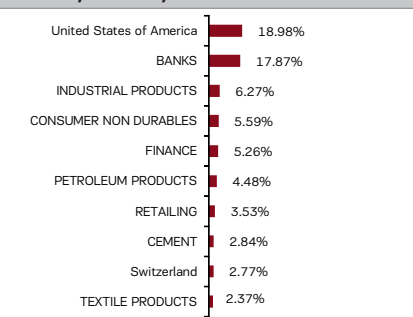
**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many 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.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	9.13%
Reliance Industries Limited	4.48%
Orient Refractories Limited	2.56%
V-Mart Retail Limited	2.46%
Repco Home Finance Limited	2.46%
IFGL Refractories Limited	2.33%
VST Industries Limited	2.16%
Dalmia Bharat Limited	2.09%
IndusInd Bank Limited	1.92%
Sanofi India Limited	1.79%

### Country/Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 18.1953

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan B	2.32	9.90	13.09	5.64
Value of Std Investment of ₹ 10,000	10232	13270	18489	18195
Benchmark - Customised Index †	13.55	14.01	14.78	8.46
Value of Std Investment of ₹ 10,000	11355	14812	19917	24269
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	7.08
Value of Std Investment of ₹ 10,000	11320	14304	20274	21099

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme. † 65% BSE 200 TRI + 35% S&P Global 1200
- The scheme is currently managed by Mr. Vineet Maloo since (Since Inception) (11.1) years.**
- The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1320000
Market Value of amount Invested	118486	410983	761161	2308286
Scheme Returns (CAGR)	2.36	8.84	9.48	9.76
Customised Index † returns# (CAGR)	10.08	14.68	12.93	13.02
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	11.78

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, 2007. Past Performance may or may not be sustained in future.  
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

# Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)

An open ended equity scheme following the global agriculture theme



Wealth Solutions

## What is it?

A Fund that provides exposure to commodities, by investing in handpicked commodity companies worldwide, that have business exposure to Agricultural commodities.

## Investment Objective

The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.

Fund Details	
<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 26, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	November 07, 2008
<b>Type of Scheme:</b>	An open ended equity scheme following the global agriculture theme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	25.2833
<b>Dividend:</b>	16.5878
<b>Direct Plan*</b>	
<b>Growth:</b>	25.8930
<b>Dividend:</b>	17.0206

<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 7.48 Crores
<b>AUM as on last day:</b>	₹ 7.52 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.08
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.68
<b>Direct</b>	1.33

Dividend			
Declared on date	25-May-18	30-May-17	21-May-15
Dividend Yield (Regular Plan)	5.41%	5.67%	7.48%
Dividend (₹) Per Unit	0.91	0.95	1.44
Cum Dividend NAV	16.79	16.69	19.26
Dividend Yield (Direct Plan)	5.40%	5.68%	7.38%
Dividend (₹) Per Unit	0.93	0.97	1.44
Cum Dividend NAV	17.21	17.04	19.51

**Note:** The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

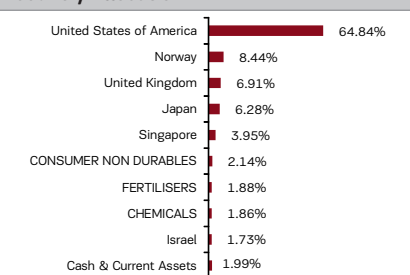
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Nutrien Limited	10.17%
ARCHER-DANIELS-MIDLAND CO	8.77%
Deere And Co Ltd	8.75%
BUNGE LTD	8.72%
CF Industries Holdings Inc Ord Shs	8.29%
ASSOCIATED BRITISH FOODS PLC	6.91%
TYSON FOODS INC	6.86%
Kubota Corp	5.74%
Marine Harvest ASA	4.66%
INGREDION INC	4.13%

## Country Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 25.2833

Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	9.48	10.32	6.37	9.83
Value of Std Investment of ₹ 10,000	10948	13422	13612	25283
Benchmark - S&P Global Agribusiness Index	13.60	14.01	9.31	16.64
Value of Std Investment of ₹ 10,000	11360	14814	15603	45883
Additional Benchmark - Nifty 50 TRI	13.20	12.69	15.19	15.45
Value of Std Investment of ₹ 10,000	11320	14304	20274	41444

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Milind Bafna is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

- **The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (3.1) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1190000
Market Value of amount Invested	129928	421870	721163	1717843
Scheme Returns (CAGR)	15.92	10.63	7.31	7.20
S&P Global Agribusiness Index returns# (CAGR)	21.96	16.60	9.66	8.18
Nifty 50 TRI returns## (CAGR)	7.51	13.97	12.22	12.56

Date of First Installment: December 01, 2008 & Scheme Inception Date: November 07, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Aditya Birla Sun Life Global Commodities Fund

An open ended fund of funds scheme investing primarily in units of global mutual funds which invest in commodity related securities



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme that invests in global funds that primarily invest in commodity securities. It aims to provide long term capital growth.

## Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.

### Fund Details

<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing primarily in units of global mutual funds which invest in commodity related securities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	13.4874
<b>Dividend:</b>	13.4898
<b>Direct Plan*</b>	
<b>Growth:</b>	13.6492
<b>Dividend:</b>	12.0729

<b>Benchmark:</b>	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms
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<b>Monthly Average AUM:</b>	₹ 3.20 Crores
<b>AUM as on last day:</b>	₹ 3.31 Crores
<b>(As on last day)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units on or before

365 days from the date of allotment: 1% 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 Dividend Reinvestment.

### Other Parameter

### Total Expense Ratio (TER) (As On Sept 28, 2018)

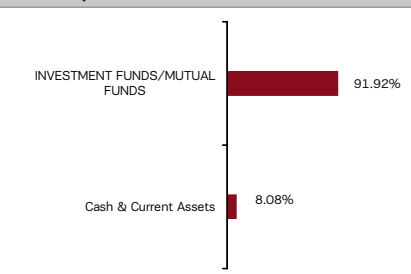
Including additional expenses and goods and service tax on management fees.

<b>Regular</b>	0.89
<b>Direct</b>	0.49

### Top Portfolio Holdings

Issuer	% to net Assets
First State Glob Umbrella Fund Global Res Fund - I	91.92%
Cash & Current Assets	8.08%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 13.4874

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Commodities Fund	10.48	12.10	-0.26	3.03
Value of Std Investment of ₹ 10,000	11048	14083	9872	13487
Benchmark - 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms	18.28	15.87	4.71	6.43
Value of Std Investment of ₹ 10,000	11828	15550	12584	18681
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	12.12
Value of Std Investment of ₹ 10,000	11713	14408	20017	31509

• **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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Milind Bafna is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Milind Bafna since June 30, 2018 (0.3) year.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
<b>Total Amount Invested (₹)</b>	120000	360000	600000	1210000
<b>Market Value of amount Invested</b>	125296	415276	668022	1378461
<b>Scheme Returns (CAGR)</b>	8.40	9.54	4.26	2.55
<b>40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms* (CAGR)</b>	21.96	16.60	9.66	8.18
<b>S&amp;P BSE SENSEX TRI returns** (CAGR)</b>	10.45	15.09	12.53	12.75

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Global Real Estate Fund

An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities



## What is it?

An open ended fund-of-funds Scheme that predominantly invests in "ING (L) Invest Global Real Estate Fund", a global real estate fund that has flexibility to invest in real estate securities across the world. It aims to provide capital appreciation.

## Investment Objective

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time.

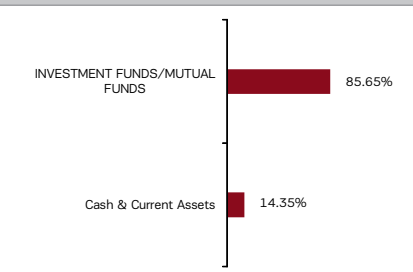
### Fund Details

<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	December 31, 2007
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	19.0242
<b>Dividend:</b>	19.0358
<b>Direct Plan*</b>	
<b>Growth:</b>	19.5230
<b>Dividend:</b>	19.5406
<b>Benchmark:</b>	10/40 GPR 250 Global Net Index
<b>Monthly Average AUM:</b>	₹ 16.20 Crores
<b>AUM as on last day:</b>	₹ 16.01 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units on or before 365 days from the date of allotment: 1% 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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.85
<b>Direct</b>	1.50

### Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	85.65%
Cash & Current Assets	14.35%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 19.0242

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Real Estate Fund	8.89	3.80	3.96	6.16
Value of Std Investment of ₹ 10,000	10889	11184	12141	19024
Benchmark - 10/40 GPR 250 Global Net Index	14.44	9.35	8.13	N/A
Value of Std Investment of ₹ 10,000	11444	13074	14781	N/A
Additional Benchmark - S&P BSE SENSEX TRI	17.13	12.96	14.90	7.07
Value of Std Investment of ₹ 10,000	11713	14408	20017	20837

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Milind Bafna is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Milind Bafna since June 30, 2018 (0.3) year.**
- The scheme is in existence for more than 5 years.**

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

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1300000
Market Value of amount Invested	128361	385939	663137	2000397
Scheme Returns (CAGR)	13.36	4.59	3.96	7.70
10/40 GPR 250 Global Net Index returns# (CAGR)	22.89	9.79	8.78	NA
S&P BSE SENSEX TRI returns## (CAGR)	10.45	15.09	12.53	12.16

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Gold Fund

An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF



Wealth Solutions

## What is it?

An open ended Fund of Funds scheme that predominantly invests in units of Aditya Birla Sun Life Gold ETF (underlying scheme) and one doesn't require a Demat Account to invest in it.

## 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 (ABSL Gold ETF).

### Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	7 years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1) ₹ 1,000
<b>SIP:</b>	(plus in multiples of ₹ 1) <b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	9.7311
<b>Dividend:</b>	9.7298
<b>Direct Plan*</b>	
<b>Growth:</b>	9.8739
<b>Dividend:</b>	9.8715

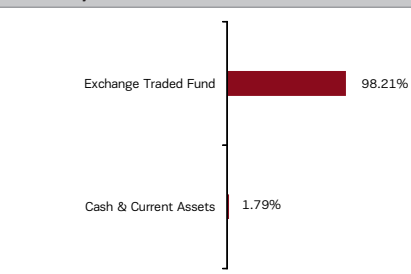
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 56.03 Crores
<b>AUM as on last day:</b>	₹ 55.90 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365
from the 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 Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.08%
<b>Sharpe Ratio**:</b>	-0.14
<b>Beta:</b>	1.06
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	0.50
<b>Direct</b>	0.23
<b>Tracking Error:</b>	7.89%

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th Sep 2018) for calculating Sharpe Ratio

### Top Portfolio Holdings

Issuer	% to net Assets
Aditya Birla Sun Life Gold ETF	98.21%
Cash & Current Assets	1.79%

### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on September 28, 2018: ₹ 9.7311

Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Gold Fund	2.25	4.65	-1.17	-0.42
Value of Std Investment of ₹ 10,000	10225	11459	9430	9731
Benchmark - Domestic price of physical gold	2.13	4.79	0.29	1.35
Value of Std Investment of ₹ 10,000	10213	11505	10148	10913

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (0.3) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.



# Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds



Wealth Solutions

## What is it?

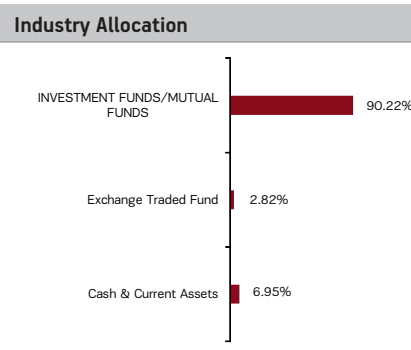
An open ended fund-of-funds Scheme that invests in equity and debt funds having diverse investment styles. These funds are selected using the ABSLAMC process. It is actively managed by changing asset allocation of equity and debt categories. It aims to provide long term capital appreciation.

## Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ABSLAMC process.

Fund Details	
<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing predominantly in equity funds, debt funds & liquid funds
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	27.6067
<b>Dividend:</b>	25.4207
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	13.8056
<b>Dividend:</b>	13.1579
<b>Benchmark:</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>Monthly Average AUM:</b>	₹ 7.29 Crores
<b>AUM as on last day:</b>	₹ 7.16 Crores (As on last day)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER) (As On Sept 28, 2018)</b>	
Including additional expenses and goods and service tax on management fees.	
<b>Regular</b>	1.44
<b>Direct</b>	1.39

Top Portfolio Holdings	
Issuer	% to net Assets
Aditya Birla Sun Life Mutual Fund	59.43%
Franklin Templeton Mutual Fund	14.38%
Reliance Mutual Fund	6.24%
Mirae Asset Mutual Fund	5.50%
SBI Mutual Fund	3.92%
Motilal Oswal Mutual Fund	3.20%
Kotak Mutual Fund	0.38%
Cash & Current Assets	6.95%



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 27.6067			
Inception - Aug 17, 2006		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme		0.95	9.12	15.64	8.74
Value of Std Investment of ₹ 10,000		10095	12991	20669	27607
Benchmark - CRISIL Hybrid 50+50 - Moderate Index		5.21	9.91	12.95	10.25
Value of Std Investment of ₹ 10,000		10521	13273	18376	32637
Additional Benchmark - S&P BSE SENSEX TRI		17.13	12.96	14.90	11.43
Value of Std Investment of ₹ 10,000		11713	14408	20017	37126

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kunal Sangoi is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kunal Sangoi since June 30, 2018 (0.3) year.**
- The scheme is in existence for more than 5 years.**

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1460000
Market Value of amount Invested	117396	399297	771866	2487510
Scheme Returns (CAGR)	-4.06	6.88	10.04	8.39
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	1.61	8.80	9.93	10.15
S&P BSE SENSEX TRI returns## (CAGR)	10.38	15.08	12.50	11.61
Date of First Installment: September 01, 2006 & Scheme Inception Date: August 17, 2006 . Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

\*The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.\*





# Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan

An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds).



Wealth Solutions

## What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with aggressive risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk profile)

## Investment Objective

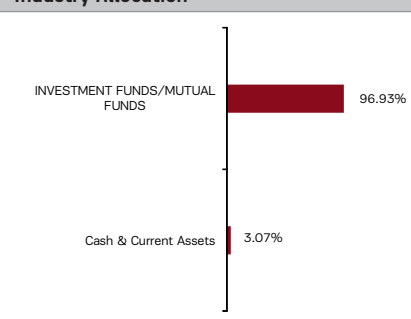
The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ABSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.

Fund Details	
<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	June 30, 2018
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An open ended fund of funds scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Funds)
<b>Application Amount for fresh subscription*:</b>	₹ 1,000
<b>Min. Addl. Investment:</b>	(plus in multiples of ₹ 1)
<b>SIP:</b>	₹ 1,000
	(plus in multiples of ₹ 1)
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
<b>Growth:</b>	21.6019
<b>Dividend:</b>	19.7737
<b>Direct Plan*</b>	
<b>Growth:</b>	22.4105
<b>Dividend:</b>	20.5240
<b>Benchmark:</b>	CRISIL Hybrid 35+65 - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 123.10 Crores
<b>AUM as on last day:</b>	₹ 118.19 Crores
(As on last day)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	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 Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Total Expense Ratio (TER)</b>	
<b>(As On Sept 28, 2018)</b>	
	Including additional expenses and goods and service tax on management fees.
<b>Regular</b>	1.41
<b>Direct</b>	0.66

\*The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

Top Portfolio Holdings	
Issuer	% to net Assets
ABSL Credit Risk Fund Dir Plan-Growth	17.99%
Mirae Asset India Equity Fund-Direct Plan-Growth	14.52%
ABSL Equity Adv Fund Growth-Direct Plan	14.05%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.55%
ABSL Equity Fund - Growth - Dir Plan	12.95%
ABSL Frontline Eq Fund Growth-Direct Plan	10.90%
Franklin India Short Term Income Pln- Dir- Growth	5.78%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	4.65%
ABSL Medium Term Plan Growth-Direct Plan	2.53%
Cash & Current Assets	3.07%

## Industry Allocation



Investment Performance - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 21.6019			
Inception - May 09, 2011		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan		1.39	9.57	15.36	10.98
Value of Std Investment of ₹ 10,000		10139	13152	20426	21602
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index		6.55	10.83	14.14	10.64
Value of Std Investment of ₹ 10,000		10655	13611	19362	21121
Additional Benchmark - CRISIL 10 Year Gilt Index		-2.99	4.81	6.96	6.38
Value of Std Investment of ₹ 10,000		9701	11513	13994	15802
Additional Benchmark - S&P BSE SENSEX TRI		17.13	12.96	14.90	11.16
Value of Std Investment of ₹ 10,000		11713	14408	20017	21861

- 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. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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. Kunal Sangoi is 3. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kunal Sangoi since June 30, 2018 (0.3) year.**
- The scheme is in existence for more than 5 years.**

**Note:** The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	890000
Market Value of amount Invested	117272	403721	775052	1385580
Scheme Returns (CAGR)	-4.25	7.63	10.21	11.72
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	1.60	10.01	10.77	11.66
CRISIL 10 Year Gilt Index returns# (CAGR)	0.04	2.31	5.17	5.81
S&P BSE SENSEX TRI returns## (CAGR)	10.38	15.08	12.50	13.07
Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011 . Past Performance may or may not be sustained in future.				

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.



# Close Ended Scheme Performance

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan		NAV as on September 28, 2018: ₹ 12.7780		
Inception - Aug 13, 2014	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan	3.46	5.33	6.12	
Value of Std Investment of ₹ 10,000	10346	11685	12778	
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	1.97	7.61	8.79	
Value of Std Investment of ₹ 10,000	10197	12457	14159	
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99	4.81	7.09	
Value of Std Investment of ₹ 10,000	9701	11513	13268	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Mohit Sharma is 73. Total Schemes managed by Mr. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (1.5) year.**
- **The scheme is in existence for more than 3 years but less than 5 years.**

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan		NAV as on September 28, 2018: ₹ 11.8109	
Inception - Dec 10, 2015	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan	2.78		6.12
Value of Std Investment of ₹ 10,000	10278		11811
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	1.97		8.01
Value of Std Investment of ₹ 10,000	10197		12411
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99		5.20
Value of Std Investment of ₹ 10,000	9701		11526

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Mohit Sharma is 73. Total Schemes managed by Mr. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (1.5) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan		NAV as on September 28, 2018: ₹ 11.5650	
Inception - Mar 16, 2016	1 Year	3 Years	Since Inception
Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan	3.10		5.90
Value of Std Investment of ₹ 10,000	10310		11565
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	1.97		8.42
Value of Std Investment of ₹ 10,000	10197		12275
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99		4.64
Value of Std Investment of ₹ 10,000	9701		11219

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Mohit Sharma is 73. Total Schemes managed by Mr. Vineet Maloo is 9. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (1.5) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 14.2300		
Inception - Jul 08, 2014	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth	-14.59	9.57	8.70	
Value of Std Investment of ₹ 10,000	8541	13152	14230	
Benchmark - S&P BSE MidCap TRI	-3.45	12.26	13.20	
Value of Std Investment of ₹ 10,000	9655	14142	16887	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	10.28	
Value of Std Investment of ₹ 10,000	11320	14304	15125	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 6. Total Schemes managed by Mr. Milind Bafna is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Jul 08, 2014 (4.3) years.**
- **The scheme is in existence for more than 3 years but less than 5 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 14.8700		
Inception - Aug 06, 2014	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth	-13.24	9.62	10.04	
Value of Std Investment of ₹ 10,000	8676	13171	14870	
Benchmark - S&P BSE MidCap TRI	-3.45	12.26	13.41	
Value of Std Investment of ₹ 10,000	9655	14142	16855	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	10.27	
Value of Std Investment of ₹ 10,000	11320	14304	14999	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 6. Total Schemes managed by Mr. Milind Bafna is 8. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Aug 06, 2014 (4.2) years.**
- **The scheme is in existence for more than 3 years but less than 5 years.**



# Close Ended Scheme Performance

Aditya Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 12.9300		
Inception - Apr 17, 2015	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth	-8.69	8.77	7.73	
Value of Std Investment of ₹ 10,000	9131	12866	12930	
Benchmark - S&P BSE MidCap TRI	-3.45	12.26	10.95	
Value of Std Investment of ₹ 10,000	9655	14142	14314	
Additional Benchmark - Nifty 50 TRI	13.20	12.69	8.64	
Value of Std Investment of ₹ 10,000	11320	14304	13312	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Apr 17, 2015 (3.5) years.**
- **The scheme is in existence for more than 3 year but less than 5 years.**

Aditya Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 13.7300		
Inception - Oct 16, 2015	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth	-0.51		11.33	
Value of Std Investment of ₹ 10,000	9949		13730	
Benchmark - Nifty 100 TRI	11.17		11.77	
Value of Std Investment of ₹ 10,000	11117		13890	
Additional Benchmark - Nifty 50 TRI	13.20		11.51	
Value of Std Investment of ₹ 10,000	11320		13795	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Oct 16, 2015 (3.0) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 2 - Growth		NAV as on September 28, 2018: ₹ 11.5300		
Inception - Nov 29, 2016	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Resurgent India Fund - Series 2 - Growth	-13.83		8.09	
Value of Std Investment of ₹ 10,000	8617		11530	
Benchmark - S&P BSE 200 TRI	9.54		17.70	
Value of Std Investment of ₹ 10,000	10954		13475	
Additional Benchmark - Nifty 50 TRI	13.20		19.07	
Value of Std Investment of ₹ 10,000	11320		13763	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Nov 29, 2016 (1.10) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Dual Advantage Fund - Series I - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 11.2406		
Inception - Jun 28, 2016	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Dual Advantage Fund - Series I - Regular Plan - Growth	2.26		5.33	
Value of Std Investment of ₹ 10,000	10226		11241	
Benchmark - 80% CRISIL Composite Bond Fund Index+ 20% Nifty 50 TRI	7.26		11.06	
Value of Std Investment of ₹ 10,000	10726		12665	
Additional Benchmark - CRISIL 10 Year Gilt Index	-2.99		3.91	
Value of Std Investment of ₹ 10,000	9701		10901	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 73. Total Schemes managed by Mr. Vineet Maloo is 9. Total Schemes managed by Mr. Ajay Garg is 5. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Mohit Sharma, Mr. Vineet Maloo & Mr. Ajay Garg since Jun 28, 2016 (2.3) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 13.0300		
Inception - Feb 24, 2016	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth	-15.83		10.74	
Value of Std Investment of ₹ 10,000	8417		13030	
Benchmark - Nifty Midcap 100 TRI	-4.32		17.48	
Value of Std Investment of ₹ 10,000	9568		15187	
Additional Benchmark - Nifty 50 TRI	13.20		20.35	
Value of Std Investment of ₹ 10,000	11320		16171	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 6. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Jayesh Gandhi since Feb 24, 2016 (2.7) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth		NAV as on September 28, 2018: ₹ 10.3300		
Inception - Sep 14, 2016	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Resurgent India Fund - Series 1 - Regular Plan - Growth	-14.13		1.61	
Value of Std Investment of ₹ 10,000	8587		10330	
Benchmark - S&P BSE 200 TRI	9.54		12.30	
Value of Std Investment of ₹ 10,000	10954		12667	
Additional Benchmark - Nifty 50 TRI	13.20		13.14	
Value of Std Investment of ₹ 10,000	11320		12861	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since Sep 14, 2016 (2.1) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 3 - Growth		NAV as on September 28, 2018: ₹ 11.1400		
Inception - Mar 20, 2017	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Resurgent India Fund - Series 3 - Growth	1.09		7.33	
Value of Std Investment of ₹ 10,000	10109		11140	
Benchmark - S&P BSE 200 TRI	9.54		12.30	
Value of Std Investment of ₹ 10,000	10954		11936	
Additional Benchmark - Nifty 50 TRI	13.20		14.22	
Value of Std Investment of ₹ 10,000	11320		12250	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Jayesh Gandhi is 6. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Jayesh Gandhi & Mr. Chanchal Khandelwal since Mar 20, 2017 (1.6) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 4 - Growth		NAV as on September 28, 2018: ₹ 9.3200		
Inception - Jul 17, 2017	1 Year	3 Years	Since Inception	
Aditya Birla Sun Life Resurgent India Fund - Series 4 - Growth	-4.31		-5.70	
Value of Std Investment of ₹ 10,000	9569		9320	
Benchmark - S&P BSE 200 TRI	9.54		10.10	
Value of Std Investment of ₹ 10,000	10954		11225	
Additional Benchmark - Nifty 50 TRI	13.20		9.90	
Value of Std Investment of ₹ 10,000	11320		11200	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Jayesh Gandhi is 6. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 56 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- **The scheme is currently managed by Mr. Jayesh Gandhi & Mr. Chanchal Khandelwal since Jul 17, 2017 (1.2) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.

