

EMPOWER

Monthly Factsheet | November 2020

(Data as on 31st October 2020)

MUTUAL
FUNDS
Sahi Hai

MAY THE LIGHT THAT COMES
WITH DIWALI,
REIGN OVER THE DARKNESS TO
ILLUMINATE YOUR HOME.
LET IT BRIGHTEN UP YOUR DAYS,
SO THAT JOY AND PROSPERITY
FILLS YOUR FUTURE.

Shubh
diwali



Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA
CAPITAL**

1800-270-7000

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Micro SIP available @ ₹ 100 per month





Ms. Keerti Gupta
Chief Operations Officer

We wish you and your loved ones a very happy, safe and prosperous Diwali. May this festival of lights bring health, wealth and happiness in your life. I also want to take this opportunity to express my heartfelt gratitude for your continued support throughout our business journey in these difficult times.

As a tradition, we all buy gold on Diwali but this year, we can buy units rather than the conventional mode. This could even be your first new normal!

The difficult times compel us to do transformational things and make us more innovative. We set benchmarks and create a new normal. We at ABSLAMC took this new journey and created many new ways of living up to our motto of providing the best customer service and experience. All these made our customers our brand ambassadors and key advocates.

Despite all odds during this period, we saw our distributor advocacy (Mission Happiness score) reach an all-time high on the key pillars of service, digital innovations and relationship engagement. We greatly appreciate your patronage and assure you that we would keep on raising our bars higher and higher to live up to your expectations.

Hygiene and discipline became the key saviours during these times. I believe financial hygiene is equally important and it needs to be paid the highest attention. It is important to have a proper and updated KYC, correct address, correct contact details both email and phone number in the folios, correct and updated bank details, and right nomination in the folio. I suggest all of us should review our KYC and folio details so that your money remains safe and under your control at all times.

It is also important to monitor the health of the portfolio on a regular basis, but also keep in mind that Rome was not built in a day. It is important to define timeframe in which one would like to review portfolio rather than tracking the account statement on a daily basis.

From 1st Jan 2021, the unit allocation will happen post realisation of funds as per SEBI notification. This will warrant all of us to revise the way we transact. We will have to start learning how to use the online transaction so that your money starts working for you immediately.

Technology played a key role and showed ways on how things can be done differently with simplicity, speed and seamlessness. Our key tech initiatives in the last year, like the use of cloud and VPN, came in handy for us to ensure all our team members were able to work seamlessly from home from day one. This also helped us in empowering our customers and distributors by giving all critical transaction and services request fulfilment at their fingertips. Our various assets like website, apps, WhatsApp, chatbot are there to empower you to fulfil all your requirements. The team was agile and active in delivering new requirements on our digital platforms raised by the customers.

The tech innovation once again took a big leap, and we became the first one in the industry to provide account statement request through Google Assistant. Do experience it!

All our branches are now open, we welcome you to further strengthen our bond and help you build your wealth.

I wish your family attain success, enjoy great health, live with happiness, and are blessed with positive energy.

Wishing you and your family a Happy Diwali.





Mr. Anil Shah
Senior Portfolio Manager, Equity

Globally, there are four key drivers that will chart the direction of markets going forward viz. US Election results, monetary and fiscal stimulus, resurgence in COVID and vaccine approval, and economic recovery.

Post US Election results, we are seeing a gridlock scenario with a Democrat President but a Republican Senate. In this scenario, the fiscal stimulus is expected to be USD 1 trillion or less. This should lead to a fall in treasury yields and a depreciation of the USD. In addition, various measures such as Corporate tax rate hikes, drug price controls, and increased regulation on sectors such as Energy, Technology, etc. are unlikely to be passed. Considering a smaller fiscal stimulus, the US Fed is expected to continue with its accommodative stance till the end of 2024 as well as maintain liquidity in the system. This should be positive for sectors with secular growth such as Technology and Healthcare.

A resurgence in the virus is being seen in Europe (France, Germany, UK, and Italy) as well as in the US leading to a second lockdown in some countries. However, concerns regarding the virus are lower now than a few months ago since protocols to handle virus cases are well-known and a vaccine is also expected either by the end of this year or in Q1 2021. While we have consistently been positive on the global recovery, the pace of recovery has surprised most market participants as well as policy makers. We continue to witness upgrades on growth estimates although global current activity indicators are beginning to see natural moderation after a sharp recovery in the past few months.