Schemes mentioned in order of performance for the period September 29, 2017 - September 28, 2018. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.



# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Aditya Birla Sun Life Index Fund	31
2	Aditya Birla Sun Life MNC Fund	36
3	Aditya Birla Sun Life Dual Advantage Fund - Series I*	55
4	Aditya Birla Sun Life Tax Plan	24
5	Aditya Birla Sun Life Tax Relief '96	23

\* Funds co-managed by Mr. Mohit Sharma

\* Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Aditya Birla Sun Life Equity Fund	34
2	Aditya Birla Sun Life India GenNext Fund*	45
3	Aditya Birla Sun Life Manufacturing Equity Fund	40

\* Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund*	45
2	Aditya Birla Sun Life Midcap Fund - Series 3*	55
3	Aditya Birla Sun Life Resurgent India Fund - Series 4*	55

\* Funds co-managed by Mr. Anil Shah

\* Funds co-managed by Mr. Jayesh Gandhi

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund*	41

@ Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Aditya Birla Sun Life Emerging Leaders Fund - Series 7	55
2	Aditya Birla Sun Life Midcap Fund - Series 3*	55
3	Aditya Birla Sun Life Resurgent India Fund - Series 3*	55
4	Aditya Birla Sun Life Small Cap Fund	38
5	Aditya Birla Sun Life Resurgent India Fund - Series 4*	38

\* Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Aditya Birla Sun Life Digital India Fund	44
2	Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	52
3	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	53
4	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	18
5	Aditya Birla Sun Life Financial Planning FOF - Prudent Plan	19

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	8
2	Aditya Birla Sun Life Equity Savings Fund**	28
3	Aditya Birla Sun Life Gold Fund	51

\* Funds co-managed by Mr. Satyabrata Mohanty

\* Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund*	30
2	Aditya Birla Sun Life Emerging Leaders Fund - Series 3*	54
3	Aditya Birla Sun Life Emerging Leaders Fund - Series 4*	54
4	Aditya Birla Sun Life Frontline Equity Fund	32
5	Aditya Birla Sun Life Pure Value Fund*	39
6	Aditya Birla Sun Life Focused Equity Fund	33

\* Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Milind Bafna

\* Funds co-managed by Mr. Dhaval Shah

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	48
2	Aditya Birla Sun Life Emerging Leaders Fund - Series 3*	54
3	Aditya Birla Sun Life Emerging Leaders Fund - Series 4*	54
4	Aditya Birla Sun Life Pure Value Fund*	39
5	Aditya Birla Sun Life Global Commodities Fund	49
6	Aditya Birla Sun Life Global Real Estate Fund	50

\* Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund*	29
2	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22*	54
3	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29*	54
4	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30*	54
5	Aditya Birla Sun Life Dividend Yield Fund*	42
6	Aditya Birla Sun Life Infrastructure Fund	43
7	Aditya Birla Sun Life International Equity Fund - Plan A	46
8	Aditya Birla Sun Life International Equity Fund - Plan B	47
9	Aditya Birla Sun Life Regular Savings Fund**	21
10	Aditya Birla Sun Life Dual Advantage Fund - Series I*	55

\* Funds co-managed by Mr. Satyabrata Mohanty

\* Funds co-managed by Mr. Mohit Sharma

\* Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Ajay Garg

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund*	5
2	Aditya Birla Sun Life Liquid Fund*	3
3	Aditya Birla Sun Life Floating Rate Fund - Long Term Plan	7
4	Aditya Birla Sun Life Money Manager Fund*	4
5	Aditya Birla Sun Life Banking & PSU Debt Fund	11
6	Aditya Birla Sun Life Savings Fund*	6
7	Aditya Birla Sun Life Corporate Bond Fund*	9
8	Aditya Birla Sun Life Short Term Opportunities Fund*	10
9	Aditya Birla Sun Life Banking & PSU Debt Fund*	11

\* Funds co-managed by Ms. Sunaina Da Cunha

\* Funds co-managed by Mr. Mohit Sharma

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Aditya Birla Sun Life Credit Risk Fund*	13
2	Aditya Birla Sun Life Dynamic Bond Fund*	14
3	Aditya Birla Sun Life Medium Term Plan*	12
4	Aditya Birla Sun Life Corporate Bond Fund*	9
5	Aditya Birla Sun Life Short Term Opportunities Fund*	10
6	Aditya Birla Sun Life Banking & PSU Debt Fund*	11

\* Funds co-managed by Ms. Sunaina Da Cunha

\* Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund**	30
2	Aditya Birla Sun Life Dynamic Bond Fund*	14
3	Aditya Birla Sun Life Equity Savings Fund**	28
4	Aditya Birla Sun Life Government Securities Fund*	16
5	Aditya Birla Sun Life Income Fund*	15
6	Aditya Birla Sun Life Regular Savings Fund**	21
7	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	17

\* Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Mahesh Patil

\* Funds co-managed by Mr. Satyabrata Mohanty

\* Funds co-managed by Mr. Lovelish Solanki

\* Funds co-managed by Mr. Dhaval Shah

\* Funds co-managed by Mr. Ashish Kela

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund*	29
2	Aditya Birla Sun Life Low Duration Fund*	5
3	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 22*	54
4	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 29*	54
5	Aditya Birla Sun Life Capital Protection Oriented Fund - Series 30*	54
6	Aditya Birla Sun Life Money Manager Fund*	4
7	Aditya Birla Sun Life Dual Advantage Fund - Series I*	55

\* Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	35
2	Aditya Birla Sun Life Banking and Financial Services Fund*	41
3	Aditya Birla Sun Life Dividend Yield Fund*	42
4	Aditya Birla Sun Life Emerging Leaders Fund - Series 6	55
5	Aditya Birla Sun Life Equity Savings Fund*	28
6	Aditya Birla Sun Life Focused Equity Fund - Series 6	55
8	Aditya Birla Sun Life Regular Savings Fund**	21
9	Aditya Birla Sun Life Resurgent India Fund - Series 1	55
10	Aditya Birla Sun Life Resurgent India Fund - Series 2	55

\* Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Vineet Maloo

\* Funds co-managed by Mr. Lovelish Solanki

\* Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund*	3
2	Aditya Birla Sun Life Credit Risk Fund*	13
3	Aditya Birla Sun Life Medium Term Plan*	12
4	Aditya Birla Sun Life Savings Fund*	6

\* Funds co-managed by Mr. Kaustubh Gupta

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund**	30

\* Funds co-managed by Mr. Mahesh Patil

\* Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Ashish Kela	Refer page No
1	Aditya Birla Sun Life Government Securities Fund*	16
2	Aditya Birla Sun Life Income Fund*	15

\* Funds co-managed by Mr. Pranay Sinha

The Fund Manager-wise Scheme Details appearing above are As on September 28, 2018.



## Savings Solutions

## Aditya Birla Sun Life Liquid Fund

Allocation as a % of Net Assets	Rating	%
Government of India	Sovereign	3.66%
Government of India	Sovereign	3.14%
Steel Authority of India Limited	CARE A1+	3.00%
Government of India	Sovereign	2.62%
Bamnipal Steel Limited	ICRA A1+(SO)	2.39%
National Bank For Agriculture and Rural Development	ICRA A1+	2.34%
Reliance Jio Infocomm Limited	CRISIL A1+	2.10%
IndusInd Bank Limited	CRISIL A1+	2.02%
LIC Housing Finance Limited	CRISIL A1+	2.00%
Housing Development Finance Corporation Limited	ICRA A1+	2.00%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	1.59%
IndusInd Bank Limited		1.51%
National Bank For Agriculture and Rural Development	ICRA A1+	1.50%
IndusInd Bank Limited		1.49%
Shriram Transport Finance Company Limited	CRISIL A1+	1.40%
Shriram Transport Finance Company Limited	CRISIL A1+	1.40%
IndusInd Bank Limited		1.29%
The South Indian Bank Limited		1.11%
The South Indian Bank Limited	CARE A1+	1.10%
IndusInd Bank Limited		1.01%
IVL Finance Limited	CRISIL A1+	1.00%
Tata Power Company Limited	CRISIL A1+	1.00%
Kotak Mahindra Bank Limited		1.00%
Housing Development Finance Corporation Limited	ICRA A1+	1.00%
JSW Steel Limited	ICRA A1+	1.00%
Housing Development Finance Corporation Limited	ICRA A1+	1.00%
Reliance Industries Limited	CRISIL A1+	1.00%
JSW Steel Limited	ICRA A1+	0.99%
Reliance Jio Infocomm Limited	CRISIL A1+	0.99%
Piramal Capital & Housing Finance Limited	CRISIL A1+	0.99%
Vedanta Limited	CRISIL A1+	0.99%
Vedanta Limited	CRISIL A1+	0.99%
Housing Development Finance Corporation Limited	ICRA A1+	0.99%
Reliance Jio Infocomm Limited	CARE A1+	0.99%
Vedanta Limited	CRISIL A1+	0.95%
Government of India	Sovereign	0.90%
Tata Power Company Limited	CRISIL A1+	0.89%
Tata Motors Finance Solutions Limited	ICRA A1+	0.89%
Tata Power Company Limited	CRISIL A1+	0.80%
Hero Fincorp Limited	CRISIL A1+	0.79%
Reliance Jio Infocomm Limited	CRISIL A1+	0.79%
Talwandi Sabo Power Limited	CRISIL A1+(SO)	0.76%
Nabha Power Limited	CRISIL A1+	0.75%
Housing Development Finance Corporation Limited	CRISIL AAA	0.71%
Citi Bank		0.70%
The South Indian Bank Limited		0.60%
M J Pharmaceuticals Pvt Limited	CARE A1+(SO)	0.60%
Reliance Industries Limited	CRISIL A1+	0.58%
Dewan Housing Finance Corporation Limited	CRISIL A1+	0.58%
Reliance Jio Infocomm Limited	CRISIL A1+	0.55%
Piramal Capital & Housing Finance Limited	CRISIL A1+	0.55%
Tata Capital Financial Services Limited	ICRA A1+	0.54%
LIC Housing Finance Limited	CRISIL AAA	0.53%
Vedanta Limited	CRISIL A1+	0.52%
Hero Fincorp Limited	CRISIL A1+	0.50%
Kotak Mahindra Bank Limited		0.50%
Bahadur Chand Investments Pvt Limited	CARE A1+	0.50%
The South Indian Bank Limited	CRISIL A1+	0.50%
Housing Development Finance Corporation Limited	ICRA A1+	0.50%
Kotak Mahindra Bank Limited		0.50%
National Bank For Agriculture and Rural Development	ICRA A1+	0.49%
Tata Capital Financial Services Limited	ICRA A1+	0.49%
Tata Capital Financial Services Limited	ICRA A1+	0.45%
L & T Housing Finance	ICRA A1+	0.44%
RBL Bank Limited		0.40%
Yes Bank Limited		0.40%
Yes Bank Limited	ICRA A1+	0.40%
GIC Housing Finance Limited	ICRA A1+	0.40%
L&T Finance Holdings Limited	CARE A1+	0.40%
Tata Power Company Limited	CRISIL A1+	0.40%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.40%
KEC International Limited	CRISIL A1+	0.40%
Piramal Capital & Housing Finance Limited	CRISIL A1+	0.40%
Tata Motors Finance Limited	ICRA A1+	0.40%
Bahadur Chand Investments Pvt Limited	CARE A1+	0.40%
Tata Motors Finance Solutions Limited	ICRA A1+	0.40%
Axis Finance Limited	CRISIL A1+	0.40%
DCB Bank Limited	CRISIL A1+	0.40%
Hero Fincorp Limited	CRISIL A1+	0.40%
Vedanta Limited	CRISIL A1+	0.40%
GIC Housing Finance Limited	ICRA A1+	0.40%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.40%
Muthoot Finance Limited	CRISIL A1+	0.40%
L&T Finance Limited	ICRA A1+	0.40%
National Bank For Agriculture and Rural Development	ICRA A1+	0.39%
Housing Development Finance Corporation Limited	CRISIL AAA	0.31%
IndusInd Bank Limited		0.30%

Housing Development Finance Corporation Limited	CRISIL AAA	0.30%
Kotak Securities Limited	CRISIL A1+	0.30%
STCI Finance Limited	CRISIL A1+	0.30%
Network 18 Media & Investments Limited	ICRA A1+	0.30%
Tata Capital Financial Services Limited	ICRA A1+	0.30%
Housing Development Finance Corporation Limited	ICRA A1+	0.30%
Kotak Mahindra Bank Limited		0.30%
Godrej Industries Limited	CRISIL A1+	0.29%
TATA Realty & Infrastructure Limited	CRISIL A1+	0.27%
Rural Electrification Corporation Limited	CRISIL AAA	0.22%
08.11% ANDHRA PRADESH SDL	Sovereign	0.20%
23OCT2018		
City Union Bank Limited		0.20%
LIC Housing Finance Limited	CARE AAA	0.20%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.20%
ICICI Securities Limited	CRISIL A1+	0.20%
LIC Housing Finance Limited	CRISIL A1+	0.20%
Dewan Housing Finance Corporation Limited	CRISIL A1+	0.20%
Cooperative Rabobank U.A	CRISIL A1+	0.20%
Axis Bank Limited	ICRA A1+	0.20%
AU Small Finance Bank Limited	IND A1+	0.20%
Haldia Energy Limited	ICRA A1+	0.20%
Godrej Properties Limited	CRISIL A1+	0.20%
Muthoot Finance Limited	CRISIL A1+	0.20%
ICICI Securities Limited	CRISIL A1+	0.20%
Yes Bank Limited	ICRA A1+	0.20%
Godrej Properties Limited	CRISIL A1+	0.20%
Vedanta Limited	CRISIL A1+	0.20%
Vedanta Limited	CRISIL A1+	0.20%
Abu Dhabi Commercial Bank PJSC	CRISIL A1+	0.20%
Vedanta Limited	CRISIL A1+	0.20%
Abu Dhabi Commercial Bank PJSC	CRISIL A1+	0.20%
Tata Projects Limited	CRISIL A1+	0.20%
Sundaram BNP Paribas Home Finance Limited	CRISIL A1+	0.20%
Fullerton India Credit Company Limited	ICRA A1+	0.20%
JM Financial Products Limited	ICRA A1+	0.20%
AU Small Finance Bank Limited	IND A1+	0.20%
The South Indian Bank Limited	CARE A1+	0.16%
Godrej Industries Limited	CRISIL A1+	0.16%
Network 18 Media & Investments Limited	ICRA A1+	0.16%
TV18 Broadcast Limited	IND A1+	0.16%
AU Small Finance Bank Limited	IND A1+	0.16%
Adani Transmission Limited	ICRA A1+	0.16%
LIC Housing Finance Limited	CARE AAA	0.15%
ICICI Securities Limited	CRISIL A1+	0.15%
Adani Transmission Limited	ICRA A1+	0.15%
Godrej Properties Limited	CRISIL A1+	0.15%
Godrej Properties Limited	CRISIL A1+	0.15%
Shriram City Union Finance Limited	CARE A1+	0.15%
Julius Baer Capital India Pvt Limited	CRISIL A1+	0.15%
LIC Housing Finance Limited	CRISIL AAA	0.12%
Fullerton India Credit Company Limited	ICRA A1+	0.12%
LIC Housing Finance Limited	CARE AAA	0.10%
Julius Baer Capital India Pvt Limited	CRISIL A1+	0.10%
JM Financial Credit Solution Limited	ICRA A1+	0.10%
Haldia Energy Limited	ICRA A1+	0.10%
Muthoot Finance Limited	CRISIL A1+	0.10%
Haldia Energy Limited	ICRA A1+	0.10%
TATA Realty & Infrastructure Limited	CRISIL A1+	0.10%
SHAPOORJI PALLONJI FINANCE PRIVATE Limited	CRISIL A1+	0.10%
Godrej Properties Limited	CRISIL A1+	0.10%
Sundaram Finance Limited	ICRA A1+	0.10%
Godrej Industries Limited	CRISIL A1+	0.10%
HDFC Credila Financial Services Pvt Limited	CRISIL A1+	0.10%
Housing Development Finance Corporation Limited	ICRA A1+	0.10%
Housing Development Finance Corporation Limited	ICRA A1+	0.10%
L&T Finance Limited	ICRA A1+	0.07%
JM Financial Products Limited	ICRA AA	0.06%
Adani Transmission Limited	ICRA A1+	0.05%
Vedanta Limited	CRISIL A1+	0.05%
KEC International Limited	CRISIL A1+	0.05%
Small Industries Dev Bank of India	CARE A1+	0.05%
Godrej Properties Limited	CRISIL A1+	0.05%
Tata Capital Housing Finance Limited	CRISIL A1+	0.05%
Adani Transmission Limited	ICRA A1+	0.05%
Godrej Industries Limited	CRISIL A1+	0.05%
IndusInd Bank Limited	CRISIL A1+	0.05%
Axis Finance Limited	CRISIL A1+	0.05%
JM Financial Services Limited	ICRA A1+	0.05%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.05%
Rural Electrification Corporation Limited	CRISIL AAA	0.04%
Reliance Jio Infocomm Limited	CRISIL A1+	0.01%
Cash & Current Assets		7.07%
<b>Total</b>		<b>100.00%</b>

## Aditya Birla Sun Life Money Manager Fund

Allocation as a % of Net Assets	Rating	%
L&T Finance Limited	ICRA A1+	6.98%
IndusInd Bank Limited		6.19%
Housing Development Finance Corporation Limited	ICRA A1+	5.23%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	5.17%
Indiabulls Housing Finance Limited	CRISIL A1+	5.16%
Larsen & Toubro Limited	CRISIL A1+	5.11%
Reliance Industries Limited	CRISIL A1+	4.41%
Tata Capital Housing Finance Limited	CRISIL A1+	4.32%
Bharti Enterprises Holding Private Limited	CRISIL A1+	3.52%
Reliance Industries Limited	CRISIL A1+	3.46%
Bharti Airtel Limited	CRISIL A1+	3.02%

Housing Development Finance Corporation Limited	ICRA A1+	3.00%
NTPC Limited	ICRA A1+	2.61%
Axis Bank Limited	CRISIL A1+	2.58%
L & T Housing Finance	ICRA A1+	2.54%
National Bank For Agriculture and Rural Development	ICRA A1+	2.15%
Housing Development Finance Corporation Limited	ICRA A1+	2.14%
Dewan Housing Finance Corporation Limited	CRISIL A1+	1.76%
L&T Finance Limited	ICRA A1+	1.76%
Reliance Jio Infocomm Limited	CRISIL A1+	1.75%
Nabha Power Limited	CRISIL A1+	1.75%
L&T Finance Holdings Limited	CARE A1+	1.74%
Prestige Estates Projects Limited	ICRA A1+	1.72%
ICICI Securities Limited	CRISIL A1+	1.67%
L&T Finance Limited	ICRA A1+	1.66%
Housing Development Finance Corporation Limited	ICRA A1+	1.30%
Axis Bank Limited	ICRA A1+	1.29%
Housing & Urban Development Corporation Limited	ICRA A1+	1.29%
Axis Bank Limited	ICRA A1+	1.29%
Axis Bank Limited	ICRA A1+	1.28%
JM Financial Products Limited	ICRA A1+	1.22%
Small Industries Dev Bank of India	CARE A1+	1.03%
Reliance Industries Limited	CRISIL A1+	0.88%
Axis Bank Limited	ICRA A1+	0.86%
Small Industries Dev Bank of India	CARE A1+	0.86%
Axis Bank Limited	ICRA A1+	0.86%
ICICI Bank Limited	ICRA A1+	0.85%
Export Import Bank of India	CRISIL A1+	0.85%
IndusInd Bank Limited	CRISIL A1+	0.60%
IndusInd Bank Limited		0.44%
Vedanta Limited	CRISIL A1+	0.44%
Reliance Jio Infocomm Limited	CRISIL A1+	0.44%
IndusInd Bank Limited	CRISIL A1+	0.44%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.43%
Small Industries Dev Bank of India	CARE A1+	0.43%
Axis Bank Limited	ICRA A1+	0.43%
Cash & Current Assets		1.09%
<b>Total</b>		<b>100.00%</b>

## Aditya Birla Sun Life Low Duration Fund

Allocation as a % of Net Assets	Rating	%
ECL Finance Limited	CRISIL AA	6.28%
Adani Infra (India) Limited	BWR AA- (SO)	6.03%
Indiabulls Infraestates Limited	CARE AA- (SO)	4.87%
Adani Properties Pvt Limited	BWR AA- (SO)	3.81%
Edelweiss Finvest Pvt Limited	CRISIL AA	3.77%
Power Finance Corporation Limited	CRISIL AAA	3.13%
Aasan Corporate Solutions Private Limited	BWR A- (SO)	2.53%
L&T Finance Holdings Limited	CARE A1+	2.52%
Reliance Industries Limited	CRISIL A1+	2.48%
Piramal Capital & Housing Finance Limited	ICRA AA+	2.47%
Rural Electrification Corporation Limited	CRISIL AAA	2.21%
Sashwat Energy Private Limited	UNRATED	1.89%
Bharti Enterprises Holding Private Limited	CRISIL A1+	1.89%
Edelweiss Commodities Services Limited	CRISIL AA	1.87%
Power Finance Corporation Limited	CRISIL AAA	1.77%
Export Import Bank of India	CRISIL AAA	1.72%
Reliance Jio Infocomm Limited	CRISIL AAA	1.64%
Indiabulls Housing Finance Limited	CARE AAA	1.61%
Prestige Estates Projects Limited	ICRA A1+	1.54%
6.84% GOI (MD 19/12/2022)	Sovereign	1.52%
Housing Development Finance Corporation Limited	ICRA A1+	1.50%
ONGC Petro Additions Limited	CARE AAA(SO)	1.46%
Bharti Telecom Limited	CRISIL AA+	1.32%
Yes Bank Limited	ICRA A1+	1.26%
Tata Power Company Limited	CRISIL A1+	1.26%
Fullerton India Credit Company Limited	ICRA AAA	1.26%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	1.25%
Indiabulls Housing Finance Limited	CRISIL A1+	1.23%
Housing Development Finance Corporation Limited	ICRA A1+	1.23%
Reliance Industries Limited	CRISIL A1+	1.23%
L & T Infrastructure Finance Company Limited	ICRA A1+	1.22%
Power Finance Corporation Limited	CRISIL AAA	1.07%
Housing Development Finance Corporation Limited	CRISIL AAA	1.00%
Housing Development Finance Corporation Limited	CRISIL AAA	0.95%
Grand View Estates Private Limited	ICRA AA(SO)	0.93%
Housing Development Finance Corporation Limited	ICRA A1+	0.93%
Tata Capital Limited	CRISIL AAA	0.92%
High Point Properties Private Limited	ICRA AA(SO)	0.89%
Rent-A-Device Trust	ICRA AA(SO)	0.87%
Tata Sons Limited	CRISIL AAA	0.81%
Export Import Bank of India	CRISIL AAA	0.78%
Rural Electrification Corporation Limited	CRISIL AAA	0.76%
Export Import Bank of India	CRISIL AAA	0.76%
Power Finance Corporation Limited	CRISIL AAA	0.70%
Shriram Transport Finance Company Limited	CRISIL AA+	0.69%
8.79% GOI (MD 08/11/2021)	Sovereign	0.65%
Rural Electrification Corporation Limited	CRISIL AAA	0.64%
Housing Development Finance Corporation Limited	CRISIL AAA	0.63%
Small Industries Dev Bank of India	CARE AAA	0.63%
Hinduja Leyland Finance Limited	CARE AA-	0.63%
Sundaram BNP Paribas Home Finance Limited	CRISIL A1+	0.63%

# Portfolio

Housing Development Finance Corporation Limited	CRISIL AAA	0.63%
Network 18 Media & Investments Limited	ICRA A1+	0.63%
PNB Housing Finance Limited	CARE AAA	0.63%
Edelweiss Housing Finance Limited	CRISIL AA	0.63%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.63%
Rent-A-Device Trust	ICRA AAA (SO)	0.62%
LIC Housing Finance Limited	CRISIL A1+	0.61%
Small Industries Dev Bank of India	CARE A1+	0.60%
Rent-A-Device Trust	ICRA AAA (SO)	0.58%
Housing Development Finance Corporation Limited	CRISIL AAA	0.51%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.44%
Shriram Transport Finance Company Limited	CRISIL AA+	0.44%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.38%
Power Finance Corporation Limited	CRISIL AAA	0.37%
Rainbow Devices Trust	ICRA AAA (SO)	0.35%
Housing Development Finance Corporation Limited	CRISIL AAA	0.33%
HDB Financial Services Limited	CRISIL AAA	0.32%
Rural Electrification Corporation Limited	CRISIL AAA	0.32%
Housing Development Finance Corporation Limited	CRISIL AAA	0.32%
Rainbow Devices Trust	ICRA AAA (SO)	0.31%
S.D. Corporation Pvt Limited	CARE AA+ (SO)	0.31%
Axis Bank Limited	ICRA A1+	0.31%
Tata Motors Limited	CARE AA+	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.25%
Oriental Nagpur Betul Highway Limited	CRISIL AAA (SO)	0.23%
Oriental Nagpur Betul Highway Limited	CRISIL AAA (SO)	0.23%
Nabha Power Limited	ICRA AAA (SO)	0.21%
LIC Housing Finance Limited	CRISIL AAA	0.19%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
Housing & Urban Development Corporation Limited	ICRA AAA	0.19%
NHPC Limited	ICRA AAA	0.19%
Export Import Bank of India	CRISIL AAA	0.13%
Housing Development Finance Corporation Limited	CRISIL AAA	0.13%
8.39% Rajasthan UDAY BOND (MD 15/03/2019)	Sovereign	0.12%
Power Grid Corporation of India Limited	CRISIL AAA	0.06%
8.57% Uttar Pradesh SDL (MD 12/03/2019)	Sovereign	0.06%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.06%
Small Industries Dev Bank of India	CARE AAA	0.06%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Dewan Housing Finance Corporation Limited	CARE AAA	0.03%
Cash & Current Assets		1.28%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Savings Fund		
Allocation as a % of Net Assets	Rating	%
Indiabulls Housing Finance Limited	CRISIL A1+	4.70%
IndusInd Bank Limited		4.23%
Vodafone Mobile Services Limited	IND AA+	4.12%
Reliance Industries Limited	CRISIL A1+	3.55%
Housing Development Finance Corporation Limited	ICRA A1+	3.41%
Bharti Airtel Limited	CRISIL A1+	3.39%
Housing Development Finance Corporation Limited	ICRA A1+	3.12%
Housing Development Finance Corporation Limited	ICRA A1+	2.95%
ONGC Petro Additions Limited	CARE AAA(SO)	2.77%
Bharti Enterprises Holding Private Limited	CRISIL A1+	2.52%
Edelweiss Commodities Services Limited	CRISIL AA	2.40%
Dewan Housing Finance Corporation Limited	CARE AAA	2.35%
Power Finance Corporation Limited	CRISIL AAA	2.25%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.11%
Piramal Capital & Housing Finance Limited	ICRA AA+	2.10%
L & T Infrastructure Finance Company Limited	ICRA A1+	2.07%
Axis Bank Limited	ICRA A1+	1.77%
Housing & Urban Development Corporation Limited	ICRA A1+	1.61%
Bharti Telecom Limited	CRISIL AA+	1.57%
Hinduja Leyland Finance Limited	CARE AA-	1.51%
Alitico Capital India Limited	IND AA-	1.51%
PNB Housing Finance Limited	CARE AAA	1.48%
Dewan Housing Finance Corporation Limited	CARE AAA	1.31%
Reliance Jio Infocomm Limited	CRISIL A1+	1.19%
Bharti Hexacom Limited	ICRA A1+	1.19%
Reliance Industries Limited	CRISIL A1+	1.18%
Bharti Hexacom Limited	ICRA A1+	1.18%
Power Finance Corporation Limited	CRISIL AAA	1.09%
LIC Housing Finance Limited	CRISIL AAA	1.06%
Axis Bank Limited	ICRA A1+	1.03%
Axis Bank Limited	CRISIL A1+	0.97%
Tata Capital Financial Services Limited	ICRA AAA	0.90%
Reliance Jio Infocomm Limited	CRISIL A1+	0.90%
Housing Development Finance Corporation Limited	ICRA A1+	0.88%
Piramal Capital & Housing Finance Limited	ICRA AA+	0.88%
Rent-A-Device Trust	ICRA AAA (SO)	0.79%
Shriram Transport Finance Company Limited	CRISIL AA+	0.78%
Rent-A-Device Trust	ICRA AAA (SO)	0.77%
Housing Development Finance Corporation Limited	CRISIL AAA	0.75%
Housing Development Finance Corporation Limited	CRISIL AAA	0.60%

Shriram Transport Finance Company Limited	CRISIL AA+	0.60%
L&T Finance Limited	ICRA A1+	0.60%
PNB Housing Finance Limited	CARE AAA	0.60%
Axis Bank Limited	ICRA A1+	0.60%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.60%
L&T Finance Limited	ICRA A1+	0.60%
Sundaram BNP Paribas Home Finance Limited	CRISIL A1+	0.59%
NTPC Limited	ICRA A1+	0.59%
ICICI Bank Limited	ICRA A1+	0.59%
National Bank For Agriculture and Rural Development	ICRA A1+	0.59%
Export Import Bank of India	CRISIL AAA	0.59%
Yes Bank Limited	ICRA A1+	0.59%
Reliance Industries Limited	CRISIL A1+	0.58%
Barclays Invest & Loans India Limited	CRISIL A1+	0.58%
L & T Infrastructure Finance Company Limited	ICRA A1+	0.58%
Barclays Invest & Loans India Limited	CRISIL A1+	0.55%
Small Industries Dev Bank of India	CARE AAA	0.54%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.54%
Shriram City Union Finance Limited	CARE AA+	0.51%
Bahadur Chand Investments Pvt Limited	ICRA AA	0.45%
Alitico Capital India Limited	IND AA-	0.45%
Kotak Mahindra Investments Limited	CRISIL A1+	0.45%
Vodafone Mobile Services Limited	IND AA+	0.44%
Power Finance Corporation Limited	CRISIL AAA	0.42%
Shriram Transport Finance Company Limited	CRISIL AA+	0.42%
Idea Cellular Limited	CARE AA	0.42%
Tata Motors Finance Limited	CRISIL AA	0.41%
Rural Electrification Corporation Limited	CRISIL AAA	0.36%
Tata Capital Financial Services Limited	ICRA AAA	0.36%
Tata Capital Financial Services Limited	ICRA AAA	0.35%
Power Finance Corporation Limited	CRISIL AAA	0.30%
Export Import Bank of India	CRISIL AAA	0.30%
Small Industries Dev Bank of India	CARE AAA	0.30%
National Bank For Agriculture and Rural Development	IND AAA	0.30%
Housing Development Finance Corporation Limited	CRISIL AAA	0.30%
Tata Capital Limited	CRISIL AAA	0.30%
Edelweiss Housing Finance Limited	CRISIL AA	0.30%
Shriram Transport Finance Company Limited	IND AA+	0.30%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.30%
IndusInd Bank Limited	CRISIL A1+	0.30%
Reliance Industries Limited	CRISIL A1+	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.27%
Kotak Mahindra Prime Limited	CRISIL AAA	0.27%
Rainbow Devices Trust	ICRA AAA (SO)	0.27%
Tata Motors Finance Limited	CRISIL AA	0.24%
Indiabulls Infraestates Limited	CARE AA- (SO)	0.21%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
Reliance Industries Limited	CRISIL AAA	0.15%
Export Import Bank of India	CRISIL AAA	0.15%
Small Industries Dev Bank of India	CARE AAA	0.15%
LIC Housing Finance Limited	CARE AAA	0.15%
LIC Housing Finance Limited	CARE AAA	0.15%
Standard Chartered Invest & Loans Limited	CRISIL A1+	0.15%
Tata Capital Limited	CRISIL AAA	0.15%
Yes Bank Limited	ICRA A1+	0.15%
ICICI Bank Limited	ICRA A1+	0.15%
Axis Bank Limited	CRISIL A1+	0.15%
Kotak Mahindra Bank Limited	CRISIL A1+	0.14%
Reliance Industries Limited	CRISIL A1+	0.12%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.12%
Oriental Nagpur Betul Highway Limited	CRISIL AAA (SO)	0.11%
Tata Motors Limited	CARE AA	0.09%
8.31% Uttar Pradesh SDL (MD 04/10/2019)	Sovereign	0.09%
Rural Electrification Corporation Limited	CRISIL AAA	0.09%
Small Industries Dev Bank of India	CARE A1+	0.09%
IndusInd Bank Limited	CRISIL A1+	0.09%
Power Grid Corporation of India Limited	CRISIL AAA	0.06%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.05%
ONGC Mangalore Petrochemicals Limited	IND AAA	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.03%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.03%
L&T Finance Limited	CARE AAA	0.03%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.02%
Power Grid Corporation of India Limited	ICRA AAA	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.01%
Power Grid Corporation of India Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.00%
Power Finance Corporation Limited	CRISIL AAA	0.00%
8.48% Assam SDL (MD 03/03/2021)	Sovereign	0.00%
Cash & Current Assets		1.99%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Floating Rate Fund - Long Term Plan		
Allocation as a % of Net Assets	Rating	%
Power Finance Corporation Limited	CRISIL AAA	7.87%
Housing Development Finance Corporation Limited	ICRA A1+	5.53%
Indiabulls Housing Finance Limited	CRISIL A1+	5.48%
IndusInd Bank Limited	CRISIL A1+	4.62%
Shriram Transport Finance Company Limited	IND AA+	4.39%
Small Industries Dev Bank of India	CARE AAA	3.75%
Kotak Mahindra Bank Limited	CRISIL A1+	3.52%
PNB Housing Finance Limited	CARE AAA	2.76%
Reliance Jio Infocomm Limited	CRISIL AAA	2.33%

Export Import Bank of India	CRISIL AAA	2.16%
Tata Capital Financial Services Limited	ICRA A1+	1.94%
LIC Housing Finance Limited	CRISIL AAA	1.86%
Shriram Transport Finance Company Limited	CRISIL AA+	1.86%
Edelweiss Commodities Services Limited	CRISIL AA	1.86%
ICICI Bank Limited	ICRA A1+	1.81%
L & T Infrastructure Finance Company Limited	ICRA A1+	1.80%
Housing Development Finance Corporation Limited	CRISIL AAA	1.40%
Small Industries Dev Bank of India	CARE AAA	1.40%
Shriram Transport Finance Company Limited	CRISIL AA+	1.39%
Housing Development Finance Corporation Limited	ICRA A1+	1.39%
National Bank For Agriculture and Rural Development	ICRA A1+	1.37%
Indiabulls Housing Finance Limited	CARE AAA	1.19%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.12%
LIC Housing Finance Limited	CRISIL AAA	1.12%
Kotak Mahindra Prime Limited	CRISIL AAA	1.03%
8.15% GOI (MD 11/06/2022)	Sovereign	0.94%
Rural Electrification Corporation Limited	CRISIL AAA	0.94%
HDB Financial Services Limited	CRISIL AAA	0.94%
Shriram Transport Finance Company Limited	IND AA+	0.93%
National Housing Bank	CRISIL AAA	0.93%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.93%
Fullerton India Credit Company Limited	ICRA AAA	0.93%
ONGC Petro Additions Limited	ICRA AAA (SO)	0.92%
Power Finance Corporation Limited	CRISIL AAA	0.91%
Vodafone Mobile Services Limited	IND AA+	0.90%
ICICI Bank Limited	ICRA A1+	0.88%
6.84% GOI (MD 19/12/2022)	Sovereign	0.81%
Housing Development Finance Corporation Limited	CRISIL AAA	0.75%
Small Industries Dev Bank of India	CARE AAA	0.66%
Rural Electrification Corporation Limited	CRISIL AAA	0.47%
Housing Development Finance Corporation Limited	CRISIL AAA	0.47%
Small Industries Dev Bank of India	CARE AAA	0.47%
LIC Housing Finance Limited	CRISIL AAA	0.47%
Housing Development Finance Corporation Limited	CRISIL AAA	0.47%
Rural Electrification Corporation Limited	CRISIL AAA	0.47%
Power Finance Corporation Limited	CRISIL AAA	0.47%
Tata Capital Financial Services Limited	ICRA AAA	0.47%
Power Finance Corporation Limited	CRISIL AAA	0.46%
Power Finance Corporation Limited	CRISIL AAA	0.46%
ICICI Bank Limited	ICRA A1+	0.45%
IndusInd Bank Limited	CRISIL A1+	0.45%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Export Import Bank of India	CRISIL AAA	0.40%
Housing Development Finance Corporation Limited	CRISIL AAA	0.37%
Small Industries Dev Bank of India	CARE AAA	0.37%
Housing Development Finance Corporation Limited	CRISIL AAA	0.37%
High Point Properties Private Limited	ICRA AA(SO)	0.36%
Rural Electrification Corporation Limited	CRISIL AAA	0.28%
7.8% GOI (MD 11/04/2021)	Sovereign	0.28%
LIC Housing Finance Limited	CARE AAA	0.28%
Tata Sons Limited	CRISIL AAA	0.28%
9.20% Tamil Nadu SDL (MD 09/10/2018)	Sovereign	0.24%
S.D. Corporation Pvt Limited	CARE AA+ (SO)	0.20%
Export Import Bank of India	CRISIL AAA	0.19%
LIC Housing Finance Limited	CRISIL AAA	0.19%
Power Finance Corporation Limited	CRISIL AAA	0.19%
Reliance Jio Infocomm Limited	CRISIL AAA	0.17%
Rural Electrification Corporation Limited	CRISIL AAA	0.09%
HDB Financial Services Limited	CRISIL AAA	0.09%
PNB Housing Finance Limited	CARE AAA	0.09%
Shriram City Union Finance Limited	CARE AA+	0.09%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
HDFC Bank Limited		0.00%
HDFC Bank Limited		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
ICICI Bank Limited		0.00%
IIBL		0.00%
ISPD		0.00%
Cash & Current Assets		10.85%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Arbitrage Fund		
Allocation as a % of Net Assets	Rating	%
JSW Steel Limited		4.66%
Aurobindo Pharma Limited	CRISIL AAA	3.77%
IDFC Bank Limited	CRISIL AAA	2.84%
ICICI Bank Limited		2.17%
Maruti Suzuki India Limited		2.11%
Jindal Steel & Power Limited		1.77%
Reliance Industries Limited		1.65%
Vedanta Limited		1.65%
Axis Bank Limited		1.58%
Bharti Airtel Limited		1.58%
MRF Limited		1.46%
HDFC Bank Limited		1.42%
HDFC Bank Limited		1.42%
HDFC Bank Limited		1.42%
HDFC Bank Limited		1.42%
HDFC Bank Limited		1.42%
Tata Capital Financial Services Limited	CRISIL AAA	1.41%
L&T Finance Holdings Limited		1.32%



# Portfolio

Housing Development Finance Corporation Limited	1.28%	Adani Ports and Special Economic Zone Limited	0.11%	Dr. Reddy's Laboratories Limited	-0.24%
IDFC Bank Limited	1.25%	Infbeam Incorporation Limited	0.11%	Jubilant Foodworks Limited	-0.24%
Century Textiles & Industries Limited	1.21%	Reliance Power Limited	0.10%	Ashok Leyland Limited	-0.24%
HDFC Bank Limited	1.14%	NMDC Limited	0.10%	Equitas Holdings Limited	-0.24%
Tata Steel Limited	1.08%	PVR Limited	0.09%	Wockhardt Limited	-0.26%
United Spirits Limited	1.07%	Rural Electrification Corporation Limited	0.09%	Tata Motors Limited	-0.26%
Indiabulls Housing Finance Limited	1.05%	Can Fin Homes Limited	0.08%	Gujarat State Fertilizers & Chemicals Limited	-0.27%
IDFC Limited	1.04%	NHPC Limited	0.08%	Shriram Transport Finance Company Limited	-0.27%
The Federal Bank Limited	0.92%	Pidilite Industries Limited	0.08%	Nestle India Limited	-0.28%
CESC Limited	0.90%	Max Financial Services Limited	0.07%	HDFC Bank Limited	-0.28%
ITC Limited	0.84%	Bharat Forge Limited	0.07%	Bank of Baroda	-0.30%
Hindalco Industries Limited	0.82%	KPIT Technologies Limited	0.07%	Godrej Industries Limited	-0.30%
DLF Limited	0.82%	Siemens Limited	0.06%	IDBI Bank Limited	-0.30%
Sun TV Network Limited	0.82%	SREI Infrastructure Finance Limited	0.06%	Tech Mahindra Limited	-0.31%
Hindustan Petroleum Corporation Limited	0.81%	Suzlon Energy Limited	0.06%	Mahanagar Gas Limited	-0.31%
Bharat Financial Inclusion Limited	0.78%	Mahindra & Mahindra Financial Services Limited	0.06%	Britannia Industries Limited	-0.32%
Power Finance Corporation Limited	0.76%	Strides Shasun Limited	0.06%	GMR Infrastructure Limited	-0.32%
Mahindra & Mahindra Limited	0.76%	Canara Bank	0.05%	The South Indian Bank Limited	-0.33%
Titan Company Limited	0.71%	Tata Chemicals Limited	0.04%	Yes Bank Limited	-0.34%
HDFC Bank Limited	0.71%	PTC India Limited	0.04%	Bharat Heavy Electricals Limited	-0.39%
HDFC Bank Limited	0.71%	Reliance Capital Limited	0.04%	Bharat Petroleum Corporation Limited	-0.40%
HDFC Bank Limited	0.71%	Piramal Enterprises Limited	0.03%	NCC Limited	-0.40%
IDFC Bank Limited	0.71%	ACC Limited	0.03%	Kotak Mahindra Bank Limited	-0.41%
IDFC Bank Limited	0.71%	Adani Enterprises Limited	0.03%	Punjab National Bank	-0.41%
IDFC Bank Limited	0.71%	Indian Bank Limited	0.03%	Sun Pharmaceutical Industries Limited	-0.43%
IDFC Bank Limited	0.71%	CEAT Limited	0.03%	Bajaj Auto Limited	-0.43%
IDFC Bank Limited	0.71%	Manappuram Finance Limited	0.03%	Escorts Limited	-0.44%
Housing Development Finance Corporation Limited	ICRA A1+	Tata Consultancy Services Limited	0.02%	Jain Irrigation Systems Limited	-0.44%
Housing Development Finance Corporation Limited	CRISIL AAA	Hexaware Technologies limited	0.02%	Biocon Limited	-0.47%
Steel Authority of India Limited	0.70%	Syndicate Bank	0.02%	Grasim Industries Limited	-0.47%
State Bank of India	0.69%	Divi's Laboratories Limited	0.02%	National Aluminium Company Limited	-0.48%
Tata Capital Limited	0.69%	Torrent Power Limited	0.02%	IRB Infrastructure Developers Limited	-0.49%
HDFC Bank Limited	0.68%	Havells India Limited	0.02%	Raymond Limited	-0.50%
IDFC Bank Limited	0.68%	Hindustan Construction Company Limited	0.01%	The Karnataka Bank Limited	-0.52%
IDFC Bank Limited	0.68%	Bosch Limited	0.01%	Tata Motors Limited DVR Shares	-0.53%
IDFC Bank Limited	0.68%	Indraprastha Gas Limited	0.01%	The India Cements Limited	-0.54%
IDFC Bank Limited	0.68%	ICICI Prudential Life Insurance Company Limited	0.01%	UPL Limited	-0.55%
IDFC Bank Limited	0.68%	Jaiprakash Associates Limited	0.01%	Tata Power Company Limited	-0.60%
Lupin Limited	0.68%	Asian Paints Limited	0.00%	Dewan Housing Finance Corporation Limited	-0.63%
Dewan Housing Finance Corporation Limited	0.63%	Asian Paints Limited	0.00%	Lupin Limited	-0.68%
Tata Power Company Limited	0.60%	Jaiprakash Associates Limited	-0.01%	State Bank of India	-0.70%
HDFC Bank Limited	0.57%	ICICI Prudential Life Insurance Company Limited	-0.01%	Steel Authority of India Limited	-0.70%
IDFC Bank Limited	0.57%	Indraprastha Gas Limited	-0.01%	Titan Company Limited	-0.71%
UPL Limited	0.55%	Bosch Limited	-0.01%	Mahindra & Mahindra Limited	-0.76%
The India Cements Limited	0.54%	Hindustan Construction Company Limited	-0.01%	Power Finance Corporation Limited	-0.76%
Tata Motors Limited DVR Shares	0.53%	Havells India Limited	-0.02%	Bharat Financial Inclusion Limited	-0.78%
The Karnataka Bank Limited	0.52%	Torrent Power Limited	-0.02%	Hindustan Petroleum Corporation Limited	-0.82%
Raymond Limited	0.49%	Divi's Laboratories Limited	-0.02%	Sun TV Network Limited	-0.82%
IRB Infrastructure Developers Limited	0.49%	Syndicate Bank	-0.02%	Hindalco Industries Limited	-0.82%
National Aluminium Company Limited	0.48%	Hexaware Technologies limited	-0.02%	DLF Limited	-0.82%
Grasim Industries Limited	0.47%	Tata Consultancy Services Limited	-0.02%	ITC Limited	-0.84%
Biocon Limited	0.47%	Manappuram Finance Limited	-0.03%	CESC Limited	-0.90%
Jain Irrigation Systems Limited	0.44%	CEAT Limited	-0.03%	The Federal Bank Limited	-0.92%
Escorts Limited	0.44%	Indian Bank Limited	-0.03%	IDFC Limited	-1.05%
Bajaj Auto Limited	0.43%	Adani Enterprises Limited	-0.03%	Indiabulls Housing Finance Limited	-1.06%
Sun Pharmaceutical Industries Limited	0.43%	ACC Limited	-0.03%	United Spirits Limited	-1.07%
Punjab National Bank	0.41%	Piramal Enterprises Limited	-0.03%	Tata Steel Limited	-1.09%
Kotak Mahindra Bank Limited	0.41%	Reliance Capital Limited	-0.04%	Century Textiles & Industries Limited	-1.22%
Bharat Petroleum Corporation Limited	0.39%	PTC India Limited	-0.04%	IDFC Bank Limited	-1.25%
NCC Limited	0.39%	Tata Chemicals Limited	-0.04%	Housing Development Finance Corporation Limited	-1.29%
Bharat Heavy Electricals Limited	0.39%	Canara Bank	-0.05%	L&T Finance Holdings Limited	-1.32%
Yes Bank Limited	0.34%	Strides Shasun Limited	-0.06%	MRF Limited	-1.47%
The South Indian Bank Limited	0.33%	Mahindra & Mahindra Financial Services Limited	-0.06%	Bharti Airtel Limited	-1.58%
GMR Infrastructure Limited	0.33%	Siemens Limited	-0.06%	Axis Bank Limited	-1.59%
Britannia Industries Limited	0.32%	SREI Infrastructure Finance Limited	-0.06%	Vedanta Limited	-1.65%
Mahanagar Gas Limited	0.31%	Suzlon Energy Limited	-0.06%	Reliance Industries Limited	-1.66%
Tech Mahindra Limited	0.31%	KPIT Technologies Limited	-0.07%	Jindal Steel & Power Limited	-1.77%
IDBI Bank Limited	0.30%	Bharat Forge Limited	-0.07%	Maruti Suzuki India Limited	-2.12%
Godrej Industries Limited	0.30%	Max Financial Services Limited	-0.07%	ICICI Bank Limited	-2.18%
Bank of Baroda	0.30%	Pidilite Industries Limited	-0.08%	Aurobindo Pharma Limited	-3.78%
HDFC Bank Limited	0.28%	NHPC Limited	-0.08%	JSW Steel Limited	-4.68%
Nestle India Limited	0.28%	Can Fin Homes Limited	-0.08%	Cash & Current Assets	75.38%
Gujarat State Fertilizers & Chemicals Limited	0.27%	Rural Electrification Corporation Limited	-0.09%	<b>Total</b>	<b>100.00%</b>
Shriram Transport Finance Company Limited	0.27%	PVR Limited	-0.09%	<b>Aditya Birla Sun Life Corporate Bond Fund</b>	
Tata Motors Limited	0.26%	NMDC Limited	-0.10%	<b>Allocation as a % of Net Assets</b>	
Wockhardt Limited	0.25%	Reliance Power Limited	-0.10%	ONGC Petro Additions Limited	ICRA AAA (SO) 5.47%
Equitas Holdings Limited	0.24%	Infbeam Incorporation Limited	-0.10%	7.17% GOI (MD 08/01/2028)	Sovereign 4.36%
Jubilant Foodworks Limited	0.24%	Adani Ports and Special Economic Zone Limited	-0.11%	8.15% GOI (MD 11/06/2022)	Sovereign 3.56%
Ashok Leyland Limited	0.24%	Apollon Tyres Limited	-0.11%	National Bank For Agriculture and Rural Development	IND AAA 3.45%
Dr. Reddy's Laboratories Limited	0.24%	Ujjivan Financial Services Limited	-0.11%	Reliance Jio Infocomm Limited	CRISIL AAA 3.17%
Arvind Limited	0.24%	Bank of India	-0.12%	6.84% GOI (MD 19/12/2022)	Sovereign 3.08%
Zee Entertainment Enterprises Limited	0.23%	Multi Commodity Exchange of India Limited	-0.12%	Power Finance Corporation Limited	CRISIL AAA 2.92%
Idea Cellular Limited	0.23%	Indian Oil Corporation Limited	-0.12%	Vodafone Mobile Services Limited	IND AA+ 2.59%
NBCC (India) Limited	0.23%	Bajaj Finserv Limited	-0.15%	Housing Development Finance Corporation Limited	CRISIL AAA 2.22%
BEML Limited	0.23%	IFCI Limited	-0.15%	Tata Sons Limited	CRISIL AAA 2.19%
Petronet LNG Limited	0.23%	Ambuja Cements Limited	-0.16%	Power Finance Corporation Limited	CRISIL AAA 2.02%
Bajaj Finance Limited	0.22%	Adani Power Mundra Limited	-0.16%	Housing Development Finance Corporation Limited	CRISIL AAA 1.82%
Reliance Infrastructure Limited	0.22%	IndusInd Bank Limited	-0.17%	Power Finance Corporation Limited	CRISIL AAA 1.72%
LIC Housing Finance Limited	0.22%	CG Power and Industrial Solutions Limited	-0.17%	Shriram Transport Finance Company Limited	CRISIL AA+ 1.65%
PC Jeweller Limited	0.21%	TV18 Broadcast Limited	-0.19%	Shriram Transport Finance Company Limited	CRISIL AA+ 1.64%
Union Bank of India	0.21%	Infosys Limited	-0.19%	Bhopal Dhule Transmission Company Limited	CRISIL AAA 1.55%
Bharat Electronics Limited	0.21%	MindTree Limited	-0.19%	Housing Development Finance Corporation Limited	CRISIL AAA 1.54%
Engineers India Limited	0.20%	Engineers India Limited	-0.20%	Small Industries Dev Bank of India	CARE AAA 1.50%
MindTree Limited	0.19%	Bharat Electronics Limited	-0.21%	Small Industries Dev Bank of India	CARE AAA 1.50%
Infosys Limited	0.19%	PC Jeweller Limited	-0.21%	Capital First Limited	CARE AA+ 1.48%
TV18 Broadcast Limited	0.19%	Union Bank of India	-0.21%	Tata Motors Limited	CARE AA+ 1.14%
CG Power and Industrial Solutions Limited	0.17%	LIC Housing Finance Limited	-0.22%	Mahindra & Mahindra Financial Services Limited	IND AAA 1.13%
IndusInd Bank Limited	0.17%	Reliance Infrastructure Limited	-0.22%	Nabha Power Limited	ICRA AAA (SO) 1.11%
Adani Power Mundra Limited	0.16%	Bajaj Finance Limited	-0.23%	Tata Capital Financial Services Limited	ICRA AAA 1.09%
Ambuja Cements Limited	0.16%	Petronet LNG Limited	-0.23%	Housing Development Finance Corporation Limited	CRISIL AAA 1.05%
IFCI Limited	0.15%	BEML Limited	-0.23%	8.20% GOI (MD 15/02/2022)	Sovereign 1.02%
Bajaj Finserv Limited	0.15%	NBCC (India) Limited	-0.23%		
Indian Oil Corporation Limited	0.12%	Idea Cellular Limited	-0.23%		
Multi Commodity Exchange of India Limited	0.12%	Zee Entertainment Enterprises Limited	-0.24%		
Bank of India	0.12%	Arvind Limited	-0.24%		
Ujjivan Financial Services Limited	0.11%				
Apollon Tyres Limited	0.11%				