India growth indicators are also inching up as evidenced by various high frequency data points such as GST collections, rail freight, e-way bill generation, electricity and fuel consumption, and automobile sales. Overall activity level is touching close to 95-100% of pre-Covid levels aided by pent up demand

combined with festival season demand, and indicators/commentary suggest a steady pick-up in activity during the festive season. Data is improving on the Covid front with active cases about a quarter lower from the peak. Daily new cases and death rates is showing a steady decline. It is likely that we will start seeing upgrades to India's GDP growth estimates.

Earnings growth is also providing an encouraging picture. 2QFY21 has been a blockbuster earnings season with big beats over estimates and positive management commentaries. 32 Nifty companies have reported results thus far and Sales/EBITDA/PAT have come in at -9%/14%/24%. More companies have seen upgrades than downgrades. Earnings have been driven by 1) sharper than expected underlying demand recovery in multiple sectors, 2) better than expected pricing power/realization, 3) continued cost optimization initiatives, and 4) lower than expected provisioning costs in the BFSI sector.

Corporate commentaries have also improved with Consumer Staples and Consumer Discretionary companies guiding for improved demand in the festive season, IT companies highlighting robust and growing deal pipelines, and BFSI demonstrating improved collection efficiency/disbursement trends and guiding for controlled restructuring ahead. Given this positive backdrop, we can expect earnings upgrades going forward.

View on the Market

We have seen a sharp rally in both global and Indian equity markets given indications of a gridlock in the US which should benefit equities. In India, the Nifty has risen to levels close to its earlier peak. However, the trailing P/B ratio of the Nifty is just above its long-term average indicating that valuations are not excessive. Mid-and-smallcaps are still attractive in terms of valuations. Also, there is a wide divergence within sectors and Banking & Financials, metals, capital goods, and utilities are showing good value.

Multicap funds may be well placed for this environment as they have complete flexibility to invest across market caps and sectors. Investors should stay invested, continue their SIPs, and buy into any dip. Lump-sum investments can be spread over the next couple of months.

Source: Bloomberg, ABSLAMC Research



Mr. Kaustubh Gupta
Senior Portfolio Manager, Debt

Growth indicators

Indian economy is fast getting back to its feet, aided by positive news on the Covid front. Most high frequency indicators suggest that healthy normalization is underway in most segments of the economy, well ahead of market consensus, even as the pace of recovery is different across sectors. On a cumulative basis, activity level has returned to about 95-100% of pre-Covid levels. However, we expect certain sectors like travel, hospitality and tourism to continue showing drag for some more time.

PMI data continue to show strong improvement with PMI manufacturing rising to 58.9 (decadal high) and even PMI services has borne the brunt of social distancing globally, returning to expansion zone with a strong reading of 54.1. Index for Industrial Production (IIP) y-y contraction is becoming less negative with August reading at -8.4%. Auto sales, railway freight data, steel consumption, e-way bill, GST collections and electricity consumption are all showing decent improvement. While traffic both air and railway are at low level, fuel consumption has returned to positive zone. Corporate results have also generally surprised on the upside. However, credit growth while showing some pick-up has still been quite weak. Moreover, rural economy is also doing well given healthy government transfers, good harvest and low impact of pandemic. Indicators of rural economy like tractor sales, 2-w sales, fertilizer demand, agri exports, and Mahatma Gandhi National Rural Employee Guarantee Act (MGNREGA) work is suggesting that rural economy is in better shape. Kharif sowing has also been good owing to a good monsoon.

Inflation

September inflation came at 7.34%, which was higher than expectation and August number. The details suggest that food inflation continue to be a pain point due to supply side issues leading to higher inflation. Moreover, RBI's core and our core-core inflation also inched up to 5.44% at 4.74%, respectively. The absolute numbers in core inflation is high due to high transport (higher petrol prices), higher gold/silver prices (spike in price internationally) and higher inflation in health. Apart from that most other items are moderate in 3-4 handle in inflation terms. While we expect inflation to trend downwards, we remain wary of the impact of supply disruptions on food inflation and believe that inflation trajectory is largely likely to surprise market and RBI consensus on the upside.