Idea Cellular Limited	CARE AA	1.01%
Nabha Power Limited	ICRA AAA (SO)	0.95%
Kotak Mahindra Prime Limited	CRISIL AAA	0.94%
Housing Development Finance Corporation Limited	CRISIL AAA	0.94%
Reliance Jio Infocomm Limited	CRISIL AAA	0.94%
Tata Capital Financial Services Limited	ICRA A1+	0.93%
Rural Electrification Corporation Limited	CRISIL AAA	0.87%
Power Finance Corporation Limited	CRISIL AAA	0.86%
Tata Motors Limited	CARE AA+	0.84%
Power Finance Corporation Limited	CRISIL AAA	0.82%
Tata Capital Financial Services Limited	CRISIL AAA	0.79%
Rural Electrification Corporation Limited	CRISIL AAA	0.79%
Power Finance Corporation Limited	CRISIL AAA	0.77%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.75%
Power Finance Corporation Limited	CRISIL AAA	0.71%
IDFC Bank Limited	ICRA AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.64%
Rural Electrification Corporation Limited	CRISIL AAA	0.61%
Housing Development Finance Corporation Limited	CRISIL AAA	0.59%
Rural Electrification Corporation Limited	CRISIL AAA	0.58%
Tata Sons Limited	CRISIL AAA	0.57%
Rent-A-Device Trust	ICRA AAA (SO)	0.56%
Rent-A-Device Trust	ICRA AAA (SO)	0.56%
PNB Housing Finance Limited	CARE AAA	0.55%
Tata Capital Limited	CRISIL AAA	0.55%
Power Finance Corporation Limited	CRISIL AAA	0.53%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.53%
Tata Sons Limited	CRISIL AAA	0.52%
Rural Electrification Corporation Limited	CRISIL AAA	0.52%
Housing & Urban Development Corporation Limited	ICRA AAA	0.50%
Export Import Bank of India	CRISIL AAA	0.49%
IDFC Bank Limited	ICRA AAA	0.47%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.46%
Tata Capital Financial Services Limited	CRISIL AAA	0.45%
LIC Housing Finance Limited	CRISIL AAA	0.41%
Power Finance Corporation Limited	CRISIL AAA	0.40%
HDB Financial Services Limited	CRISIL AAA	0.38%
LIC Housing Finance Limited	CARE AAA	0.38%
Housing Development Finance Corporation Limited	CRISIL AAA	0.38%
LIC Housing Finance Limited	CARE AAA	0.38%
Housing Development Finance Corporation Limited	CRISIL AAA	0.37%
Gruh Finance Limited	ICRA AAA	0.37%
Tata Capital Limited	CRISIL AAA	0.37%
Housing & Urban Development Corporation Limited	ICRA AAA	0.37%
Power Finance Corporation Limited	CRISIL AAA	0.37%
Rural Electrification Corporation Limited	CRISIL AAA	0.37%
JM Financial Services Limited	ICRA A1+	0.37%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.34%
PNB Housing Finance Limited	CARE AAA	0.33%
Rainbow Devices Trust	ICRA AAA (SO)	0.33%
Rural Electrification Corporation Limited	CRISIL AAA	0.33%
IDFC Bank Limited	ICRA AAA	0.32%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.28%
Tata Motors Limited	CARE AA+	0.28%
Reliance Industries Limited	CRISIL AAA	0.23%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Rent-A-Device Trust	ICRA AAA (SO)	0.20%
Rent-A-Device Trust	ICRA AAA (SO)	0.20%
Rent-A-Device Trust	ICRA AAA (SO)	0.20%
Rent-A-Device Trust	ICRA AAA (SO)	0.20%
Rent-A-Device Trust	ICRA AAA (SO)	0.19%
Rent-A-Device Trust	ICRA AAA (SO)	0.19%
Rent-A-Device Trust	ICRA AAA (SO)	0.19%
Rural Electrification Corporation Limited	CRISIL AAA	0.19%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
Fullerton India Credit Company Limited	CARE AAA	0.19%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
Rural Electrification Corporation Limited	CRISIL AAA	0.19%
Shriram Transport Finance Company Limited	CRISIL AA+	0.19%
8.39% Rajasthan UDAY BOND(MD 15/03/2022)	Sovereign	0.19%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
Reliance Jio Infocomm Limited	CRISIL AAA	0.18%
LIC Housing Finance Limited	CRISIL AAA	0.15%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.15%
National Housing Bank	CRISIL AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Vodafone Mobile Services Limited	IND AA+	0.15%
Idea Cellular Limited	CARE AA	0.14%
Rainbow Devices Trust	ICRA AAA (SO)	0.12%
Power Finance Corporation Limited	CRISIL AAA	0.11%
Rainbow Devices Trust	ICRA AAA (SO)	0.11%
PNB Housing Finance Limited	CARE AAA	0.11%
LIC Housing Finance Limited	CRISIL AAA	0.11%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.11%
Rainbow Devices Trust	ICRA AAA (SO)	0.11%
Power Finance Corporation Limited	ICRA AAA (SO)	0.11%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.11%
Rainbow Devices Trust	ICRA AAA (SO)	0.10%
Tata Capital Financial Services Limited	CRISIL AAA	0.08%
Tata Motors Limited	CARE AA+	0.08%
Housing Development Finance Corporation Limited	CRISIL AAA	0.07%
NHPC Limited	ICRA AAA	0.07%

Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.07%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.07%
Tata Motors Limited	CARE AA+	0.07%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.07%
Reliance Jio Infocomm Limited	CRISIL AAA	0.07%
7.37% GOI (MD 16/04/2023)	Sovereign	0.04%
8.24% GOI (MD 15/02/2027)	Sovereign	0.04%
Export Import Bank of India	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.04%
8.13% GOI (MD 21/09/2022)	Sovereign	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
LIC Housing Finance Limited	CRISIL AAA	0.04%
7.94% GOI (MD 24/05/2021)	Sovereign	0.04%
Small Industries Dev Bank of India	CARE AAA	0.04%
8.21% Haryana UDAY BOND (MD 31/03/2022)	Sovereign	0.04%
Rainbow Devices Trust	ICRA AAA (SO)	0.04%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.04%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%
8.51% Gujarat SDL(MD 27/10/2020)	Sovereign	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.02%
8.39% MAHARASHTRA SDL (08/09/2020)	Sovereign	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.02%
LIC Housing Finance Limited	CRISIL AAA	0.01%
8.60% GOI (MD 02/06/2028)	Sovereign	0.01%
Export Import Bank of India	CRISIL AAA	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
8.44% Rajasthan SDL (25/08/2020)	Sovereign	0.002%
Power Finance Corporation Limited	CRISIL AAA	0.002%
8.12% Maharashtra SDL (MD 13/11/2025)	Sovereign	0.001%
8.95% Maharashtra SDL (MD 07/03/2022)	Sovereign	0.000%
8.99% Gujrat SDL (MD 14/03/2022)	Sovereign	0.000%
Cash & Current Assets		5.65%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Short Term Opportunities Fund		
Allocation as a % of Net Assets	Rating	%
ONGC Petro Additions Limited	ICRA AAA (SO)	5.95%
Adani Properties Pvt Limited	BWR AA- (SO)	4.86%
Altico Capital India Limited	IND AA-	4.23%
Indiabulls Housing Finance Limited	CARE AAA	3.69%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	3.67%
Tata Motors Limited	CARE AA+	3.13%
Power Finance Corporation Limited	CRISIL AAA	2.78%
Housing Development Finance Corporation Limited	ICRA A1+	2.62%
TATA Realty & Infrastructure Limited	CRISIL AA	2.42%
National Bank For Agriculture and Rural Development	IND AAA	2.42%
Bharti Enterprises Holding Private Limited	CRISIL A1+	2.42%
Power Finance Corporation Limited	CRISIL AAA	2.41%
ICICI Bank Limited	ICRA A1+	2.37%
Prestige Estates Projects Limited	ICRA A1+	2.35%
Punjab National Bank	BWR AA	2.32%
PNB Housing Finance Limited	CARE AAA	1.88%
Housing Development Finance Corporation Limited	ICRA A1+	1.81%
Reliance Jio Infocomm Limited	CRISIL AAA	1.81%
Axis Bank Limited	ICRA A1+	1.81%
Grand View Estates Private Limited	ICRA AA(SO)	1.79%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.60%
Rural Electrification Corporation Limited	CRISIL AAA	1.58%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	1.51%
RKN Retail Pvt Limited	IND A-	1.38%
Shriram Transport Finance Company Limited	CRISIL AA+	1.32%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.23%
Indiabulls Infrastrates Limited	CARE AA- (SO)	1.21%
National Bank For Agriculture and Rural Development	ICRA A1+	1.21%
PNB Housing Finance Limited	CARE AAA	1.20%
Edelweiss Finvest Pvt Limited	CRISIL AA	1.20%
Edelweiss Housing Finance Limited	CRISIL AA	1.20%
Idea Cellular Limited	CARE AA	1.12%
Capital First Limited	CARE AA+	0.96%
Union Bank of India	IND AA	0.93%
6.84% GOI (MD 19/12/2022)	Sovereign	0.93%
Tata Capital Limited	CRISIL AAA	0.72%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.62%
Housing Development Finance Corporation Limited	CRISIL AAA	0.62%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.61%
8.15% GOI (MD 11/06/2022)	Sovereign	0.61%
Housing Development Finance Corporation Limited	CRISIL AAA	0.60%
Tata Motors Finance Limited	CRISIL AA	0.60%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.60%
Shriram Transport Finance Company Limited	CRISIL AA+	0.60%

Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.59%
Bharti Airtel Limited	CRISIL A1+	0.59%
Housing & Urban Development Corporation Limited	ICRA A1+	0.59%
Housing Development Finance Corporation Limited	ICRA A1+	0.59%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.58%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.57%
ICICI Bank Limited	ICRA A1+	0.57%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.55%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.50%
Small Industries Dev Bank of India	CARE AAA	0.49%
Tata Capital Financial Services Limited	CRISIL AAA	0.48%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.46%
Oriental Bank of Commerce	CARE A+	0.46%
Oriental Nagpur Betul Highway Limited	CRISIL AAA (SO)	0.44%
Oriental Bank of Commerce	CARE A+	0.42%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.38%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.37%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.37%
8.95% Assam SDL (MD 05/09/2022)	Sovereign	0.37%
Housing & Urban Development Corporation Limited	ICRA AAA	0.36%
PNB Housing Finance Limited	CARE AAA	0.35%
8.25% Himachal Pradesh SDL(MD 20/01/2020)	Sovereign	0.32%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.29%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.29%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.29%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.29%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.29%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.29%
9.22% West Bengal SDL (MD 23/05/2022)	Sovereign	0.25%
8.92% Himachal Pradesh SDL (MD 08/08/2022)	Sovereign	0.25%
Export Import Bank of India	CRISIL AAA	0.24%
Power Finance Corporation Limited	CRISIL AAA	0.24%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.20%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.16%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.14%
NHPC Limited	CARE AAA	0.12%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.12%
Housing Development Finance Corporation Limited	CRISIL AAA	0.12%
7.37% GOI (MD 16/04/2023)	Sovereign	0.12%
7.4% Maharashtra SDL (MD 13/12/2023)	Sovereign	0.12%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.11%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Rent-A-Device Trust	ICRA AAA (SO)	0.10%
Power Grid Corporation of India Limited	ICRA AAA	0.07%
Rainbow Devices Trust	ICRA AAA (SO)	0.06%
Rainbow Devices Trust	ICRA AAA (SO)	0.06%
Rainbow Devices Trust	ICRA AAA (SO)	0.06%
Dewan Housing Finance Corporation Limited	CARE AAA	0.05%
India Infradebt Limited	CRISIL AAA	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.05%
Rainbow Devices Trust	ICRA AAA (SO)	0.03%
Rainbow Devices Trust	ICRA AAA (SO)	0.03%
Rainbow Devices Trust	ICRA AAA (SO)	0.03%
Punjab National Bank	BWR AA	0.02%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%
Cash & Current Assets		2.66%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Banking & PSU Debt Fund		
Allocation as a % of Net Assets	Rating	%
7.17% GOI (MD 08/01/2028)	Sovereign	6.28%
ONGC Petro Additions Limited	ICRA AAA (SO)	5.04%
Axis Bank Limited	ICRA A1+	5.03%
National Bank For Agriculture and Rural Development	IND AAA	4.02%
Capital First Limited	CARE AA+	3.97%
Power Finance Corporation Limited	CRISIL AAA	3.50%
Rural Electrification Corporation Limited	CRISIL AAA	3.47%
Small Industries Dev Bank of India	CARE AAA	3.02%
Axis Bank Limited	ICRA A1+	2.86%
National Bank For Agriculture and Rural Development	ICRA A1+	2.82%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.62%
Power Finance Corporation Limited	CRISIL AAA	2.23%
Rural Electrification Corporation Limited	CRISIL AAA	2.02%
National Housing Bank	CRISIL AAA	2.01%
Housing & Urban Development Corporation Limited	ICRA AAA	2.00%
ICICI Bank Limited	ICRA A1+	1.95%
Axis Bank Limited	ICRA A1+	1.47%

## Portfolio

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## Portfolio

Sero Realty Limited	UNRATED	1.23%
Sashwat Energy Private Limited	UNRATED	1.23%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.22%
Home Credit India Finance Private Limited	CRISIL BBB+	1.16%
Shriram Properties Pvt Limited	ICRA BBB	1.12%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.10%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	1.07%
S.D. Corporation Pvt Limited	CARE AA+ (SO)	0.97%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	0.93%
Prestige Estates Projects Limited	ICRA A1+	0.90%
Punjab National Bank	BWR AA	0.88%
JSW Techno Projects Management Limited	BWR A (SO)	0.81%
Sterlite Power Grid Ventures Limited	IND A+	0.80%
Rent-A-Device Trust	ICRA AAA (SO)	0.78%
JSW Techno Projects Management Limited	BWR A (SO)	0.76%
Rent-A-Device Trust	ICRA AAA (SO)	0.74%
Rent-A-Device Trust	ICRA AAA (SO)	0.71%
S.D. Corporation Pvt Limited	ICRA AA(SO)	0.70%
S.D. Corporation Pvt Limited	CARE AA+ (SO)	0.68%
Piramal Capital & Housing Finance Limited	ICRA AA+	0.68%
Rent-A-Device Trust	ICRA AAA (SO)	0.67%
Adani Infra (India) Limited	BWR AA- (SO)	0.65%
Lendingkart Finance Limited	ICRA BBB-	0.65%
Housing Development Finance Corporation Limited	CRISIL AAA	0.64%
Rent-A-Device Trust	ICRA AAA (SO)	0.64%
High Point Properties Private Limited	ICRA AA(SO)	0.62%
Prestige Estates Projects Limited	ICRA A+	0.62%
Gera Developments Private Limited	CARE A+	0.62%
Tata Capital Limited	CRISIL AAA	0.61%
Tata Capital Financial Services Limited	CRISIL AAA	0.61%
Sundaram Finance Limited	ICRA AAA	0.61%
Rural Electrification Corporation Limited	CRISIL AAA	0.60%
Power Finance Corporation Limited	CRISIL AAA	0.60%
Relationships Properties Pvt Limited	UNRATED	0.59%
Indiabulls Properties Private Limited	CARE AA- (SO)	0.55%
Shriram Transport Finance Company Limited	CRISIL AA+	0.54%
Adani Rail Infra Private Limited	BWR AA- (SO)	0.50%
Hero Realty Limited	UNRATED	0.50%
Rural Electrification Corporation Limited	CRISIL AAA	0.50%
RKN Retail Pvt Limited	IND A-	0.48%
Union Bank of India	IND AA	0.47%
Adani Transmission Limited	IND AA+	0.44%
Asstet Value Homes North Pvt Limited	UNRATED	0.43%
Power Finance Corporation Limited	CRISIL AAA	0.36%
Syndicate Bank	CARE AA-	0.31%
U.P. Power Corporation Limited	BWR AA- (SO)	0.31%
U.P. Power Corporation Limited	BWR AA- (SO)	0.31%
U.P. Power Corporation Limited	BWR AA- (SO)	0.31%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.31%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.31%
U.P. Power Corporation Limited	BWR AA- (SO)	0.31%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.31%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.30%
Rainbow Devices Trust	ICRA AAA (SO)	0.30%
U.P. Power Corporation Limited	BWR AA- (SO)	0.30%
U.P. Power Corporation Limited	BWR AA- (SO)	0.30%
Rural Electrification Corporation Limited	CRISIL AAA	0.30%
Punjab & Sind Bank	ICRA A+	0.30%
Tata Motors Limited	CARE AA+	0.29%
Rainbow Devices Trust	ICRA AAA (SO)	0.29%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.27%
Rent-A-Device Trust	ICRA AAA (SO)	0.26%
Power Finance Corporation Limited	CRISIL AAA	0.25%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.24%
Annapurna Microfinance Private Limited	ICRA BBB+	0.24%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.24%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.21%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.21%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
U.P. Power Corporation Limited	BWR AA- (SO)	0.19%
JM Financial Credit Solution Limited	ICRA AA	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
IL & FS Education and Technology Services Limited	IND BBB(SO)	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Power Finance Corporation Limited	CRISIL AAA	0.18%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.17%
Rainbow Devices Trust	ICRA AAA (SO)	0.15%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.15%
Syndicate Bank	CARE AA-	0.12%
Reliance Jio Infocomm Limited	CRISIL AAA	0.12%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.12%
Union Bank of India	IND AA	0.12%
Reliance Jio Infocomm Limited	CRISIL AAA	0.12%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.11%

Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.09%
IRB InvIT Fund		0.09%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.08%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.07%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.06%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.06%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Reliance Utilities & Power Pvt Limited	CRISIL AAA	0.06%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.05%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.05%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.04%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.02%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.01%
Rainbow Devices Trust	ICRA AAA (SO)	0.01%
NTPC Limited	CRISIL AAA	0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		0.00%
HSBC Bank		-0.01%
ICICI Bank Limited		-0.01%
HDFC Bank Limited		-0.01%
Cash & Current Assets		5.49%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Dynamic Bond Fund		
Allocation as a % of Net Assets	Rating	%
7.17% GOI (MD 08/01/2028)	Sovereign	9.07%
Sprit Textile Pvt Limited	BWR A (SO)	7.09%
Aasan Corporate Solutions Private Limited	BWR A - (SO)	7.06%
Adani Infra (India) Limited	BWR AA- (SO)	6.54%
Piramal Capital & Housing Finance Limited	ICRA AA+	4.94%
6.57% GOI (MD 05/12/2033)	Sovereign	4.68%
Wadhawan Global Capital Pvt Limited	CARE AAA(SO)	4.43%
Adani Rail Infra Private Limited	BWR AA- (SO)	4.31%
Adilink Infra & Multitrading Private Limited	UNRATED	3.72%
6.84% GOI (MD 19/12/2022)	Sovereign	2.98%
Indiabulls Housing Finance Limited	CRISIL AAA	2.07%
RKN Retail Pvt Limited	IND A-	1.99%
8.15% GOI (MD 11/06/2022)	Sovereign	1.95%
Prestige Estates Projects Limited	ICRA A+	1.76%
ECL Finance Limited	CRISIL AA	1.75%
Punjab National Bank	BWR AA	1.69%
Hinduja Leyland Finance Limited	CARE AA-	1.59%
JM Financial Credit Solution Limited	ICRA AA	1.58%
JM Financial Credit Solution Limited	ICRA AA	1.50%
8.15% GOI (MD 24/11/2026)	Sovereign	1.38%
7.59% GOI (MD 20/03/2029)	Sovereign	1.35%
Capital First Limited	CARE AA+	1.05%
Union Bank of India	IND AA	0.85%
7.68% GOI (MD 15/12/2023)	Sovereign	0.78%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.63%
7.88% GOI (MD 19/03/2030)	Sovereign	0.60%
Indiabulls Housing Finance Limited	CRISIL AAA	0.59%
8.60% GOI (MD 02/06/2028)	Sovereign	0.45%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.41%
Rent-A-Device Trust	ICRA AAA (SO)	0.39%
Rent-A-Device Trust	ICRA AAA (SO)	0.39%
Rent-A-Device Trust	ICRA AAA (SO)	0.39%
8.17% GOI (MD 01/12/2044)	Sovereign	0.36%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.37%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.35%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.35%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.32%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.31%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.31%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.17%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	CRISIL A+ (SO)	0.16%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.15%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.14%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.13%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.13%
Sansar Trust	IND AAA(SO)	0.11%
Rainbow Devices Trust	ICRA AAA (SO)	0.09%
Rainbow Devices Trust	ICRA AAA (SO)	0.09%

Rainbow Devices Trust	ICRA AAA (SO)	0.09%
Rainbow Devices Trust	ICRA AAA (SO)	0.09%
Rainbow Devices Trust	ICRA AAA (SO)	0.08%
7.29% West Bengal SDL (MD 28/12/2026)	Sovereign	0.06%
Ukarkand Road Projects Implementation	CRISIL AA(SO)	0.04%
Company Limited		
Syndicate Bank	CARE AA-	0.04%
8.35% GOI (MD 14/05/2022)	Sovereign	0.03%
9.20% GOI (MD 30/09/2030)	Sovereign	0.02%
7.96% Gujarat SDL (14/10/2025)	Sovereign	0.01%
HSBC Bank		0.01%
8.33% GOI (MD 07/06/2036)	Sovereign	0.01%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.00%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	Sovereign	0.00%
6.97% GOI (MD 06/09/2026)	Sovereign	0.00%
Cash & Current Assets		11.58%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Income Fund		
Allocation as a % of Net Assets	Rating	%
6.84% GOI (MD 19/12/2022)	Sovereign	32.54%
8.15% GOI (MD 11/06/2022)	Sovereign	11.34%
7.37% GOI (MD 16/04/2023)	Sovereign	9.53%
8.79% GOI (MD 08/11/2021)	Sovereign	6.39%
7.17% GOI (MD 08/01/2028)	Sovereign	4.99%
8.65% Karnataka SDL (MD 20/03/2023)	Sovereign	3.23%
Housing Development Finance Corporation Limited	CRISIL AAA	2.62%
8.65% CHHATISGARH - 20MAR23 SDL	Sovereign	1.62%
Power Finance Corporation Limited	CRISIL AAA	1.60%
Power Finance Corporation Limited	CRISIL AAA	1.60%
8.64% Madhya Pradesh SDL (MD 20/02/2023)	Sovereign	0.54%
LIC Housing Finance Limited	CRISIL AAA	0.53%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.52%
Rent-A-Device Trust	ICRA AAA (SO)	0.43%
Rent-A-Device Trust	ICRA AAA (SO)	0.43%
Rent-A-Device Trust	ICRA AAA (SO)	0.43%
Rent-A-Device Trust	ICRA AAA (SO)	0.43%
Rent-A-Device Trust	ICRA AAA (SO)	0.43%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rent-A-Device Trust	ICRA AAA (SO)	0.42%
Rainbow Devices Trust	ICRA AAA (SO)	0.26%
Rainbow Devices Trust	ICRA AAA (SO)	0.26%
4.55% Rajasthan SDL (MD 26/03/2024)	Sovereign	0.04%
8.51% Punjab SDL (MD 10/04/2023)	Sovereign	0.03%
7.88% Chattisgarh SDL (MD 15/03/2027)	Sovereign	0.02%
8.64% Jharkhand SDL (MD 06/03/2023)	Sovereign	0.02%
6.57% GOI (MD 05/12/2033)	Sovereign	0.02%
Cash & Current Assets		17.63%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Government Securities Fund		
Allocation as a % of Net Assets	Rating	%
8.15% GOI (MD 11/06/2022)	Sovereign	26.52%
7.17% GOI (MD 08/01/2028)	Sovereign	26.01%
6.84% GOI (MD 19/12/2022)	Sovereign	12.66%
8.57% Uttar Pradesh SDL (MD 12/03/2019)	Sovereign	0.33%
8.30% GOI (MD 02/07/2040)	Sovereign	0.002%
Cash & Current Assets		34.48%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme		
Allocation as a % of Net Assets	Rating	%
Franklin India Short Term Income Pln- Dir- Growth		53.40%
ABSL Credit Risk Fund Dir Plan-Growth		42.14%
Cash & Current Assets		4.46%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF - Conservative Plan		
Allocation as a % of Net Assets	Rating	%
ABSL Credit Risk Fund Dir Plan-Growth		40.81%
ABSL Medium Term Plan Growth-Direct Plan		18.85%
ABSL Equity Adv Fund Growth-Dir Plan		10.26%
Franklin India Short Term Income Pln- Dir- Growth		7.68%
ABSL Equity Fund - Growth - Dir Plan		5.78%
ABSL Frontline Eq Fund Growth-Dir Plan		5.51%
MOST Focused Multipac 35-Direct Plan-Growth Option		4.15%
Mirae Asset India Equity Fund-Direct Plan-Growth		2.19%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt		1.36%
Cash & Current Assets		3.41%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF - Prudent Plan	
Allocation as a % of Net Assets	Rating %
ABSL Credit Risk Fund Dir Plan-Growth	28.97%
ABSL Equity Adv Fund Growth-Dir Plan	11.88%
ABSL Medium Term Plan Growth-Direct Plan	10.33%



## Portfolio

ABSL Frontline Eq Fund Growth-Dir Plan	10.07%
ABSL Equity Fund - Growth - Dir Plan	9.97%
Franklin India Short Term Income Pln- Dir- Growth	9.41%
MOST Focused Multicap 35-Direct Plan-Growth Option	8.11%
Mirae Asset India Equity Fund-Direct Plan-Growth	6.31%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.08%
Cash & Current Assets	1.87%
<b>Total</b>	<b>100.00%</b>





## Regular Income Solutions

## Aditya Birla Sun Life Regular Savings Fund

## Allocation as a %

of Net Assets	Rating	%
Reliance Jio Infocomm Limited	CRISIL AAA	4.80%
Kotak Mahindra Investments Limited	CRISIL AAA	3.87%
U.P. Power Corporation Limited	BWR AA- (SO)	3.85%
Tata Motors Finance Limited	CRISIL AA	3.62%
Shriram Transport Finance Company Limited	CRISIL AA+	3.17%
PNB Housing Finance Limited	CARE AAA	2.88%
Indiabulls Housing Finance Limited	CARE AAA	2.46%
Housing Development Finance Corporation Limited	CRISIL AAA	2.01%
National Bank For Agriculture and Rural Development	IND AAA	1.94%
Shriram Transport Finance Company Limited	SHRIL AA+	1.93%
HDB Financial Services Limited	CRISIL AAA	1.89%
SP Imperial Star Private Limited	CARE A	1.89%
Idea Cellular Limited	CARE AA	1.79%
Idea Cellular Limited	CARE AA	1.79%
Shriram Transport Finance Company Limited	CRISIL AA+	1.72%
Tata Consultancy Services Limited		1.61%
Sterilite Power Grid Ventures Limited	IND A+	1.35%
Bajaj Finance Limited		1.35%
Natco Pharma Limited		1.18%
Bajaj Finserv Limited		1.16%
RKN Retail Pvt Limited	IND A-	1.15%
IRB InvIT Fund		1.08%
HDFC Bank Limited		1.06%
Reliance Industries Limited		0.98%
LIC Housing Finance Limited	CRISIL AAA	0.97%
Shriram City Union Finance Limited	CARE AA+	0.96%
ONGC Petro Additions Limited	ICRA AAA (SO)	0.95%
U.P. Power Corporation Limited	BWR AA- (SO)	0.95%
Union Bank of India	IND AA	0.93%
S.D. Corporation Pvt Limited	CARE AA+ (SO)	0.91%
Maruti Suzuki India Limited		0.86%
Voltas Limited		0.85%
Dalmia Bharat Limited		0.84%
IL&FS Tamil Nadu Power Company Limited	ICRA BB+	0.82%
ICICI Lombard General Insurance Company Limited		0.80%
Bharti Enterprises Holding Private Limited	CRISIL A1+	0.77%
V-Mart Retail Limited		0.68%
Piramal Capital & Housing Finance Limited	ICRA AA+	0.66%
Bandhan Bank Limited		0.66%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.65%
8.17% GOI (MD 01/12/2044)	Sovereign	0.65%
L&T Finance Holdings Limited		0.62%
8.79% GOI (MD 08/11/2021)	Sovereign	0.60%
Berger Paints (I) Limited		0.59%
Honeywell Automation India Limited		0.58%
Bharat Financial Inclusion Limited		0.57%
Hero Realty Limited	UNRATED	0.55%
Hinduja Leyland Finance Limited	CARE AA-	0.54%
Yes Bank Limited		0.54%
HDFC Standard Life Insurance Company Limited		0.54%
PNB Housing Finance Limited		0.49%
Eicher Motors Limited		0.47%
MindTree Limited		0.46%
Tata Steel Limited		0.45%
Repco Home Finance Limited		0.44%
TVS Motor Company Limited		0.43%
High Point Properties Private Limited	ICRA AA(SO)	0.43%
Bharat Electronics Limited		0.40%
Yes Bank Limited	ICRA AA+	0.39%
V-Guard Industries Limited		0.39%
MRF Limited		0.39%
7.7% Telangana UDAY BOND (MD 22/03/2023)	Sovereign	0.38%
NHPC Limited	ICRA AAA	0.36%
6.57% GOI (MD 05/12/2033)	Sovereign	0.33%
IL & FS Education and Technology Services Limited	IND BBB(SO)	0.32%
AIA Engineering Limited		0.29%
Rainbow Devices Trust	ICRA AAA (SO)	0.28%
Larsen & Toubro Infotech Limited		0.27%
Rainbow Devices Trust	ICRA AAA (SO)	0.26%
The Ramco Cements Limited		0.25%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.24%
TeamLease Services Limited		0.23%
Kalpataru Power Transmission Limited		0.22%
Quess Corp Limited		0.22%
Emami Limited		0.21%
Bayer Cropscience Limited		0.21%
8.35% GOI (MD 14/05/2022)	Sovereign	0.20%
8.15% GOI (MD 11/06/2022)	Sovereign	0.20%

8.12% GOI (MD 10/12/2020)	Sovereign	0.20%
ANDHRA PRADESH SDL 08.42% 25AUG20	Sovereign	0.19%
8.32% Gujrat SDL (MD 04/08/2020)	Sovereign	0.19%
8.13% GOI (MD 22/06/2045)	Sovereign	0.19%
Rainbow Devices Trust	ICRA AAA (SO)	0.19%
Godrej Consumer Products Limited		0.18%
Balkrishna Industries Limited		0.18%
Pidilite Industries Limited		0.16%
Cholamandalam Investment and Finance Company Limited		0.14%
MFL Securitisation Trust	IND AAA(SO)	0.13%
Johnson Controls – Hitachi Air Conditioning India Limited		0.12%
Mahanagar Gas Limited		0.11%
Housing Development Finance Corporation Limited		0.10%
7.59% GOI (MD 20/03/2029)	Sovereign	0.09%
AU Small Finance Bank Limited		0.08%
Whirlpool of India Limited		0.08%
Spicejet Limited		0.08%
Cochin Shipyard Limited		0.07%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.07%
Housing & Urban Development Corporation Limited		0.06%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.05%
7.68% GOI (MD 15/12/2023)	Sovereign	0.05%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.05%
Reliance Nippon Life Asset Management Limited		0.05%
Yes Bank Limited	ICRA AA+	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Majesco Limited		0.02%
7.61% GOI(MD 09/05/2030)	Sovereign	0.01%
J.Kumar Infraprojects Limited		0.01%
Crompton Greaves Consumer Electricals Limited		0.01%
8.27% Telangana UDAY BOND (MD 22/03/2028)	Sovereign	0.001%
8.07% Telangana UDAY BOND (MD 22/03/2029)	Sovereign	0.001%
8.08% Telangana UDAY BOND (MD 22/03/2031)	Sovereign	0.001%
8.04% Telangana UDAY BOND (MD 22/03/2030)	Sovereign	0.001%
7.95% Telangana UDAY BOND (MD 22/03/2032)	Sovereign	0.001%
NTPC Limited	CRISIL AAA	0.000%
Magnasound (I) Limited		0.000%
Cash & Current Assets		18.29%
<b>Total</b>		<b>100.00%</b>



## Tax Savings Solutions

### Aditya Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	Rating	%
Reliance Industries Limited		7.58%
Honeywell Automation India Limited		7.53%
Gillette India Limited		7.12%
Bayer Cropscience Limited		6.17%
Pfizer Limited		5.73%
GlaxoSmithKline Pharmaceuticals Limited		5.04%
Sundaram Clayton Limited		5.02%
Thomas Cook (India) Limited		4.56%
Housing Development Finance Corporation Limited		3.98%
Shoppers Stop Limited		3.41%
Johnson Controls – Hitachi Air Conditioning India Limited		3.29%
Kotak Mahindra Bank Limited		2.94%
Biocon Limited		2.84%
ICRA Limited		2.20%
Bosch Limited		2.13%
Shree Cement Limited		1.95%
MRF Limited		1.74%
IndusInd Bank Limited		1.67%
HDFC Bank Limited		1.64%
Capital First Limited		1.52%
Tata Consultancy Services Limited		1.38%
Maruti Suzuki India Limited		1.37%
ICICI Bank Limited		1.36%
Zee Entertainment Enterprises Limited		1.34%
Bata India Limited		1.28%
Larsen & Toubro Limited		1.06%
Hindustan Unilever Limited		1.06%
Kansai Nerolac Paints Limited		1.04%
Procter & Gamble Hygiene and Health Care Limited		0.96%
Axis Bank Limited		0.95%
Grasim Industries Limited		0.91%
Century Textiles & Industries Limited		0.82%
Yes Bank Limited		0.76%
HCL Technologies Limited		0.53%
Infosys Limited		0.53%
Jet Airways (India) Limited		0.52%
Tata Motors Limited		0.52%
Cummins India Limited		0.45%
Sun Pharmaceutical Industries Limited		0.35%
ITC Limited		0.31%
Bharat Financial Inclusion Limited		0.30%
Mahindra & Mahindra Limited		0.22%
Vedanta Limited		0.19%
Container Corporation of India Limited		0.15%
Aditya Birla Capital Limited		0.12%
IDFC Limited		0.08%
Bharat Bijlee Limited		0.07%
United Breweries (Holdings) Limited		0.000%
Magnasound (I) Limited		0.000%
Cash & Current Assets		3.29%
<b>Total</b>		<b>100.00%</b>

Bharat Financial Inclusion Limited	0.29%
Mahindra & Mahindra Limited	0.25%
Vedanta Limited	0.20%
Aditya Birla Capital Limited	0.19%
Container Corporation of India Limited	0.15%
IDFC Limited	0.11%
Bharat Bijlee Limited	0.10%
United Breweries (Holdings) Limited	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	0.93%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Tax Plan

Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Limited		7.66%
Reliance Industries Limited		7.57%
Gillette India Limited		7.20%
Bayer Cropscience Limited		6.08%
Pfizer Limited		5.89%
GlaxoSmithKline Pharmaceuticals Limited		5.36%
Sundaram Clayton Limited		5.05%
Thomas Cook (India) Limited		4.49%
Housing Development Finance Corporation Limited		4.02%
Johnson Controls – Hitachi Air Conditioning India Limited		3.48%
Shoppers Stop Limited		3.46%
Biocon Limited		2.97%
Kotak Mahindra Bank Limited		2.96%
ICRA Limited		2.31%
Bosch Limited		2.09%
Shree Cement Limited		2.04%
MRF Limited		1.83%
IndusInd Bank Limited		1.69%
HDFC Bank Limited		1.65%
Tata Consultancy Services Limited		1.61%
Capital First Limited		1.51%
Maruti Suzuki India Limited		1.43%
Zee Entertainment Enterprises Limited		1.41%
ICICI Bank Limited		1.37%
Bata India Limited		1.34%
Larsen & Toubro Limited		1.11%
Hindustan Unilever Limited		1.11%
Kansai Nerolac Paints Limited		1.10%
Procter & Gamble Hygiene and Health Care Limited		1.00%
Axis Bank Limited		0.97%
Grasim Industries Limited		0.96%
Century Textiles & Industries Limited		0.86%
Yes Bank Limited		0.75%
Infosys Limited		0.61%
HCL Technologies Limited		0.60%
Jet Airways (India) Limited		0.55%
Tata Motors Limited		0.50%
Cummins India Limited		0.47%
Sun Pharmaceutical Industries Limited		0.40%
ITC Limited		0.35%



# Portfolio

## Wealth Solutions

### Aditya Birla Sun Life Equity Savings Fund

Allocation as a % of Net Assets	Rating	%
ITC Limited	ICRA AAA	5.04%
Reliance Industries Limited		3.69%
HDFC Bank Limited		3.66%
IDFC Bank Limited		3.50%
Housing Development Finance Corporation Limited		3.04%
Bharat Financial Inclusion Limited	ICRA A1+	2.93%
Sun Pharmaceutical Industries Limited		2.91%
L&T Finance Limited		2.53%
JSW Steel Limited		2.53%
Yes Bank Limited		2.06%
Larsen & Toubro Limited	Sovereign	1.95%
Axis Bank Limited		1.89%
HCL Technologies Limited		1.77%
6.84% GOI (MD 19/12/2022)		1.76%
HDFC Bank Limited		1.72%
8.15% GOI (MD 24/11/2026)	Sovereign	1.47%
HDFC Bank Limited		1.47%
Bandhan Bank Limited		1.36%
Pfizer Limited		1.35%
Maruti Suzuki India Limited		1.18%
9.20% GOI (MD 30/09/2030)	Sovereign	1.18%
Tata Steel Limited		1.16%
Whirlpool of India Limited		1.12%
Kotak Mahindra Prime Limited		1.08%
Infosys Limited		1.07%
Voltas Limited	CRISIL AAA	1.05%
Natco Pharma Limited		1.02%
Marico Limited		0.95%
Hindalco Industries Limited		0.94%
Dewan Housing Finance Corporation Limited		0.91%
Tech Mahindra Limited	CRISIL AAA	0.90%
Eicher Motors Limited		0.89%
Shriram Transport Finance Company Limited		0.84%
Tata Motors Limited		0.83%
Balkrishna Industries Limited		0.82%
Crompton Greaves Consumer Electricals Limited	CRISIL AAA	0.82%
Sterilite Technologies Limited		0.81%
Bajaj Finance Limited		0.79%
Bajaj Finserv Limited		0.78%
MindTree Limited		0.77%
Dalmia Bharat Limited	CRISIL AAA	0.77%
Bajaj Electricals Limited		0.73%
State Bank of India		0.72%
Honeywell Automation India Limited		0.72%
Thermax Limited		0.71%
Shree Cement Limited	CRISIL AAA	0.69%
Bharti Airtel Limited		0.68%
Blue Star Limited		0.67%
Infibeam Incorporation Limited		0.63%
Indiabulls Housing Finance Limited		0.63%
PNB Housing Finance Limited	CRISIL AAA	0.61%
L&T Finance Holdings Limited		0.59%
Bharat Electronics Limited		0.58%
Godrej Agrovet Limited		0.55%
Punjab National Bank		0.54%
Larsen & Toubro Infotech Limited	CRISIL AAA	0.50%
Cholamandalam Investment and Finance Company Limited		0.49%
Vedanta Limited		0.43%
Century Textiles & Industries Limited		0.37%
8.17% GOI (MD 01/12/2044)		0.36%
7.17% GOI (MD 08/01/2028)	Sovereign	0.35%
Aurobindo Pharma Limited		0.33%
V-Guard Industries Limited		0.33%
RBL Bank Limited		0.30%
NCC Limited	Sovereign	0.29%
IRB Infrastructure Developers Limited		0.24%
Power Finance Corporation Limited		0.22%
Bharat Forge Limited		0.22%
Ashok Leyland Limited		0.22%
Wockhardt Limited	Sovereign	0.20%
Majesco Limited		0.19%
LIC Housing Finance Limited		0.16%
ALEMBIC PHARMACEUTICALS LIMITED		0.14%
Tata Chemicals Limited		0.13%
Bayer Cropscience Limited	Sovereign	0.13%
Lupin Limited		0.12%
NMDC Limited		0.06%
Indian Oil Corporation Limited		0.06%
The India Cements Limited		0.05%
NTPC Limited	Sovereign	0.00%
Castrol India Limited		0.02%
Castrol India Limited		-0.02%
NTPC Limited		-0.04%
The India Cements Limited		-0.05%
Indian Oil Corporation Limited	Sovereign	-0.06%
NMDC Limited		-0.06%
L&T Finance Holdings Limited		-0.08%
Lupin Limited		-0.12%
Tata Chemicals Limited		-0.13%
State Bank of India	Sovereign	-0.13%
LIC Housing Finance Limited		-0.16%
Wockhardt Limited		-0.20%

Ashok Leyland Limited	-0.22%
Bharat Forge Limited	-0.22%
Power Finance Corporation Limited	-0.22%
IRB Infrastructure Developers Limited	-0.24%
NCC Limited	-0.29%
Aurobindo Pharma Limited	-0.33%
Century Textiles & Industries Limited	-0.37%
Maruti Suzuki India Limited	-0.40%
Vedanta Limited	-0.43%
Punjab National Bank	-0.54%
Infibeam Incorporation Limited	-0.63%
Indiabulls Housing Finance Limited	-0.63%
Bharti Airtel Limited	-0.69%
Tata Motors Limited	-0.84%
Dewan Housing Finance Corporation Limited	-0.91%
Hindalco Industries Limited	-0.94%
Larsen & Toubro Limited	-0.99%
Yes Bank Limited	-1.53%
Axis Bank Limited	-1.89%
Bharat Financial Inclusion Limited	-1.99%
JSW Steel Limited	-2.54%
Sun Pharmaceutical Industries Limited	-2.92%
Housing Development Finance Corporation Limited	-3.05%
ITC Limited	-5.05%
Cash & Current Assets	46.64%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Balanced Advantage Fund

Allocation as a % of Net Assets	Rating	%
ITC Limited	ICRA AAA (SO)	6.23%
HDFC Bank Limited		5.13%
Maruti Suzuki India Limited		4.65%
Infosys Limited		2.96%
ICICI Bank Limited		2.33%
ONGC Petro Additions Limited	ICRA AAA (SO)	1.92%
Housing Development Finance Corporation Limited		1.82%
HCL Technologies Limited		1.80%
Shriram Transport Finance Company Limited		1.61%
Cholamandalam Investment and Finance Company Limited		1.61%
Sundaram Finance Limited	ICRA AAA	1.61%
Aurobindo Pharma Limited		1.55%
Small Industries Dev Bank of India		1.54%
Rent-A-Device Trust		1.45%
PNB Housing Finance Limited		1.43%
Tata Motors Limited	CARE A1+	1.43%
Bharti Airtel Limited		1.41%
Sanofi India Limited		1.34%
Vedanta Limited		1.31%
Kotak Mahindra Bank Limited		1.31%
Tata Steel Limited	CARE AAA	1.29%
Reliance Industries Limited		1.23%
Nestle India Limited		1.20%
Dabur India Limited		1.13%
Bhopal Dhule Transmission Company Limited		1.10%
State Bank of India	CRISIL AAA	1.09%
NMDC Limited		1.06%
Bajaj Auto Limited		1.05%
Bharat Financial Inclusion Limited		0.92%
Sun Pharmaceutical Industries Limited		0.90%
Carborundum Universal Limited	CRISIL AAA	0.85%
Hindalco Industries Limited		0.84%
Larsen & Toubro Limited		0.83%
Dr. Reddy's Laboratories Limited		0.83%
Housing Development Finance Corporation Limited		0.82%
National Housing Bank	CRISIL AAA	0.81%
National Bank For Agriculture and Rural Development		0.81%
Tech Mahindra Limited		0.78%
Tata Motors Limited		0.77%
Small Industries Dev Bank of India		0.77%
Axis Bank Limited	CARE AA+	0.76%
Bharat Electronics Limited		0.75%
Cipla Limited		0.75%
UPL Limited		0.74%
Mahanagar Gas Limited		0.73%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	0.70%
Bandhan Bank Limited		0.67%
Housing Development Finance Corporation Limited		0.67%
IRB InvIT Fund		0.66%
Mahindra & Mahindra Financial Services Limited		0.65%
Mahindra & Mahindra Limited	CRISIL AAA	0.63%
RBL Bank Limited		0.63%
Castrol India Limited		0.63%
PVR Limited		0.59%
Yes Bank Limited		0.56%
The India Cements Limited	CRISIL AAA	0.53%
Sun TV Network Limited		0.52%
Cyient Limited		0.51%
Colgate Palmolive (India) Limited		0.49%
Hindustan Unilever Limited		0.49%