External account

Trade data continue to improve with exports doing better than imports. September exports turned positive at 6% y-y and October exports at -5.4%. However, there was a sharper improvement in imports in last two months, although there is still a double digit contraction at -11.6% in October though much better than -26% in August. Shaper improvement in imports is a reflection of improving domestic demand conditions. Overall trade deficit increased to seven month high of 8.8 bn, which is still quite benign and underpin a benign external account balance, healthy BoP surplus and appreciating pressure on INR.

Portfolio positioning

Given the evolving macroeconomic backdrop, clearly local growth normalization is faster than consensus estimates. On inflation front, although current readings are largely attributable to supply side constraints rather demand push factors, one need to be watchful of inflationary expectation before they start getting generalized. Thus, we believe headline rate easing cycle has reached to its bottom for now. Given limited efficacy of incremental rates cuts with slowdown in overall credit growth, policy focus will be on use of unconventional tools to ease financial conditions and push for faster transmission of past rate cuts. Resultantly, Liquidity is likely to remain abundant over next few quarters which will keep shorter end of curve anchored to repo rates.

Further there is consensus emerging among the policy makers for use of available fiscal space to stimulate demand conditions in the economy as covid led pandemic spread is getting controlled in India. Higher fiscal supply and past experiences of rates at these levels continue to be overhung for longer end of yield curve to come down. Although strong intent and strong communication by RBI to keep rates "lower for longer" is keeping interest rate curve stable at current levels. Thus curve are likely to remain steep for remaining part of financial year.

Thus Low duration and Short term funds may be the risk adjusted places for fixed income investors to have "accrual returns" over other fixed income assets.

Source: CEIC, Bloomberg, RBI

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			Investor Exit upon subscription	Exit load as % of redemption proceeds
Aditya Birla Sun Life Liquid Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 500/-	Day 1	0.0070%
		Weekly Dividend (Payout / Reinvestment)			Day 2	0.0065%
	Direct Plan	Dividend (Payout / Reinvestment)			Day 3	0.0060%
		Growth			Day 4	0.0055%
					Day 5	0.0050%
					Day 6	0.0045%
					Day 7 onwards	0.0000%
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	₹ 100/-	Nil	
	Direct Plan	Weekly Dividend (Reinvestment) Growth				
Aditya Birla Sun Life Overnight Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Option	₹ 5,000/-	Nil	
		Weekly Dividend (Reinvestment) Growth				
	Direct Plan	Monthly Dividend (Payout / Reinvestment / Sweep)				
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	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)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.25% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil.	
	Direct Plan	Growth				
Aditya Birla Sun Life Corporate Bond Fund	Regular Plan	Monthly Dividend (Payout/Reinvestment / Dividend (Payout/Reinvestment / Growth	Dividend Reinvestment	₹ 100/-	Nil	
	Direct Plan	Growth				
Aditya Birla Sun Life Short Term Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Growth	₹ 1,000/-	Nil	
	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 - Number of Segregated Portfolios - 1	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 1 year from the date of allotment - 2.00% of applicable NAV. • For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 1.00% of applicable NAV • For redemption / switch-out of units after 2 years - Nil	
	Direct Plan	Growth				
Aditya Birla Sun Life Credit Risk Fund - Number of Segregated Portfolios - 1	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 100/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 1 year from the date of allotment - 3.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 2 year but on or before 3 years from the date of allotment - 1.00% of applicable NAV. For redemption / switch-out of units after 3 years - Nil.	
	Direct Plan	Growth				
Aditya Birla Sun Life Dynamic Bond Fund - Number of Segregated Portfolios - 1	Regular Plan	Monthly Dividend 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	
		Monthly Dividend (Payout / Reinvestment / Sweep)				
	Direct Plan	Quarterly Dividend (Payout / Reinvestment / Sweep)				
		Growth Dividend (Payout / Reinvestment / Sweep)				
Aditya Birla Sun Life Income Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Option / Dividend Reinvestment	₹ 5,000/-	Nil	
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Growth				
Aditya Birla Sun Life Government Securities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment / Sweep Growth (Quarterly Gain / Annual Gain)	Growth	₹ 1,000/-	Nil	
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	
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	Direct Plan	Growth				
	Regular Plan	Dividend (Payout/Reinvestment)	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	
Aditya Birla Sun Life Financial Planning FOF Moderate Plan	Direct Plan	Growth				
	Regular Plan	Dividend (Payout/Reinvestment)	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	
Aditya Birla Sun Life Retirement Fund - 50s Plus Debt Plan	Direct Plan	Growth				
	Regular Plan	Dividend (Payout/Reinvestment)	NA	₹ 1,000/-	Nil	