Tamil Nadu Newsprint & Papers Limited	0.49%
Motherson Sumi Systems Limited	0.46%
SKF India Limited	0.44%
NTPC Limited	0.44%
Indian Oil Corporation Limited	0.41%
Hindustan Petroleum Corporation Limited	0.40%
Indraprastha Gas Limited	0.38%
Housing Development Finance Corporation Limited	0.36%
Bajaj Finance Limited	0.36%
Wipro Limited	0.32%
Rainbow Devices Trust	0.32%
Sadbhav Engineering Limited	0.31%
IFGL Refractories Limited	0.31%
The South Indian Bank Limited	0.27%
Jharkand Road Projects Implementation Company Limited	0.25%
Orient Refractories Limited	0.23%
DLF Limited	0.23%
NCC Limited	0.21%
Idea Cellular Limited	0.21%
Voltas Limited	0.20%
Repro Home Finance Limited	0.19%
GAIL (India) Limited	0.18%
Punjab National Bank	0.18%
National Aluminium Company Limited	0.17%
Zee Entertainment Enterprises Limited	0.17%
LIC Housing Finance Limited	0.16%
Reliance Jio Infocomm Limited	0.16%
Jagran Prakashan Limited	0.15%
L&T Finance Holdings Limited	0.08%
Tata Consultancy Services Limited	0.05%
Reliance Infrastructure Limited	0.02%
Vedanta Limited	0.01%
HDFC Standard Life Insurance Company Limited	0.00%
NTPC Limited	0.00%
Reliance Infrastructure Limited	0.02%
Tata Consultancy Services Limited	0.05%
Mahanagar Gas Limited	0.06%
Punjab National Bank	0.18%
GAIL (India) Limited	0.18%
Idea Cellular Limited	0.21%
Bharat Electronics Limited	0.21%
NCC Limited	0.21%
Tata Steel Limited	0.22%
DLF Limited	0.23%
Cipla Limited	0.26%
State Bank of India	0.26%
The South Indian Bank Limited	0.27%
Yes Bank Limited	0.28%
Infosys Limited	0.29%
Dabur India Limited	0.29%
NMDC Limited	0.30%
Hindustan Petroleum Corporation Limited	0.40%
Indian Oil Corporation Limited	0.41%
Motherson Sumi Systems Limited	0.43%
Bharat Financial Inclusion Limited	0.44%
Hindustan Unilever Limited	0.49%
The India Cements Limited	0.53%
Hindalco Industries Limited	0.56%
UPL Limited	0.74%
Axis Bank Limited	0.76%
ICICI Bank Limited	0.78%
Larsen & Toubro Limited	0.79%
Sun Pharmaceutical Industries Limited	0.90%
HCL Technologies Limited	1.06%
Vedanta Limited	1.31%
Bharti Airtel Limited	1.42%
Tata Motors Limited	1.43%
Aurobindo Pharma Limited	1.56%
Housing Development Finance Corporation Limited	1.83%
ITC Limited	3.42%
Maruti Suzuki India Limited	4.65%
Nifty Index	5.95%
Cash & Current Assets	49.06%
<b>Total</b>	<b>100.00%</b>

### Aditya Birla Sun Life Equity Hybrid '95 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited	CRISIL AAA	6.52%
ICICI Bank Limited		3.28%
Infosys Limited		3.24%
State Bank of India		2.31%
Larsen & Toubro Limited		2.08%
Tata Motors Finance Limited	CRISIL AA	1.98%
Shriram Transport Finance Company Limited		1.85%
HCL Technologies Limited		1.66%
ITC Limited		1.64%
Maruti Suzuki India Limited		1.51%
Eris Lifesciences Limited	CARE AA	1.49%
Idea Cellular Limited		1.33%
IRB InvIT Fund		1.29%
Dabur India Limited		1.24%
Whirlpool of India Limited		1.24%
Tech Mahindra Limited	CRISIL AAA	1.21%
Indiabulls Housing Finance Limited		1.21%
Indiabulls Housing Finance Limited		1.19%
Mahindra & Mahindra Limited		1.14%

# Portfolio

Sundaram Finance Limited		1.11%	CRISIL AAA	0.21%	Zee Entertainment Enterprises Limited	0.49%
NMDC Limited	CARE AA+	1.10%		0.21%	Adani Ports and Special Economic Zone Limited	0.47%
Marico Limited		1.06%		0.20%	Bharti Infratel Limited	0.45%
Tata Steel Limited		1.05%		0.19%	Hindustan Petroleum Corporation Limited	0.38%
IndusInd Bank Limited		1.03%	CRISIL AAA	0.18%	Tata Steel Limited	0.02%
L&T Finance Holdings Limited		1.02%	CRISIL AAA	0.18%	Cash & Current Assets	3.01%
Petronet LNG Limited		1.02%	CRISIL AAA	0.18%	<b>Total</b>	<b>100.00%</b>
Sun TV Network Limited		0.98%	CRISIL AAA	0.18%		
Pfizer Limited		0.98%	CARE AAA	0.18%		
Cipla Limited		0.95%		0.18%		
Bata India Limited		0.93%	IND AAA	0.18%		
Piramal Capital & Housing Finance Limited	ICRA AA+	0.88%		0.18%		
Kotak Mahindra Bank Limited		0.86%	CARE AAA	0.18%		
Britannia Industries Limited		0.85%	ICRA AA+	0.17%		
Yes Bank Limited		0.84%	CARE AA	0.17%		
Dalmia Bharat Limited		0.83%	CARE AA-	0.15%		
Cholamandalam Investment and Finance Company Limited		0.83%	CARE AA(SO)	0.13%		
Eicher Motors Limited		0.82%	CRISIL AAA	0.10%		
Cyient Limited		0.82%	CRISIL AAA	0.10%		
Titan Company Limited		0.81%	Sovereign	0.09%		
Thyrocare Technologies Limited		0.80%		0.09%		
Hindalco Industries Limited		0.79%		0.05%		
Bharat Electronics Limited		0.78%		0.04%		
Zee Entertainment Enterprises Limited		0.75%	CRISIL AAA	0.04%		
SBI Life Insurance Company Limited		0.74%	CRISIL AAA	0.04%		
Shriram Transport Finance Company Limited		0.74%	CRISIL AAA	0.04%		
Kansai Nerolac Paints Limited		0.71%	Sovereign	0.04%		
Tata Sons Limited	CRISIL AAA	0.71%	Sovereign	0.04%		
Bajaj Finance Limited		0.70%	ICRA AAA (SO)	0.03%		
Emami Limited		0.70%	ICRA AAA (SO)	0.03%		
U.P. Power Corporation Limited	BWR AA- (SO)	0.67%	ICRA AAA (SO)	0.03%		
Tata Chemicals Limited		0.65%		0.03%		
NCC Limited		0.64%		0.02%		
PNB Housing Finance Limited		0.63%	Sovereign	0.02%		
Dr. Reddy's Laboratories Limited		0.63%	Sovereign	0.02%		
Natco Pharma Limited		0.61%		0.01%		
Aurobindo Pharma Limited		0.61%	Sovereign	0.01%		
Finolex Cables Limited		0.60%	Sovereign	0.00%		
U.P. Power Corporation Limited	BWR AA- (SO)	0.60%		0.00%		
8.17% GOI (MD 01/12/2044)	Sovereign	0.57%		0.00%		
Chennai Petroleum Corporation Limited		0.57%		0.00%		
Housing Development Finance Corporation Limited	CRISIL AAA	0.56%		0.08%		
Housing Development Finance Corporation Limited	CRISIL AAA	0.56%		0.18%		
Grasim Industries Limited		0.55%		8.18%		
CG Power and Industrial Solutions Limited		0.54%		<b>100.00%</b>		
Tata Capital Financial Services Limited	ICRA AAA	0.54%				
Bharat Financial Inclusion Limited		0.52%				
Reliance Jio Infocomm Limited	CRISIL AAA	0.52%				
Apollo Hospitals Enterprise Limited		0.50%				
PTC India Limited		0.49%				
HDB Financial Services Limited	CRISIL AAA	0.49%				
Vedanta Limited		0.46%				
Sanofi India Limited		0.46%				
Sundaram Finance Limited		0.45%				
Indian Energy Exchange Limited		0.45%				
8.60% GOI (MD 02/06/2028)	Sovereign	0.45%				
Pidilite Industries Limited		0.43%				
Gujarat State Petronet Limited		0.43%				
Crompton Greaves Consumer Electricals Limited		0.43%				
Shriram City Union Finance Limited		0.43%				
MRF Limited		0.43%				
Schaeffler India Limited		0.42%				
Hindustan Petroleum Corporation Limited		0.42%				
Endurance Technologies Limited		0.41%				
NTPC Limited		0.41%				
Atul Limited		0.39%				
Bayer Cropscience Limited		0.39%				
8.83% GOI (MD 12/12/2041)	Sovereign	0.38%				
Housing Development Finance Corporation Limited	CRISIL AAA	0.36%				
Shriram Transport Finance Company Limited	CRISIL AA+	0.36%				
PNB Housing Finance Limited	CARE AAA	0.36%				
Housing Development Finance Corporation Limited	CRISIL AAA	0.36%				
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.36%				
PNB Housing Finance Limited	CARE AAA	0.36%				
HDB Financial Services Limited	CRISIL AAA	0.35%				
Union Bank of India	IND AA	0.35%				
Mangalore Refinery and Petrochemicals Limited		0.33%				
Shriram Transport Finance Company Limited	CRISIL AA+	0.32%				
Procter & Gamble Hygiene and Health Care Limited		0.26%				
Blue Star Limited		0.26%				
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.26%				
INOX Leisure Limited		0.25%				
8.15% GOI (MD 11/06/2022)	Sovereign	0.25%				
Entertainment Network (India) Limited		0.25%				
Repco Home Finance Limited		0.24%				
Sikka Ports and Terminals Limited	CRISIL AAA	0.23%				
Power Finance Corporation Limited	CRISIL AAA	0.22%				

Aditya Birla Sun Life Frontline Equity Fund		
Allocation as a %	Rating	%
of Net Assets		
HFDC Bank Limited		9.27%
Infosys Limited		5.77%
ICICI Bank Limited		5.36%
ITC Limited		5.04%
Larsen & Toubro Limited		3.08%
HCL Technologies Limited		2.59%
State Bank of India		2.57%
Maruti Suzuki India Limited		2.34%
Mahindra & Mahindra Limited		2.17%
Tech Mahindra Limited		2.06%
Tata Steel Limited		2.03%
Housing Development Finance Corporation Limited		1.87%
Reliance Industries Limited		1.73%
Bajaj Finance Limited		1.72%
IndusInd Bank Limited		1.65%
NTPC Limited		1.62%
Vedanta Limited		1.59%
Dr. Reddy's Laboratories Limited		1.57%
Hindustan Unilever Limited		1.54%
Hindalco Industries Limited		1.52%
Sanofi India Limited		1.50%
Kotak Mahindra Bank Limited		1.41%
Crompton Greaves Consumer Electricals Limited		1.33%
Dabur India Limited		1.24%
Aurobindo Pharma Limited		1.23%
Britannia Industries Limited		1.21%
Indian Oil Corporation Limited		1.13%
Yes Bank Limited		1.11%
Hindustan Petroleum Corporation Limited		1.11%
Zee Entertainment Enterprises Limited		1.04%
Bharti Airtel Limited		1.02%
Cholamandalam Investment and Finance Company Limited		0.99%
Tata Consultancy Services Limited		0.93%
Cummins India Limited		0.91%
Bayer Cropscience Limited		0.83%
Muthoot Finance Limited		0.83%
Max Financial Services Limited		0.83%
ICICI Prudential Life Insurance Company Limited		0.81%
Grasim Industries Limited		0.81%
The Federal Bank Limited		0.79%
Titan Company Limited		0.65%
Emami Limited		0.62%
ACC Limited		0.61%
Petronet LNG Limited		0.60%
L&T Finance Holdings Limited		0.60%
Tata Motors Limited		0.60%
Bharat Electronics Limited		0.59%
IDFC Limited		0.53%
Shriram City Union Finance Limited		0.52%
Hero MotoCorp Limited		0.47%
Bosch Limited		0.46%
Axis Bank Limited		0.44%
Motherson Sumi Systems Limited		0.43%
Akzo Nobel India Limited		0.43%
Torrent Pharmaceuticals Limited		0.42%
GAIL (India) Limited		0.40%
Eicher Motors Limited		0.39%
Power Grid Corporation of India Limited		0.38%
CG Power and Industrial Solutions Limited		0.37%
Bank of Baroda		0.34%
GE Power India Limited		0.34%
PNB Housing Finance Limited		0.32%
Housing Development Finance Corporation Limited		0.29%
Aditya Birla Sun Life Nifty ETF - Growth		0.29%
Godrej Consumer Products Limited		0.29%
IRB Infrastructure Developers Limited		0.29%
Aditya Birla Capital Limited		0.19%
Procter & Gamble Hygiene and Health Care Limited		0.18%
Punjab National Bank		0.18%
Reliance Capital Limited		0.08%
Vedanta Limited		0.05%
NTPC Limited	CRISIL AAA	0.02%
Maruti Suzuki India Limited		0.07%
Housing Development Finance Corporation Limited		0.10%
Larsen & Toubro Limited		0.12%
Bajaj Finance Limited		0.14%
Yes Bank Limited		0.26%
Cash & Current Assets		10.20%
<b>Total</b>		<b>100.00%</b>



Aditya Birla Sun Life Focused Equity Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		9.91%
ICICI Bank Limited		6.96%
Infosys Limited		6.80%
ITC Limited		5.83%
Larsen & Toubro Limited		4.10%
HCL Technologies Limited		3.79%
Cipla Limited		3.48%
State Bank of India		3.26%
Tata Steel Limited		3.15%
NTPC Limited		3.03%
Maruti Suzuki India Limited		2.96%
NMDC Limited		2.82%
Reliance Industries Limited		2.79%
Dabur India Limited		2.76%
Mahindra & Mahindra Financial Services Limited		2.62%
Sun TV Network Limited		2.55%
Tech Mahindra Limited		2.40%
Housing Development Finance Corporation Limited		2.38%
L&T Finance Holdings Limited		2.37%
Hindustan Petroleum Corporation Limited		2.31%
Mahindra & Mahindra Limited		2.23%
Aurobindo Pharma Limited		1.91%
Bharat Electronics Limited		1.89%
Crompton Greaves Consumer Electricals Limited		1.89%
SBI Life Insurance Company Limited		1.70%
Yes Bank Limited		1.37%
Grasim Industries Limited		1.19%
Jindal Steel & Power Limited		0.93%
Housing Development Finance Corporation Limited		0.42%
NTPC Limited	CRISIL AAA	0.04%
Maruti Suzuki India Limited		0.10%
Housing Development Finance Corporation Limited		0.20%
Yes Bank Limited		0.62%
Larsen & Toubro Limited		1.22%
Cash & Current Assets		12.30%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life Equity Fund		
Allocation as a % of Net Assets		%
HDFC Bank Limited		8.26%
ICICI Bank Limited		6.69%
Dr. Reddy's Laboratories Limited		4.30%
Infosys Limited		4.08%
Tech Mahindra Limited		3.86%
ITC Limited		3.80%
Tata Steel Limited		3.56%
Tata Chemicals Limited		2.65%
Hindalco Industries Limited		2.55%
Bharat Forge Limited		2.43%
Maruti Suzuki India Limited		2.41%
IndusInd Bank Limited		2.32%
HCL Technologies Limited		2.30%
Hindustan Unilever Limited		2.18%
Bajaj Finance Limited		2.15%
PVR Limited		2.13%
United Spirits Limited		2.10%
Vedanta Limited		1.91%
Bharti Airtel Limited		1.91%
Century Textiles & Industries Limited		1.85%
ACC Limited		1.73%
Castrol India Limited		1.66%
Dabur India Limited		1.49%
Kotak Mahindra Bank Limited		1.29%
RBL Bank Limited		1.25%
Dalmia Bharat Limited		1.09%
Yes Bank Limited		1.06%
PNB Housing Finance Limited		1.02%
Cholamandalam Investment and Finance Company Limited		0.98%
Bharat Financial Inclusion Limited		0.95%
Strides Shasun Limited		0.91%
Housing Development Finance Corporation Limited		0.84%
Blue Star Limited		0.84%
Titan Company Limited		0.82%
CESC Limited		0.81%
The India Cements Limited		0.81%
Kansai Nerolac Paints Limited		0.72%
Bharat Petroleum Corporation Limited		0.71%
Hero MotoCorp Limited		0.70%
Max Financial Services Limited		0.69%
NMDC Limited		0.65%
Dish TV India Limited		0.60%
IDFC Limited		0.58%
Exide Industries Limited		0.52%
Mahanagar Gas Limited		0.51%
Dishman Carbogen Amcis Limited		0.50%
Bajaj Finserv Limited		0.48%
Bank of Baroda		0.46%
Atul Limited		0.45%
Radico Khaitan Limited		0.45%
Whirlpool of India Limited		0.43%
Tata Communications Limited		0.41%
Shriram City Union Finance Limited		0.40%
AIA Engineering Limited		0.40%

Reliance Nippon Life Asset Management Limited	0.37%
Punjab National Bank	0.35%
Eris Lifesciences Limited	0.33%
Bharat Electronics Limited	0.30%
Vedanta Limited	0.28%
IIFL Holdings Limited	0.28%
Equitas Holdings Limited	0.28%
Repco Home Finance Limited	0.27%
MRF Limited	0.24%
Sun TV Network Limited	0.21%
Indian Oil Corporation Limited	0.20%
Reliance Industries Limited	0.13%
VA Tech Wabag Limited	0.12%
The Jammu & Kashmir Bank Limited	0.10%
Kewal Kiran Clothing Limited	0.10%
Aditya Birla Capital Limited	0.08%
Idea Cellular Limited	0.08%
Muthoot Capital Services Limited	0.08%
Mms Infrastructure Limited	0.00%
MAESTROS MEDLINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Cash & Current Assets	5.59%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Equity Advantage Fund		
Allocation as a % of Net Assets		%
Reliance Industries Limited		9.20%
HDFC Bank Limited		7.33%
Infosys Limited		4.18%
ICICI Bank Limited		3.83%
Tata Steel Limited		3.81%
Natco Pharma Limited		3.35%
Volta Limited		3.16%
Crompton Greaves Consumer Electricals Limited		3.02%
RBL Bank Limited		2.77%
Tech Mahindra Limited		2.55%
Bajaj Finance Limited		2.47%
PNB Housing Finance Limited		2.30%
Bandhan Bank Limited		2.28%
Tata Consultancy Services Limited		2.28%
The Ramco Cements Limited		2.06%
Quess Corp Limited		1.93%
Shree Cement Limited		1.91%
Biocon Limited		1.89%
MindTree Limited		1.77%
Larsen & Toubro Infotech Limited		1.75%
Balkrishna Industries Limited		1.69%
Yes Bank Limited		1.63%
Bajaj Finserv Limited		1.59%
Britannia Industries Limited		1.52%
Maruti Suzuki India Limited		1.46%
TVS Motor Company Limited		1.43%
Blue Star Limited		1.36%
IndusInd Bank Limited		1.25%
Thermax Limited		1.14%
Axis Bank Limited		1.13%
L&T Finance Holdings Limited		1.12%
Dalmia Bharat Limited		1.06%
Sterlite Technologies Limited		1.05%
Whirlpool of India Limited		1.03%
Hindustan Unilever Limited		1.03%
Finolex Cables Limited		1.02%
Sun Pharmaceutical Industries Limited		1.02%
Century Textiles & Industries Limited		1.02%
Mphasis Limited		1.00%
State Bank of India		0.93%
V-Guard Industries Limited		0.88%
Godrej Agrovet Limited		0.85%
Berger Paints (I) Limited		0.76%
Exide Industries Limited		0.72%
Cholamandalam Investment and Finance Company Limited		0.71%
ICICI Securities Limited		0.70%
L & T TECHNOLOGY SERVICES LIMITED		0.67%
Kansai Nerolac Paints Limited		0.67%
Birla Corporation Limited		0.60%
Eris Lifesciences Limited		0.58%
Aditya Birla Fashion and Retail Limited		0.57%
Bayer Cropscience Limited		0.36%
Kajaria Ceramics Limited		0.27%
Eicher Motors Limited		0.10%
Strides Shasun Limited		0.10%
Repco Home Finance Limited		0.09%
Tata Steel Limited		0.05%
Dharti Dredging		0.02%
Karrox Technologies		0.00%
Yes Bank Limited		-0.44%
Cash & Current Assets		3.45%
<b>Total</b>		<b>100.00%</b>

Aditya Birla Sun Life MNC Fund		
Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Limited		9.76%
Gillette India Limited		8.97%
Pfizer Limited		8.52%
Bayer Cropscience Limited		7.48%
Kotak Mahindra Bank Limited		6.57%
GlaxoSmithKline Pharmaceuticals Limited		6.10%
Thomas Cook (India) Limited		5.67%
ICRA Limited		4.73%

Johnson Controls – Hitachi Air Conditioning India Limited	4.64%
Bosch Limited	4.17%
Capital First Limited	3.86%
Maruti Suzuki India Limited	3.80%
Hindustan Unilever Limited	3.45%
Kansai Nerolac Paints Limited	3.24%
Bata India Limited	2.94%
Schaeffler India Limited	2.13%
Procter & Gamble Hygiene and Health Care Limited	2.09%
CRISIL Limited	1.36%
WABCO India Limited	1.30%
Jet Airways (India) Limited	1.03%
Cummins India Limited	1.03%
Colgate Palmolive (India) Limited	0.91%
Quess Corp Limited	0.84%
ACC Limited	0.69%
Oracle Financial Services Software Limited	0.53%
Nestle India Limited	0.50%
Castrol India Limited	0.43%
Ambuja Cements Limited	0.35%
Sanofi India Limited	0.33%
SML Isuzu Limited	0.30%
ITD Cementation India Limited	0.26%
GE Power India Limited	0.25%
Federal-Mogul Goetze (India) Limited.	0.24%
ABB India Limited	0.19%
Siemens Limited	0.19%
Akzo Nobel India Limited	0.16%
Disa India Limited	0.13%
GE T&D India Limited	0.12%
Blue Dart Express Limited	0.11%
Schneider Electric Infrastructure Limited	0.06%
Blue Dart Express Limited	ICRA AA 0.00%
Blue Dart Express Limited	ICRA AA 0.00%
Jainpur Straw Brd	0.00%
Maruti Cortex Limited	0.00%
Sree Jayalakshmi	0.00%
Sri Venkatesha Mi	0.00%
Visakha Aqua Farm	0.00%
Cash & Current Assets	0.58%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Midcap Fund		
Allocation as a % of Net Assets		%
TI Financial Holdings Limited		3.98%
RBL Bank Limited		3.86%
Gujarat State Petronet Limited		3.80%
Tata Global Beverages Limited		3.31%
Mahindra CIE Automotive Limited		3.11%
Crompton Greaves Consumer Electricals Limited		2.89%
Century Textiles & Industries Limited		2.85%
Gujarat Fluorochemicals Limited		2.83%
Petronet LNG Limited		2.77%
The Federal Bank Limited		2.67%
Pfizer Limited		2.64%
MRF Limited		2.40%
TeamLease Services Limited		2.32%
Mangalore Refinery and Petrochemicals Limited		2.20%
Eris Lifesciences Limited		2.17%
KEC International Limited		2.09%
Solar Industries India Limited		2.05%
DCB Bank Limited		1.98%
Godrej Industries Limited		1.95%
United Breweries Limited		1.92%
PNB Housing Finance Limited		1.91%
Cummins India Limited		1.87%
Max Financial Services Limited		1.85%
Bharat Electronics Limited		1.84%
Sanofi India Limited		1.75%
Mahindra & Mahindra Financial Services Limited		1.70%
IDFC Limited		1.66%
Torrent Pharmaceuticals Limited		1.56%
HCL Technologies Limited		1.54%
Bayer Cropscience Limited		1.52%
Cholamandalam Investment and Finance Company Limited		1.51%
Finolex Cables Limited		1.45%
Sun TV Network Limited		1.45%
Tech Mahindra Limited		1.41%
Sterlite Technologies Limited		1.38%
Whirlpool of India Limited		1.27%
Fortis Healthcare Limited		1.27%
Tata Power Company Limited		1.24%
Natco Pharma Limited		1.24%
Coromandel International Limited		1.14%
Bharat Forge Limited		1.13%
Volta Limited		1.13%
Hexaware Technologies limited		1.11%
Cadila Healthcare Limited		1.09%
LIC Housing Finance Limited		0.98%
Bharat Financial Inclusion Limited		0.98%
IRB Infrastructure Developers Limited		0.97%
JM Financial Limited		0.96%
Shriram City Union Finance Limited		0.94%
ACC Limited		0.88%
Aditya Birla Fashion and Retail Limited		0.87%
Dish TV India Limited		0.81%
Union Bank of India		0.78%