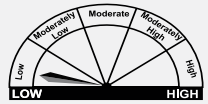
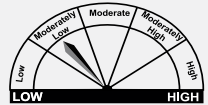
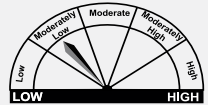
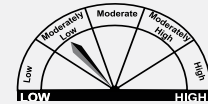
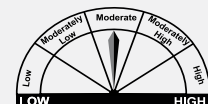
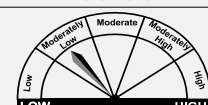
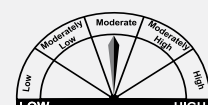
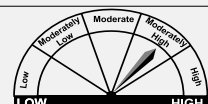
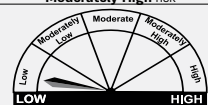
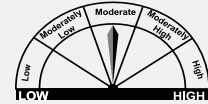
Last Friday of the month and penultimate business day if that day is March 31 of any Financial Year.

*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.

Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Liquid Fund (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> reasonable returns with high levels of safety and convenience of liquidity over short term investments in high quality debt and money market instruments with maturity of upto 91 days 	 <p>Investors understand that their principal will be at Low risk</p>
Aditya Birla Sun Life Money Manager Fund (An open ended debt scheme investing in money market instruments)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in debt and money market instruments with maturity of upto 1 year 	 <p>Investors understand that their principal will be at Low risk</p>
Aditya Birla Sun Life Low Duration Fund (An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in a basket of debt and money market instruments of short maturities 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
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)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in debt and money market instruments. 	
Aditya Birla Sun Life Floating Rate Fund (An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives))	<ul style="list-style-type: none"> income with capital growth over short term investments in a mix of fixed and floating rate debt and money market instruments 	
Aditya Birla Sun Life Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> income over short term investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash & Futures) 	
Aditya Birla Sun Life Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)	<ul style="list-style-type: none"> income with capital growth over short term investments in debt and money market instruments 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
Aditya Birla Sun Life Short Term Fund (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years)	<ul style="list-style-type: none"> Income with capital growth over short term investments in debt and money market instruments 	 <p>Investors understand that their principal will be at Moderate risk</p>
Aditya Birla Sun Life Banking & PSU Debt Fund (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)	<ul style="list-style-type: none"> Generation of reasonable returns and liquidity over short term investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
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)	<ul style="list-style-type: none"> Income with capital growth over medium term investments in debt and money market instruments 	 <p>Investors understand that their principal will be at Moderate risk</p>
Aditya Birla Sun Life Credit Risk Fund (An open ended debt scheme predominantly investing in AA and below rated corporate bonds) Number of Segregated Portfolios – 1	<ul style="list-style-type: none"> Income with capital growth over short to medium term Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. 	
Aditya Birla Sun Life Dynamic Bond Fund (An open ended dynamic debt scheme investing across duration) Number of Segregated Portfolios – 1	<ul style="list-style-type: none"> Income with capital growth investments in actively managed portfolio of debt and money market instruments including government securities 	
Aditya Birla Sun Life Income Fund (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years)	<ul style="list-style-type: none"> Income with capital growth over medium to long term investments in a combination of debt and money market instruments 	
Aditya Birla Sun Life Government Securities Fund (An open ended debt scheme investing in government securities across maturity)	<ul style="list-style-type: none"> income with capital growth over medium to long term investments exclusively in Government Securities 	 <p>Investors understand that their principal will be at Moderately High risk</p>
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)	<ul style="list-style-type: none"> Capital appreciation in the long term Investment in a dynamically managed portfolio of debt funds 	
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan (An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).)	<ul style="list-style-type: none"> capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes) 	
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan (An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).)	<ul style="list-style-type: none"> capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes) 	
Aditya Birla Sun Life Overnight Fund (An open ended debt scheme investing in overnight securities)	<ul style="list-style-type: none"> reasonable returns with high levels of safety and convenience of liquidity over short term investment in debt and Money Market Instruments upto 1 day 	 <p>Investors understand that their principal will be at Low risk</p>
Aditya Birla Sun Life Retirement Fund - 50s Plus Debt Plan An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none"> Capital appreciation & income over long term to achieve retirement goals investments in debt & money market instruments as well as equity and equity related securities 	 <p>Investors understand that their principal will be at Moderate risk</p>
*Investors should consult their financial advisors if in doubt 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	<ul style="list-style-type: none"> 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.
	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
	Direct Plan	Growth			
Aditya Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	NA as the scheme does not accept fresh subscriptions/Switch in	Nil
	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.

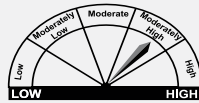
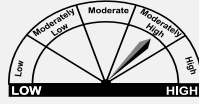

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

****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.



Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Regular Savings Fund (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none">regular income with capital growth over medium to long terminvestments in debt and money market instruments as well as equity and equity related securities [10-15%]	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Tax Relief '96 (An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Tax Plan (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">long term capital growthinvestments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility	
Aditya Birla Sun Life Resurgent India Fund - Series 4 to 5 (A Close ended Equity Scheme)	<ul style="list-style-type: none">long term capital growthInvests primarily in equity and equity related securities that are likely to benefit from recovery in the Indian economy.	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Resurgent India Fund - Series 6 to 7 (A Close ended Diversified Equity Scheme)	<ul style="list-style-type: none">long term capital growthInvests in equity and equity related securities that are likely to benefit from recovery in the Indian economy	
Aditya Birla Sun Life Dual Advantage Fund – Series 2 (A Close ended Hybrid Scheme)	<ul style="list-style-type: none">Income and capital appreciationinvestments primarily in Debt and Money Market instruments for regular returns & Equity and Equity related instruments for capital appreciation	
*Investors should consult their financial advisors if in doubt 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 ¹	OPTION			
Aditya Birla Sun Life Equity Savings Fund	Regular Plan Direct 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.
Aditya Birla Sun Life Balanced Advantage Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 100/-	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.
Aditya Birla Sun Life Equity Hybrid '95 Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) Growth	Dividend Reinvestment	₹ 100/-	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.
Aditya Birla Sun Life Index Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) Growth	Dividend Reinvestment	₹ 1000/-	Nil
Aditya Birla Sun Life Frontline Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) Growth	Dividend Reinvestment	₹ 100/-	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
Aditya Birla Sun Life Focused Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) 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
Aditya Birla Sun Life Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) Growth	Dividend Reinvestment	₹ 100/-	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
Aditya Birla Sun Life Equity Advantage Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) 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
Aditya Birla Sun Life MNC Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) 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
Aditya Birla Sun Life Midcap Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment / Sweep) Growth (Growth with Triggered Facility)	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
Aditya Birla Sun Life Small Cap Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment) Growth	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
Aditya Birla Sun Life Pure Value Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	• 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
Aditya Birla Sun Life Manufacturing Equity Fund	Regular Plan Direct 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
Aditya Birla Sun Life Banking and Financial Services Fund	Regular Plan Direct 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
Aditya Birla Sun Life Dividend Yield Fund	Regular Plan Direct 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 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.
Aditya Birla Sun Life Infrastructure Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) 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
Aditya Birla Sun Life Digital India Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) 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
Aditya Birla Sun Life India GenNext Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) 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
Aditya Birla Sun Life International Equity Fund (Plan A)	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) Growth	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
Aditya Birla Sun Life International Equity Fund (Plan B)	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/ Sweep) Growth	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
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment / Sweep) 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
Aditya Birla Sun Life Global Emerging Opportunities Fund	Regular Plan Direct 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
Aditya Birla Sun Life Global Real Estate Fund	Regular Plan Direct 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
Aditya Birla Sun Life Gold Fund	Regular Plan Direct Plan	Growth 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 **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	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
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) 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
Aditya Birla Sun Life Pharma & Healthcare Fund	Regular Plan Direct Plan	Growth Dividend Payout / Reinvestment	Dividend Reinvestment	₹ 1,000/-	For redemption / switch-out of units after 90 days from the date of allotment : Nil
Aditya Birla Sun Life Bal Bhavishya Yojna	Regular Plan Direct Plan	Growth Dividend Payout	Growth Option	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 30s Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 40s Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life Retirement Fund - 50s Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 1,000/-	Nil
Aditya Birla Sun Life PSU Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	NA	₹ 500/-	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