# Portfolio

Reliance Nippon Life Asset Management Limited	0.74%
PNC Infratech Limited	0.52%
Aditya Birla Capital Limited	0.17%
Cash & Current Assets	1.55%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Small Cap Fund	
Allocation as a % of Net Assets	%
Mahindra CIE Automotive Limited	3.07%
KEC International Limited	3.03%
DCB Bank Limited	3.03%
PNC Infratech Limited	3.01%
Cyient Limited	2.91%
Security and Intelligence Services (India) Limited	2.41%
Johnson Controls – Hitachi Air Conditioning India Limited	2.38%
Equitas Holdings Limited	2.37%
Tata Metaliks Limited	2.30%
Jyothy Laboratories Limited	2.19%
Deepak Nitrite Limited	2.13%
Ramkrishna Forgings Limited	2.08%
Chennai Petroleum Corporation Limited	2.04%
Welspun India Limited	2.01%
Minda Corporation Limited	1.96%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.96%
Reliance Home Finance Limited	1.92%
Sun TV Network Limited	1.80%
INOX Leisure Limited	1.79%
Satin Creditcare Network Limited	1.73%
IPCA Laboratories Limited	1.66%
Carborundum Universal Limited	1.63%
Repco Home Finance Limited	1.61%
V-Guard Industries Limited	1.59%
CG Power and Industrial Solutions Limited	1.53%
Cochin Shipyard Limited	1.52%
Shriram Transport Finance Company Limited	1.52%
L&T Finance Holdings Limited	1.48%
IRB Infrastructure Developers Limited	1.47%
Apar Industries Limited	1.44%
Tube Investments of India Limited	1.44%
Bajaj Electricals Limited	1.35%
Mahindra Logistics Limited	1.34%
Rallis India Limited	1.33%
S Chand And Company Limited	1.33%
Tech Mahindra Limited	1.27%
BEML Limited	1.26%
Atul Auto Limited	1.26%
Nitin Spinners Limited	1.22%
Sunteck Realty Limited	1.22%
Redington (India) Limited	1.18%
The India Cements Limited	1.15%
Sanghi Industries Limited	1.13%
Tejas Networks Limited	1.11%
NCC Limited	1.07%
BSE Limited	1.04%
Delta Corp Limited	1.02%
IG Petrochemicals limited	1.02%
VIP Industries Limited	1.01%
JK Cement Limited	1.01%
HSIL Limited	0.97%
Sandhar Technologies Limited	0.93%
The South Indian Bank Limited	0.71%
IndoStar Capital Finance Limited	0.70%
Iron International Limited	0.49%
AAVAS FINANCIERS Limited	0.49%
Allcargo Logistics Limited	0.48%
Firstsource Solutions Limited	0.44%
Pennar Engineered Building Systems Limited	0.33%
Cash & Current Assets	9.13%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Hindustan Petroleum Corporation Limited	4.87%
Tata Steel Limited	4.65%
Gujarat Alkalies and Chemicals Limited	3.18%
Jindal Steel & Power Limited	3.06%
Deepak Nitrite Limited	2.67%
Petronet LNG Limited	2.64%
Tata Global Beverages Limited	2.48%
Hindalco Industries Limited	2.37%
Tech Mahindra Limited	2.30%
The India Cements Limited	2.20%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	2.17%
Chennai Petroleum Corporation Limited	2.16%
Welspun India Limited	2.10%
Cyient Limited	2.07%
PTC India Limited	1.86%
Mahindra & Mahindra Limited	1.78%
K.P.R. Mill Limited	1.72%
Sterlite Technologies Limited	1.57%
Mangalore Refinery and Petrochemicals Limited	1.53%
Dr. Reddy's Laboratories Limited	1.52%
Gujarat State Fertilizers & Chemicals Limited	1.47%
IPCA Laboratories Limited	1.46%

Bharat Forge Limited	1.40%
NCC Limited	1.34%
GHCL Limited	1.32%
Dalmia Bharat Limited	1.31%
Vedanta Limited	1.29%
Ramkrishna Forgings Limited	1.23%
Engineers India Limited	1.17%
Apollo Tyres Limited	1.17%
Tata Motors Limited	1.15%
Century Plyboards (India) Limited	1.13%
Strides Shasun Limited	1.09%
Jamma Auto Industries Limited	1.07%
Tamil Nadu Newsprint & Papers Limited	1.07%
Hero MotoCorp Limited	1.07%
NMDC Limited	1.05%
Kaveri Seed Company Limited	1.02%
Atul Limited	1.01%
Nath Bio-Genes (India) Limited	0.90%
Majesco Limited	0.90%
Satin Creditcare Network Limited	0.88%
Sanghi Industries Limited	0.87%
IRB Infrastructure Developers Limited	0.84%
PVR Limited	0.84%
Rane Holdings Limited	0.79%
Wockhardt Limited	0.79%
MRF Limited	0.75%
Gulf Oil Lubricants India Limited	0.68%
Suven Life Sciences Limited	0.67%
Somany Ceramics Limited	0.61%
NIIT Technologies Limited	0.60%
National Aluminium Company Limited	0.52%
IG Petrochemicals Limited	0.52%
Cera Sanitaryware Limited	0.51%
KEC International Limited	0.49%
Bharat Bijlee Limited	0.48%
ICICI Prudential Life Insurance Company Limited	0.41%
Monte Carlo Fashions Limited	0.40%
Thomas Cook (India) Limited	0.35%
Steel Strips Wheels Limited	0.32%
SRF Limited	0.27%
VRL Logistics Limited	0.24%
Heritage Foods Limited	0.16%
Jindal Saw Limited	0.15%
JM Financial Limited	0.13%
Cash & Current Assets	13.19%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Tata Chemicals Limited	5.51%
Hindustan Unilever Limited	4.65%
Maruti Suzuki India Limited	4.64%
GlaxoSmithKline Consumer Healthcare Limited	4.63%
MRF Limited	4.35%
Hindustan Zinc Limited	4.03%
Asian Paints Limited	3.74%
ITC Limited	3.62%
Tata Steel Limited	3.41%
Kansai Nerolac Paints Limited	2.87%
Century Textiles & Industries Limited	2.82%
Vedanta Limited	2.65%
HeidelbergCement India Limited	2.63%
Volta Limited	2.43%
United Spirits Limited	2.35%
Rallis India Limited	2.33%
AIA Engineering Limited	2.16%
United Breweries Limited	2.06%
Greaves Cotton Limited	2.06%
Bharat Electronics Limited	2.02%
Hero MotoCorp Limited	1.99%
Dabur India Limited	1.95%
Dr. Reddy's Laboratories Limited	1.88%
Bharat Forge Limited	1.83%
WABCO India Limited	1.66%
Hindalco Industries Limited	1.57%
Eris Lifesciences Limited	1.51%
Endurance Technologies Limited	1.50%
Cummins India Limited	1.50%
Tata Coffee Limited	1.18%
Eicher Motors Limited	1.16%
S H Kelkar and Company Limited	1.14%
Dishman Carbogen Amcis Limited	1.08%
Prataap Snacks Limited	1.05%
Titan Company Limited	0.98%
HSIL Limited	0.97%
Strides Shasun Limited	0.83%
Kewal Kiran Clothing Limited	0.78%
The India Cements Limited	0.77%
Raymond Limited	0.61%
Clariant Chemicals (India) Limited	0.43%
Inox Wind Limited	0.25%
Tata Steel Limited	0.04%
Cash & Current Assets	8.62%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking and Financial Services Fund	
Allocation as a % of Net Assets	%
HDFC Bank Limited	12.12%
ICICI Bank Limited	11.97%
Bajaj Finance Limited	7.41%
Bandhan Bank Limited	6.38%
State Bank of India	6.13%
Bharat Financial Inclusion Limited	5.36%
L&T Finance Holdings Limited	4.26%
IndusInd Bank Limited	3.24%
PNB Housing Finance Limited	3.12%
DCB Bank Limited	2.57%
Yes Bank Limited	2.56%
ICICI Prudential Life Insurance Company Limited	2.46%
Cholamandalam Investment and Finance Company Limited	2.42%
Bajaj Finserv Limited	2.28%
Repco Home Finance Limited	1.78%
Equitas Holdings Limited	1.52%
Max Financial Services Limited	1.50%
Mahindra & Mahindra Financial Services Limited	1.46%
JM Financial Limited	0.92%
ICRA Limited	0.59%
AAVAS FINANCIERS Limited	0.48%
The Federal Bank Limited	0.46%
ICICI Securities Limited	0.40%
IndoStar Capital Finance Limited	0.39%
AU Small Finance Bank Limited	0.22%
Reliance Nippon Life Asset Management Limited	0.07%
Yes Bank Limited	0.63%
Cash & Current Assets	18.57%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
Infosys Limited	5.90%
Tata Steel Limited	5.42%
ITC Limited	5.30%
Sanofi India Limited	3.89%
Pfizer Limited	3.38%
Reliance Industries Limited	3.22%
Procter & Gamble Hygiene and Health Care Limited	2.83%
Mahanagar Gas Limited	2.73%
Orient Refractories Limited	2.70%
Hero MotoCorp Limited	2.56%
Larsen & Toubro Infotech Limited	2.39%
HDFC Bank Limited	2.34%
Apple Inc.	2.28%
ICICI Prudential Life Insurance Company Limited	2.17%
Kewal Kiran Clothing Limited	2.02%
Greaves Cotton Limited	1.95%
NMDC Limited	1.76%
Tamil Nadu Newsprint & Papers Limited	1.75%
Natco Pharma Limited	1.74%
Dalmia Bharat Limited	1.69%
Dhanuka Agritech Limited	1.61%
City Union Bank Limited	1.59%
Castrol India Limited	1.56%
Bharat Electronics Limited	1.48%
Sun TV Network Limited	1.43%
GAIL (India) Limited	1.36%
Oriental Hotels Limited	1.35%
Bandhan Bank Limited	1.32%
ICICI Securities Limited	1.30%
Cummins India Limited	1.29%
Reliance Nippon Life Asset Management Limited	1.28%
Dabur India Limited	1.24%
Valero Energy Corp	1.17%
The Federal Bank Limited	1.15%
LIC Housing Finance Limited	1.06%
Yes Bank Limited	1.03%
PTC India Limited	1.01%
Mphasis Limited	1.00%
Ambuja Cements Limited	0.99%
CESC Limited	0.96%
Multi Commodity Exchange of India Limited	0.93%
National Aluminium Company Limited	0.78%
Mangalore Refinery and Petrochemicals Limited	0.76%
Jyothy Laboratories Limited	0.73%
IRB Infrastructure Developers Limited	0.69%
Housing Development Finance Corporation Limited	0.69%
Akzo Nobel India Limited	0.68%
Atul Auto Limited	0.68%
Oracle Financial Services Software Limited	0.64%
GHCL Limited	0.63%
Sonata Software Limited	0.60%
ICICI Bank Limited	0.57%
State Bank of India	0.57%
PNB Housing Finance Limited	0.57%
Kotak Mahindra Bank Limited	0.56%



# Portfolio

IIFL Holdings Limited	0.47%
Bajaj Auto Limited	0.47%
Jagran Prakashan Limited	0.39%
Swaraj Engines Limited	0.38%
Vedanta Limited	0.29%
HeidelbergCement India Limited	0.19%
Gujarat Pipavav Port Limited	0.14%
HCL Technologies Limited	0.05%
BSE Limited	0.03%
Yes Bank Limited	0.30%
Cash & Current Assets	4.62%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Honeywell Automation India Limited	6.82%
Carborundum Universal Limited	5.08%
Tata Steel Limited	4.75%
Indraprastha Gas Limited	3.43%
PNC Infratech Limited	3.22%
Jindal Steel & Power Limited	3.21%
Volta Limited	2.95%
IndusInd Bank Limited	2.54%
Orient Refractories Limited	2.54%
Bharat Electronics Limited	2.46%
KEC International Limited	2.46%
NTPC Limited	2.41%
NMDC Limited	2.34%
HDFC Bank Limited	2.13%
Mahanagar Gas Limited	1.99%
Tata Chemicals Limited	1.98%
WABCO India Limited	1.88%
Dalmia Bharat Limited	1.84%
Mahindra & Mahindra Financial Services Limited	1.84%
Ashoka Buildcon Limited	1.70%
Finolex Cables Limited	1.68%
Blue Star Limited	1.66%
H.G. Infra Engineering Limited	1.62%
Kalpitaru Power Transmission Limited	1.62%
Orient Cement Limited	1.52%
Sadbhav Engineering Limited	1.41%
GAIL (India) Limited	1.37%
Greaves Cotton Limited	1.32%
IRB Infrastructure Developers Limited	1.24%
Engineers India Limited	1.21%
Yes Bank Limited	1.20%
National Aluminium Company Limited	1.19%
Cummins India Limited	1.10%
Housing Development Finance Corporation Limited	1.03%
Muthoot Finance Limited	0.86%
PTC India Limited	0.85%
Shree Cement Limited	0.83%
Power Mech Projects Limited	0.81%
Sintex Plastics Technology Limited	0.80%
CG Power and Industrial Solutions Limited	0.77%
The Federal Bank Limited	0.75%
IFGL Refractories Limited	0.60%
Mangalore Refinery and Petrochemicals Limited	0.59%
Crompton Greaves Consumer Electricals Limited	0.58%
Repco Home Finance Limited	0.49%
L&T Finance Holdings Limited	0.42%
Sintex Industries Limited	0.31%
Aditya Birla Capital Limited	0.23%
The Ramco Cements Limited	0.21%
Vedanta Limited	0.18%
Zee Entertainment Enterprises Limited	0.02%
Yes Bank Limited	0.42%
Cash & Current Assets	14.37%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
Infosys Limited	27.91%
Tata Consultancy Services Limited	9.85%
Tech Mahindra Limited	9.72%
HCL Technologies Limited	9.22%
Sterlite Technologies Limited	4.48%
NIIT Technologies Limited	4.30%
Sun TV Network Limited	4.30%
MindTree Limited	3.61%
Majesco Limited	3.14%
Larsen & Toubro Infotech Limited	3.05%
Honeywell Automation India Limited	2.84%
Zee Entertainment Enterprises Limited	2.28%
Sonata Software Limited	1.81%
PVR Limited	1.78%
Wipro Limited	1.73%
KPIIT Technologies Limited	1.52%
Dish TV India Limited	1.34%
Persistent Systems Limited	1.00%
TeamLease Services Limited	0.73%
Entertainment Network (India) Limited	0.54%
Cyient Limited	0.50%
Qess Corp Limited	0.47%
Hexaware Technologies limited	0.45%

INOX Leisure Limited	0.31%
Info Edge (India) Limited	0.21%
Zee Entertainment Enterprises Limited	0.03%
Brillio Technologies Pvt Limited	0.00%
Jainpur Straw Brd	0.00%
Magnasound (I) Limited	0.00%
Oriqua Limited	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	2.86%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
HDFC Bank Limited	6.89%
ITC Limited	4.75%
ICICI Bank Limited	4.27%
Maruti Suzuki India Limited	3.16%
Kotak Mahindra Bank Limited	3.10%
Housing Development Finance Corporation Limited	2.85%
Britannia Industries Limited	2.50%
Dr. Reddy's Laboratories Limited	2.17%
Marico Limited	2.09%
PVR Limited	2.09%
Century Textiles & Industries Limited	2.02%
Asian Paints Limited	1.98%
Bajaj Finance Limited	1.97%
Bajaj Finserv Limited	1.94%
Whirlpool of India Limited	1.92%
Dabur India Limited	1.83%
Nestle India Limited	1.80%
Colgate Palmolive (India) Limited	1.73%
HDFC Standard Life Insurance Company Limited	1.68%
Volta Limited	1.61%
United Spirits Limited	1.58%
ACC Limited	1.52%
Hindustan Unilever Limited	1.48%
ICICI Prudential Life Insurance Company Limited	1.43%
Bata India Limited	1.41%
Cholamandalam Investment and Finance Company Limited	1.41%
Torrent Pharmaceuticals Limited	1.26%
United Breweries Limited	1.24%
Relaxo Footwears Limited	1.22%
Yes Bank Limited	1.21%
Tata Global Beverages Limited	1.12%
Thyrocare Technologies Limited	1.10%
Sun TV Network Limited	1.09%
IndusInd Bank Limited	1.06%
TCNS CLOTHING CO. LIMITED	1.04%
Radico Khaitan Limited	1.03%
Exide Industries Limited	1.01%
Trent Limited	0.97%
Titan Company Limited	0.96%
Cadila Healthcare Limited	0.95%
Eicher Motors Limited	0.93%
Hindustan Petroleum Corporation Limited	0.93%
Aditya Birla Fashion and Retail Limited	0.93%
Talwalkars Lifestyles Limited	0.90%
Emami Limited	0.90%
Castrol India Limited	0.89%
Crompton Greaves Consumer Electricals Limited	0.89%
Sanofi India Limited	0.88%
Blue Star Limited	0.87%
MRF Limited	0.84%
Bharti Airtel Limited	0.83%
L&T Finance Holdings Limited	0.80%
HeidelbergCement India Limited	0.78%
Apollo Hospitals Enterprise Limited	0.68%
Prataap Snacks Limited	0.65%
City Union Bank Limited	0.64%
The Ramco Cements Limited	0.63%
Eris Lifesciences Limited	0.61%
PNB Housing Finance Limited	0.51%
JM Financial Limited	0.39%
ICICI Lombard General Insurance Company Limited	0.37%
Aditya Birla Capital Limited	0.25%
Talwalkars Better Value Fitness Limited	0.15%
Zee Entertainment Enterprises Limited	0.07%
Magnasound (I) Limited	0.00%
Cash & Current Assets	7.23%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
SALESFORCE.COM INC	2.65%
Biogen Inc	2.55%
UNION PACIFIC CORP	2.34%
GUIDEWIRE SOFTWARE INC	2.33%
SAFRAN SA	2.32%
Visa Inc	2.31%
MICROSOFT CORPORATION	2.26%
Amazon Com Inc	2.21%
Medtronic PLC	2.15%

Amerisource Bergen Corp	2.10%
AMGEN INC	2.07%
The Walt Disney Company	2.04%
EMERSON ELECTRIC CO	2.03%
UNITED TECHNOLOGIES CORP	2.00%
NOVARTIS AG	1.99%
THE TORONTO-DOMINION BANK	1.94%
HOSHIZAKI CORP	1.94%
Berkshire Hathaway Inc	1.91%
PEPSICO INC	1.83%
MCDONALD'S CORPORATION	1.83%
Deere And Co Limited	1.83%
ABB Limited (SWITZERLAND)	1.73%
Fanuc Corporation	1.66%
Nestle SA (Registered) 7123870	1.65%
The Bank of New York Mellon Corporation	1.64%
Unilever PLC	1.64%
Schneider Electric SA	1.61%
Tencent Holdings	1.59%
Blackrock Inc	1.58%
Wells Fargo & Co	1.57%
UNITED PARCEL SERVICES INC	1.54%
Unilever NV	1.53%
Microchip Technology Inc	1.47%
Alphabet Inc A	1.33%
Lowes Cos Inc	1.26%
AMBEV SA	1.25%
Express Scripts Holding Co	1.15%
TWENTY-FIRST CENTURY FOX INC	1.11%
Roche Holdings Ag Genus Bearer Shs	1.07%
Cheniere Energy Inc	1.07%
PFIZER INC	1.06%
Symrise AG	1.00%
Cerner Corp	0.99%
Kao Corporation	0.98%
ROYAL BANK OF CANADA	0.97%
Grupo Aeroportuario del Sureste SAB de CV	0.95%
Mondelez International Inc	0.95%
Brambles Limited	0.93%
London Stock Exchange Group PLC	0.92%
Procter & Gamble Co	0.91%
Hershey Co/The	0.90%
Starbucks ORD	0.88%
Julius Baer Group Limited	0.80%
Cash & Current Assets	15.90%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
HDFC Bank Limited	9.13%
Reliance Industries Limited	4.48%
Orient Refractories Limited	2.56%
V-Mart Retail Limited	2.46%
Repco Home Finance Limited	2.46%
IFGL Refractories Limited	2.33%
VST Industries Limited	2.16%
Dalmia Bharat Limited	2.09%
IndusInd Bank Limited	1.92%
Sanofi India Limited	1.79%
ICICI Bank Limited	1.74%
Bosch Limited	1.70%
Kotak Mahindra Bank Limited	1.56%
Bajaj Finance Limited	1.48%
Cummins India Limited	1.38%
Bharat Electronics Limited	1.37%
Shriram City Union Finance Limited	1.32%
ITC Limited	1.27%
Kewal Kiran Clothing Limited	1.22%
Crompton Greaves Consumer Electricals Limited	1.18%
Emami Limited	1.18%
Amazon Com Inc	1.16%
Indian Terrain Fashions Limited	1.14%
Mahanagar Gas Limited	1.12%
Aditya Birla Fashion and Retail Limited	1.07%
Tata Steel Limited	1.06%
Dabur India Limited	0.97%
State Bank of India	0.97%
MICROSOFT CORPORATION	0.94%
City Union Bank Limited	0.93%
SALESFORCE.COM INC	0.93%
Thomas Cook (India) Limited	0.87%
AMGEN INC	0.86%
Yes Bank Limited	0.84%
GUIDEWIRE SOFTWARE INC	0.83%
UNITED TECHNOLOGIES CORP	0.81%
RBL Bank Limited	0.78%
EMERSON ELECTRIC CO	0.76%
HeidelbergCement India Limited	0.76%
TVS Motor Company Limited	0.73%
Medtronic PLC	0.73%
Berkshire Hathaway Inc	0.72%
NOVARTIS AG	0.71%
THE TORONTO-DOMINION BANK	0.70%
PTC India Limited	0.70%
MCDONALD'S CORPORATION	0.69%
Nestle SA (Registered) 7123870	0.69%
HOSHIZAKI CORP	0.68%



The Bank of New York Mellon Corporation	0.68%
UNITED PARCEL SERVICES INC	0.67%
ABB Limited (SWITZERLAND)	0.67%
Starbucks ORD	0.66%
Wells Fargo & Co	0.61%
Schneider Electric SA	0.60%
Unilever NV	0.60%
Biogen Inc	0.59%
Tencent Holdings	0.58%
The Walt Disney Company	0.57%
Blackrock Inc	0.55%
Microchip Technology Inc	0.52%
Lowe's Cos Inc	0.47%
Fanuc Corporation	0.47%
Housing Development Finance Corporation Limited	0.46%
AMBEV SA	0.44%
Roche Holdings Ag Genus Bearer Shs	0.40%
Cheniere Energy Inc	0.40%
Alphabet Inc A	0.40%
National Aluminium Company Limited	0.39%
Express Scripts Holding Co	0.39%
TWENTY-FIRST CENTURY FOX INC	0.38%
Symrise AG	0.38%
Dell Technologies Inc	0.38%
PFIZER INC	0.36%
Procter & Gamble Co	0.34%
Grupo Aeroportuario del Sureste SAB de CV	0.34%
Hershey Co/The	0.34%
Kao Corporation	0.33%
ROYAL BANK OF CANADA	0.33%
Brambles Limited	0.33%
Mondelez International Inc	0.32%
Cerner Corp	0.32%
Amerisource Bergen Corp	0.30%
Julius Baer Group Limited	0.30%
London Stock Exchange Group PLC	0.30%
PEPSICO INC	0.27%
Unilever PLC	0.27%
UNION PACIFIC CORP	0.27%
Conduent Inc	0.26%
Deere And Co Limited	0.25%
Eris Lifesciences Limited	0.25%
Visa Inc	0.25%
SAFRAN SA	0.23%
Vedanta Limited	0.14%
Cash & Current Assets	11.69%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
Nutrien Limited	10.17%
ARCHER-DANIELS-MIDLAND CO	8.77%
Deere And Co Limited	8.75%
BUNGE Limited	8.72%
CF Industries Holdings Inc Ord Shs	8.29%
ASSOCIATED BRITISH FOODS PLC	6.91%
TYSON FOODS INC	6.86%
Kubota Corp	5.74%
Marine Harvest ASA	4.66%
INGREDION INC	4.13%
Yara International Asa	3.78%
Wilmar International Limited	3.63%
BRF SA	3.39%
The Mosaic Company Limited	2.95%
Sociedad Quimica y Minera de Chile SA	2.80%
Nath Bio-Genes (India) Limited	2.14%
Gujarat State Fertilizers & Chemicals Limited	1.88%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.86%
Israel Chemicals Limited	1.73%
NIPPON MEAT PACK ORD	0.53%
Golden Agri-Resources Limited	0.32%
Cash & Current Assets	1.99%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
First State Glob Umbrella Fund Global Res Fund - I	91.92%
Cash & Current Assets	8.08%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	85.65%
Cash & Current Assets	14.35%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Aditya Birla Sun Life Gold ETF	98.21%
Cash & Current Assets	1.79%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	
Allocation as a % of Net Assets	%
Franklin India Short Term Income Pln- Dir-Growth	14.38%
ABSL Credit Risk Fund Dir Plan-Growth	14.28%
ABSL Focused Equity Fund Growth-Dir Plan	12.36%
ABSL Equity Adv Fund Growth-Dir Plan	10.68%
ABSL India Gennext Fund Growth-Dir Plan	9.16%
ABSL Pure Value Fund Growth-Dir Plan	7.73%
Mirae Asset India Equity Fund-Direct Plan-Growth	5.50%
ABSL Frontline Eq Fund Growth-Dir Plan	5.13%
SBI Blue Chip Fund-Direct Plan -Growth	3.92%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	3.42%
MOST Focused Multicap 35-Direct Plan-Growth Option	3.20%
RELIANCE ETF JUNIOR BEES	2.82%
Kotak Low Duration Fund- Direct Plan- Grth Opt	0.38%
ABSL Liquid Fund - Growth - Dir Plan	0.08%
Cash & Current Assets	6.95%
<b>Total</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan	
Allocation as a % of Net Assets	%
ABSL Credit Risk Fund Dir Plan-Growth	17.99%
Mirae Asset India Equity Fund-Direct Plan-Growth	14.52%
ABSL Equity Adv Fund Growth-Dir Plan	14.05%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.55%
ABSL Equity Fund - Growth - Dir Plan	12.95%
ABSL Frontline Eq Fund Growth-Dir Plan	10.90%
Franklin India Short Term Income Pln- Dir- Growth	5.78%
Reliance Pharma Fund-Direct Plan Gr Plan-Grth Opt	4.65%
ABSL Medium Term Plan Growth-Direct Plan	2.53%
Cash & Current Assets	3.07%
<b>Total</b>	<b>100.00%</b>