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**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 may be, shall be applied accordingly.

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Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
Aditya Birla Sun Life Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none">long term capital growth and incomeAn 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	 <p>Investors understand that their principal will be at Moderately High risk</p>	
Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund)	<ul style="list-style-type: none">Capital appreciation and regular income in the long termInvestment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities)		
Aditya Birla Sun Life Equity Hybrid '95 Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	<ul style="list-style-type: none">long term capital growth and incomeinvestment predominantly in equity and equity related securities as well as debt and money market instruments		
Aditya Birla Sun Life Index Fund (An open ended scheme tracking Nifty 50 TRI)	<ul style="list-style-type: none">long term capital growthinvestments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.		
Aditya Birla Sun Life Frontline Equity Fund (An Open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none">Long term capital growthinvestments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 TRI		
Aditya Birla Sun Life Focused Equity Fund (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)	<ul style="list-style-type: none">long term capital growth with exposure limited to a maximum of 30 stocksinvestments in equity and equity related securities to form a concentrated portfolio		
Aditya Birla Sun Life Equity Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities		
Aditya Birla Sun Life Equity Advantage Fund (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none">long term capital growth and incomeinvestments predominantly in equity and equity related securities as well as debt and money market instruments		
Aditya Birla Sun Life MNC Fund (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none">long term capital growthinvestments primarily in equity and equity related securities of multinational companies (MNCs)		
Aditya Birla Sun Life Midcap Fund (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none">Long term capital growthInvestments primarily in mid cap stocks		
Aditya Birla Sun Life Small Cap Fund (An open ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none">Long term capital growthinvestments primarily in small cap companies	 <p>Investors understand that their principal will be at High risk</p>	
Aditya Birla Sun Life Pure Value Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities by following value investing strategy		
Aditya Birla Sun Life Manufacturing Equity Fund (An open ended equity scheme following the Manufacturing theme)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities of companies engaged in manufacturing sector		
Aditya Birla Sun Life Banking and Financial Services Fund (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none">long term capital growthInvestments in equity and equity related securities of companies engaged in banking and financial services		
Aditya Birla Sun Life PSU Equity Fund (An Open ended equity scheme following PSU theme)	<ul style="list-style-type: none">Long term capital appreciationInvests in stocks of Public Sector Undertakings		
Aditya Birla Sun Life Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities of companies having relatively high dividend yield		 <p>Investors understand that their principal will be at High risk</p>
Aditya Birla Sun Life Infrastructure Fund (An open ended equity scheme investing in infrastructure sector)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India		
Aditya Birla Sun Life Digital India Fund (An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)	<ul style="list-style-type: none">long term capital growthInvestments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies		
Aditya Birla Sun Life India GenNext Fund (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none">long term capital growthinvestments 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		
Aditya Birla Sun Life International Equity Fund-Plan A (An open ended equity scheme following international theme by investing predominantly in Global Equities)	<ul style="list-style-type: none">long term capital growthinvestments predominantly in equity and equity related securities in the international markets		
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.)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)		
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan (An open ended equity scheme following the global agriculture theme)	<ul style="list-style-type: none">long term capital growthinvestments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas		
Aditya Birla Sun Life Global Emerging Opportunities Fund (An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund)	<ul style="list-style-type: none">Capital appreciation in the long terminvestment in units of Julius Baer Equity Next Generation Fund		
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)	<ul style="list-style-type: none">Capital appreciation in the long termInvestment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector		
Aditya Birla Sun Life Gold Fund (An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)	<ul style="list-style-type: none">returns in line with performance of Aditya Birla Sun Life Gold ETF (ABSL GETF) over long terminvestments predominantly in units of Aditya Birla Sun Life Gold ETF. ABSL GETF invests in physical gold of 99.5% purity (fineness)	 <p>Investors understand that their principal will be at High risk</p>	
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes	<ul style="list-style-type: none">capital appreciation in the long terminvestment in portfolio of equity schemes, Exchange Traded Funds & debt schemes		
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).	<ul style="list-style-type: none">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 terminvestment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)		
Aditya Birla Sun Life Pharma & Healthcare Fund (An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)	<ul style="list-style-type: none">Long term capital growthinvestments in equity & equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India.		 <p>Investors understand that their principal will be at High risk</p>
Aditya Birla Sun Life Bal Bhavishya Yojna An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)	<ul style="list-style-type: none">long term capital growthinvestment in predominantly equity and equity related securities as well as debt and money market instruments		
Aditya Birla Sun Life Retirement Fund - 30s Plan An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none">long term capital growthinvestments in equity and equity related securities		
Aditya Birla Sun Life Retirement Fund - 40s Plan An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none">Long term capital growth and incomeinvestment predominantly in equity and equity related securities as well as debt and money market instruments		
Aditya Birla Sun Life Retirement Fund - 50s Plan An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul style="list-style-type: none">regular income with capital growth over medium to long terminvestments in debt and money market instruments as well as equity and equity related securities		
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.			