## SAVINGS SOLUTIONS

Aditya Birla Sun Life Arbitrage Fund		Aditya Birla Sun Life Arbitrage Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
BANKS	10.10%	SOFTWARE	0.91%
FINANCE	8.78%	TEXTILE PRODUCTS	0.73%
FERROUS METALS	8.21%	Money Market Instruments	0.71%
PHARMACEUTICALS	5.95%	PESTICIDES	0.55%
AUTO	4.76%	GAS	0.55%
CONSUMER NON DURABLES	3.05%	INDUSTRIAL PRODUCTS	0.51%
PETROLEUM PRODUCTS	2.98%	FERTILISERS	0.27%
NON - FERROUS METALS	2.95%	CHEMICALS	0.12%
Fixed rates bonds - Corporate	2.80%	TRANSPORTATION	0.11%
CEMENT	2.42%	MINERALS/MINING	0.10%
POWER	2.11%	TRADING	0.03%
TELECOM - SERVICES	1.81%	EQUITY FUTURE	64.69%
AUTO ANCILLARIES	1.61%	Margin Term Deposits	21.34%
CONSTRUCTION	1.54%	Cash & Current Assets	75.38%
MEDIA & ENTERTAINMENT	1.32%	<b>Total Net Assets</b>	<b>100.00%</b>
INDUSTRIAL CAPITAL GOODS	1.12%		
CONSUMER DURABLES	0.94%		
CONSTRUCTION PROJECT	0.93%		

## WEALTH SOLUTIONS

Aditya Birla Sun Life Equity Savings Fund		Aditya Birla Sun Life Balanced Advantage Fund		Aditya Birla Sun Life Equity Hybrid '95 Fund		Aditya Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
FINANCE	11.99%	BANKS	12.92%	BANKS	15.02%	BANKS	21.82%
BANKS	8.59%	CONSUMER NON DURABLES	9.54%	SOFTWARE	6.93%	SOFTWARE	12.85%
CONSUMER NON DURABLES	6.54%	AUTO	7.76%	FINANCE	6.83%	PETROLEUM PRODUCTS	10.34%
PHARMACEUTICALS	6.07%	SOFTWARE	6.42%	CONSUMER NON DURABLES	6.46%	INDEX FUTURE	9.93%
SOFTWARE	5.84%	PHARMACEUTICALS	5.38%	PHARMACEUTICALS	5.73%	CONSUMER NON DURABLES	8.63%
Margin Term Deposits	5.13%	FINANCE	4.03%	CONSUMER DURABLES	3.67%	FINANCE	8.24%
Government Bond	5.11%	PETROLEUM PRODUCTS	2.67%	AUTO	3.48%	AUTO	6.61%
Fixed rates bonds - Corporate	4.58%	NON - FERROUS METALS	2.33%	CONSTRUCTION PROJECT	3.12%	CONSTRUCTION PROJECT	3.17%
PETROLEUM PRODUCTS	3.76%	Money Market Instruments	2.32%	MEDIA & ENTERTAINMENT	2.24%	PHARMACEUTICALS	2.69%
FERROUS METALS	3.69%	INDUSTRIAL PRODUCTS	1.84%	Government Bond	1.85%	POWER	1.86%
CONSUMER DURABLES	3.35%	SECURITISED DEBT	1.77%	CHEMICALS	1.47%	FERROUS METALS	1.78%
CONSTRUCTION PROJECT	3.29%	TELECOM - SERVICES	1.62%	GAS	1.45%	CEMENT	1.67%
AUTO	3.12%	CONSTRUCTION PROJECT	1.56%	Floating rates notes - Corporate	1.43%	NON - FERROUS METALS	1.55%
Money Market Instruments	2.53%	MEDIA & ENTERTAINMENT	1.43%	CEMENT	1.38%	OIL	1.01%
INDUSTRIAL CAPITAL GOODS	2.32%	FERROUS METALS	1.29%	PETROLEUM PRODUCTS	1.33%	TELECOM - SERVICES	0.91%
CEMENT	1.88%	GAS	1.29%	INDUSTRIAL CAPITAL GOODS	1.32%	MINERALS/MINING	0.70%
NON - FERROUS METALS	1.36%	MINERALS/MINING	1.06%	HEALTHCARE SERVICES	1.30%	CONSUMER DURABLES	0.68%
AUTO ANCILLARIES	0.82%	INDUSTRIAL CAPITAL GOODS	0.75%	MISCELLANEOUS	1.29%	GAS	0.66%
TELECOM - EQUIPMENT & ACCESSORIES	0.81%	PESTICIDES	0.74%	MINERALS/MINING	1.10%	PESTICIDES	0.49%
TELECOM - SERVICES	0.68%	MISCELLANEOUS	0.66%	FERROUS METALS	1.05%	MEDIA & ENTERTAINMENT	0.49%
CONSTRUCTION	0.24%	CEMENT	0.53%	INDUSTRIAL PRODUCTS	1.02%	TRANSPORTATION	0.47%
INDUSTRIAL PRODUCTS	0.22%	PAPER	0.49%	POWER	0.90%	TELECOM - EQUIPMENT & ACCESSORIES	0.45%
CHEMICALS	0.13%	AUTO ANCILLARIES	0.46%	AUTO ANCILLARIES	0.84%	Cash & Current Assets	3.01%
PESTICIDES	0.13%	POWER	0.45%	PESTICIDES	0.39%	<b>Total Net Assets</b>	<b>100.00%</b>
MINERALS/MINING	0.06%	WARRANT	0.36%	SECURITISED DEBT	0.10%		
POWER	0.04%	CONSTRUCTION	0.23%	State Government bond	0.01%		
EQUITY FUTURE	-28.91%	INDEX FUTURE	5.95%	EQUITY FUTURE	0.27%		
Cash & Current Assets	46.64%	EQUITY FUTURE	27.44%	Fixed rates bonds - Corporate	19.06%		
<b>Total Net Assets</b>	<b>100.00%</b>	Fixed rates bonds - Corporate	14.42%	Cash & Current Assets	8.18%		
		Cash & Current Assets	49.06%	<b>Total Net Assets</b>	<b>100.00%</b>		
		<b>Total Net Assets</b>	<b>100.00%</b>				

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**Note:** The above Allocation is As on September 30, 2018 as per Industry classification as recommended by AMFI.

# Industry Allocation

## Aditya Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	%
BANKS	23.13%
SOFTWARE	11.35%
CONSUMER NON DURABLES	10.53%
FINANCE	9.28%
AUTO	5.96%
PHARMACEUTICALS	4.72%
PETROLEUM PRODUCTS	3.97%
NON - FERROUS METALS	3.15%
CONSTRUCTION PROJECT	3.08%
FERROUS METALS	2.03%
POWER	2.00%
CONSUMER DURABLES	1.98%
CEMENT	1.42%
INDUSTRIAL CAPITAL GOODS	1.30%
MEDIA & ENTERTAINMENT	1.04%
TELECOM - SERVICES	1.02%
GAS	1.00%
INDUSTRIAL PRODUCTS	0.91%
AUTO ANCILLARIES	0.88%
PESTICIDES	0.83%
WARRANT	0.29%
Exchange Traded Fund	0.29%
CONSTRUCTION	0.29%
Fixed rates bonds - Corporate	0.02%
EQUITY FUTURE	0.69%
Cash & Current Assets	10.20%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
BANKS	21.78%
CONSUMER NON DURABLES	10.73%
SOFTWARE	10.23%
FINANCE	9.44%
PHARMACEUTICALS	6.04%
CEMENT	5.48%
NON - FERROUS METALS	4.75%
FERROUS METALS	3.56%
AUTO	3.10%
CHEMICALS	3.10%
MEDIA & ENTERTAINMENT	2.94%
INDUSTRIAL PRODUCTS	2.83%
PETROLEUM PRODUCTS	2.70%
TELECOM - SERVICES	2.40%
CONSUMER DURABLES	2.08%
POWER	0.81%
AUTO ANCILLARIES	0.75%
MINERALS/MINING	0.65%
GAS	0.51%
INDUSTRIAL CAPITAL GOODS	0.30%
ENGINEERING SERVICES	0.12%
TEXTILE PRODUCTS	0.10%
MISCELLANEOUS	0.00%
Cash & Current Assets	5.59%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life MNC Fund

Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	19.33%
PHARMACEUTICALS	14.96%
INDUSTRIAL CAPITAL GOODS	10.70%
FINANCE	9.94%
CONSUMER DURABLES	7.58%
PESTICIDES	7.48%
BANKS	6.57%
AUTO ANCILLARIES	5.70%
SERVICES	5.67%
AUTO	4.10%
INDUSTRIAL PRODUCTS	3.15%
TRANSPORTATION	1.14%
CEMENT	1.04%
COMMERCIAL SERVICES	0.84%
SOFTWARE	0.53%
PETROLEUM PRODUCTS	0.43%
CONSTRUCTION	0.26%
Fixed rates bonds - Corporate	0.003%
MISCELLANEOUS	0.000%
Cash & Current Assets	0.58%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Small Cap Fund

Allocation as a % of Net Assets	%
FINANCE	12.36%
INDUSTRIAL CAPITAL GOODS	7.35%
INDUSTRIAL PRODUCTS	6.79%
CONSUMER DURABLES	5.70%
CONSTRUCTION	5.70%
CHEMICALS	5.10%
MEDIA & ENTERTAINMENT	4.92%
SOFTWARE	4.62%
AUTO ANCILLARIES	4.33%
CONSTRUCTION PROJECT	4.10%
BANKS	3.74%
CEMENT	3.29%
TRANSPORTATION	3.01%
FERROUS METALS	2.64%
COMMERCIAL SERVICES	2.41%
CONSUMER NON DURABLES	2.19%
PETROLEUM PRODUCTS	2.04%
TEXTILE PRODUCTS	2.01%
PHARMACEUTICALS	1.66%
PESTICIDES	1.33%
AUTO	1.26%
TEXTILES - COTTON	1.22%
TELECOM - EQUIPMENT & ACCESSORIES	1.11%
HOTELS RESORTS AND OTHER RECREATIONAL ACTIVITIES	1.02%
CONSTRUCTION & CONTRACTING - CIVIL	0.49%
Cash & Current Assets	9.62%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Focused Equity Fund

Allocation as a % of Net Assets	%
BANKS	21.51%
SOFTWARE	13.00%
FINANCE	9.07%
CONSUMER NON DURABLES	8.59%
PHARMACEUTICALS	5.39%
AUTO	5.19%
PETROLEUM PRODUCTS	5.10%
CONSTRUCTION PROJECT	4.10%
FERROUS METALS	4.08%
POWER	3.03%
MINERALS/MINING	2.82%
MEDIA & ENTERTAINMENT	2.55%
INDUSTRIAL CAPITAL GOODS	1.89%
CONSUMER DURABLES	1.89%
CEMENT	1.19%
WARRANT	0.42%
Fixed rates bonds - Corporate	0.04%
EQUITY FUTURE	2.14%
Cash & Current Assets	12.30%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Equity Advantage Fund

Allocation as a % of Net Assets	%
BANKS	21.15%
SOFTWARE	14.20%
PETROLEUM PRODUCTS	9.20%
FINANCE	8.97%
PHARMACEUTICALS	6.93%
CEMENT	6.64%
CONSUMER DURABLES	5.42%
CONSUMER NON DURABLES	4.82%
FERROUS METALS	3.86%
CONSTRUCTION PROJECT	3.16%
AUTO	2.99%
AUTO ANCILLARIES	2.41%
INDUSTRIAL CAPITAL GOODS	2.01%
COMMERCIAL SERVICES	1.93%
TELECOM - EQUIPMENT & ACCESSORIES	1.05%
INDUSTRIAL PRODUCTS	1.02%
RETAILING	0.57%
PESTICIDES	0.36%
CONSTRUCTION	0.27%
MISCELLANEOUS	0.02%
EQUITY FUTURE	0.44%
Cash & Current Assets	3.45%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
FINANCE	17.38%
PHARMACEUTICALS	10.46%
BANKS	9.28%
INDUSTRIAL PRODUCTS	7.57%
CONSUMER NON DURABLES	7.18%
GAS	6.57%
INDUSTRIAL CAPITAL GOODS	4.68%
CONSUMER DURABLES	4.17%
SOFTWARE	4.06%
CEMENT	3.73%
CONSTRUCTION PROJECT	3.22%
AUTO ANCILLARIES	2.40%
COMMERCIAL SERVICES	2.32%
MEDIA & ENTERTAINMENT	2.26%
PETROLEUM PRODUCTS	2.20%
CHEMICALS	2.05%
PESTICIDES	1.52%
CONSTRUCTION	1.49%
TELECOM - EQUIPMENT & ACCESSORIES	1.38%
HEALTHCARE SERVICES	1.27%
POWER	1.24%
FERTILISERS	1.14%
RETAILING	0.87%
Cash & Current Assets	1.55%
<b>Total Net Assets</b>	<b>100.00%</b>

## Aditya Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
CHEMICALS	10.86%
PETROLEUM PRODUCTS	9.24%
FERROUS METALS	7.86%
SOFTWARE	5.88%
PHARMACEUTICALS	5.54%
CONSUMER NON DURABLES	4.56%
TEXTILE PRODUCTS	4.49%
CEMENT	4.38%
NON - FERROUS METALS	4.18%
AUTO	4.00%
AUTO ANCILLARIES	3.32%
CONSTRUCTION PROJECT	3.00%
GAS	2.64%
INDUSTRIAL PRODUCTS	2.63%
FINANCE	2.22%
CONSTRUCTION	1.97%
POWER	1.86%
TELECOM - EQUIPMENT & ACCESSORIES	1.57%
FERTILISERS	1.47%
CONSUMER DURABLES	1.13%
PAPER	1.07%
MINERALS/MINING	1.05%
MEDIA & ENTERTAINMENT	0.84%
INDUSTRIAL CAPITAL GOODS	0.48%
SERVICES	0.35%
TRANSPORTATION	0.24%
Cash & Current Assets	13.19%
<b>Total Net Assets</b>	<b>100.00%</b>

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**Note:** The above Allocation is As on September 30, 2018 as per Industry classification as recommended by AMFI.





# Country/Industry Allocation

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	29.24%
NON - FERROUS METALS	8.25%
AUTO	7.78%
AUTO ANCILLARIES	7.51%
INDUSTRIAL PRODUCTS	7.35%
CEMENT	6.21%
CHEMICALS	5.94%
PHARMACEUTICALS	5.29%
FERROUS METALS	3.45%
CONSTRUCTION PROJECT	2.43%
PESTICIDES	2.33%
INDUSTRIAL CAPITAL GOODS	2.27%
CONSUMER DURABLES	1.95%
TEXTILE PRODUCTS	1.38%
Cash & Current Assets	8.62%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
BANKS	45.64%
FINANCE	35.94%
EQUITY FUTURE	0.63%
Cash & Current Assets	19.05%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States of America	55.63%
Switzerland	7.23%
Japan	4.58%
France	3.93%
Canada	2.91%
United Kingdom	2.56%
HongKong	1.59%
Netherlands	1.53%
Brazil	1.25%
Germany	1.00%
Mexico	0.95%
Australia	0.93%
Cash & Current Assets	15.90%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
SOFTWARE	78.04%
MEDIA & ENTERTAINMENT	10.58%
TELECOM - EQUIPMENT & ACCESSORIES	4.48%
INDUSTRIAL CAPITAL GOODS	2.84%
COMMERCIAL SERVICES	1.20%
MISCELLANEOUS	0.000%
Cash & Current Assets	2.86%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	10.78%
SOFTWARE	10.57%
BANKS	9.12%
PHARMACEUTICALS	9.01%
FINANCE	7.80%
INDUSTRIAL PRODUCTS	6.31%
PETROLEUM PRODUCTS	5.55%
FERROUS METALS	5.42%
GAS	4.09%
AUTO	3.71%
United States of America	3.45%
CEMENT	2.87%
TEXTILE PRODUCTS	2.02%
POWER	1.97%
MEDIA & ENTERTAINMENT	1.82%
MINERALS/MINING	1.76%
PAPER	1.75%
PESTICIDES	1.61%
INDUSTRIAL CAPITAL GOODS	1.48%
HOTELS RESORTS AND OTHER	1.35%
RECREATIONAL ACTIVITIES	1.08%
NON - FERROUS METALS	1.08%
CONSTRUCTION	0.69%
WARRANT	0.69%
CHEMICALS	0.63%
TRANSPORTATION	0.14%
EQUITY FUTURE	0.30%
Cash & Current Assets	4.62%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States of America	18.98%
BANKS	17.87%
INDUSTRIAL PRODUCTS	6.27%
CONSUMER NON DURABLES	5.59%
FINANCE	5.26%
PETROLEUM PRODUCTS	4.48%
RETAILING	3.53%
CEMENT	2.84%
Switzerland	2.77%
TEXTILE PRODUCTS	2.37%
PHARMACEUTICALS	2.04%
AUTO ANCILLARIES	1.70%
Japan	1.49%
INDUSTRIAL CAPITAL GOODS	1.37%
CONSUMER DURABLES	1.18%
GAS	1.12%
FERROUS METALS	1.06%
Canada	1.04%
SERVICES	0.87%
France	0.84%
AUTO	0.73%
POWER	0.70%
Netherlands	0.60%
HongKong	0.58%
United Kingdom	0.57%
NON - FERROUS METALS	0.53%
WARRANT	0.46%
Brazil	0.44%
Germany	0.38%
Mexico	0.34%
Australia	0.33%
Cash & Current Assets	11.69%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
INDUSTRIAL PRODUCTS	13.44%
CONSTRUCTION PROJECT	12.17%
INDUSTRIAL CAPITAL GOODS	10.05%
FERROUS METALS	7.95%
GAS	6.79%
BANKS	6.62%
POWER	4.87%
CONSTRUCTION	4.46%
CEMENT	4.40%
FINANCE	3.84%
MINERALS/MINING	2.34%
CONSUMER DURABLES	2.24%
CHEMICALS	1.98%
AUTO ANCILLARIES	1.88%
NON - FERROUS METALS	1.37%
WARRANT	1.03%
PETROLEUM PRODUCTS	0.59%
MEDIA & ENTERTAINMENT	0.02%
EQUITY FUTURE	0.42%
Cash & Current Assets	14.37%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	24.69%
BANKS	17.18%
FINANCE	13.59%
CONSUMER DURABLES	7.27%
PHARMACEUTICALS	5.87%
CEMENT	4.95%
AUTO	4.09%
MEDIA & ENTERTAINMENT	3.25%
RETAILING	1.89%
AUTO ANCILLARIES	1.85%
PETROLEUM PRODUCTS	1.82%
HEALTHCARE SERVICES	1.79%
CONSTRUCTION PROJECT	1.61%
Textile Products	1.04%
MISCELLANEOUS	0.90%
TELECOM - SERVICES	0.83%
HOTELS RESORTS AND OTHER	0.15%
RECREATIONAL ACTIVITIES	0.15%
Cash & Current Assets	7.23%
<b>Total Net Assets</b>	<b>100.00%</b>

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.

**Note:** The above Allocation is As on September 30, 2018 as per Industry classification as recommended by AMFI.



## Country/Industry Allocation

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States of America	64.84%
Norway	8.44%
United Kingdom	6.91%
Japan	6.28%
Singapore	3.95%
CONSUMER NON DURABLES	2.14%
FERTILISERS	1.88%
CHEMICALS	1.86%
Israel	1.73%
Cash & Current Assets	1.99%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	85.65%
Cash & Current Assets	14.35%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	98.21%
Cash & Current Assets	1.79%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Asset Allocator Multi Manager Fof Scheme	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	90.22%
Exchange Traded Fund	2.82%
Cash & Current Assets	6.95%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	96.93%
Cash & Current Assets	3.07%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	91.92%
Cash & Current Assets	8.08%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

Aditya Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	13.96%
CONSUMER NON DURABLES	10.49%
BANKS	9.32%
AUTO ANCILLARIES	8.89%
FINANCE	8.21%
INDUSTRIAL CAPITAL GOODS	7.60%
PETROLEUM PRODUCTS	7.58%
PESTICIDES	6.17%
CONSUMER DURABLES	4.57%
SERVICES	4.56%
CEMENT	3.68%
RETAILING	3.41%
SOFTWARE	2.44%
AUTO	2.10%
MEDIA & ENTERTAINMENT	1.34%
CONSTRUCTION PROJECT	1.06%
TRANSPORTATION	0.67%
INDUSTRIAL PRODUCTS	0.45%
NON - FERROUS METALS	0.19%
MISCELLANEOUS	0.00%
Cash & Current Assets	3.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Aditya Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	14.62%
CONSUMER NON DURABLES	10.76%
BANKS	9.38%
AUTO ANCILLARIES	8.97%
FINANCE	8.42%
INDUSTRIAL CAPITAL GOODS	7.76%
PETROLEUM PRODUCTS	7.57%
PESTICIDES	6.08%
CONSUMER DURABLES	4.82%
SERVICES	4.49%
CEMENT	3.85%
RETAILING	3.46%
SOFTWARE	2.82%
AUTO	2.18%
MEDIA & ENTERTAINMENT	1.41%
CONSTRUCTION PROJECT	1.11%
TRANSPORTATION	0.70%
INDUSTRIAL PRODUCTS	0.47%
NON - FERROUS METALS	0.20%
MISCELLANEOUS	0.00%
Cash & Current Assets	0.93%
<b>Total Net Assets</b>	<b>100.00%</b>

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.

**Note:** The above Allocation is As on September 30, 2018 as per Industry classification as recommended by AMFI.



**Fund Manager :** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription :** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount :** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity :** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP :** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**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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## Digital Platforms



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### Website

<https://mutualfund.adityabirlacapital.com/>



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### Active Account

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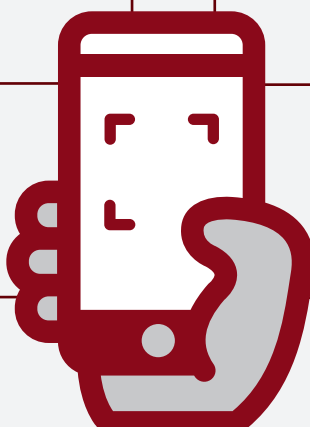
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## Offline Platforms



**Toll-Free:** 1800-270-7000



### Presence

<https://mutualfund.adityabirlacapital.com/location>

For the detailed factsheet please scan



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