IS INVESTING FOR YOUR CHILD'S FUTURE SIMILAR TO RAISING THEM?

Aditya Birla Sun Life Bal Bhavishya Yojna*

is an open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

By investing through SIP, you can invest a particular amount periodically so that your child can have the quality of life they deserve.

[Click here for Child's Education Calculator.](#)

*The name of the scheme has been revised with effect from 17th November 2020.

Mutual Funds

Aditya Birla Sun Life Mutual Fund
(A subsidiary of Aditya Birla Capital Limited)



**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*:	
Aditya Birla Sun Life Bal Bhavishya Yojna An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).	<ul style="list-style-type: none"> Long term capital growth Investment in predominantly equity and equity related securities as well as debt and money market instruments 	
*Investors should consult their financial advisors, if in doubt whether the product is suitable for them.		Investors understand that their principal will be at Moderately high risk

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



Mutual Funds

Aditya Birla Sun Life Mutual Fund



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Tax Reckoner 2020-21

Snapshot of Tax rates specific to Mutual Funds

Tax rates applicable for the Financial Year 2020-21.

Income Tax implications on income in respect of units of Mutual Funds.

Sr. No.	Investor type	Withholding tax rate
1	Resident	10%*
2	NRI	20%**

The Finance Bill, 2020 proposes to abolish dividend distribution tax and resort to classical system of taxing income from MF in the hands of investors.

* As per section 194K, tax is not deductible if dividend income in respect of units of MF is below ₹ 5000/- in a financial year.

** Base tax rate is required to be further increased by surcharge at the following rates -

- 15% where total income exceeds ₹ 1 crore but does not exceed ₹ 2 crores and
- 10% where total income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore

Further, 'Health and Education Cess' is to be levied at 4% on aggregate of base tax and surcharge.

- Finance Act, 2020 has capped maximum surcharge at 15% w.r.t. WHT on dividends paid to non-resident non-corporate investors (namely individual, HUF, AOP, BOI, artificial judicial person etc.)

Capital Gains Taxation

	Individual/HUF ¹	Domestic Company ²	NRI ³
Equity Oriented Schemes			
• Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less)			
Long Term Capital Gains	10% ⁴	10% ⁴	10% ⁴
Short Term Capital Gains	15%	15%	15%
Other Than Equity Oriented Schemes - For the period July 11, 2014 onwards			
Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)			
Long Term Capital Gains	20% ⁵	20% ⁵	Listed - 20% ⁵ Unlisted - 10%*
Short Term Capital Gains	30% ⁶	30%/25% ⁷ /22% ⁸ /15% ⁹	30% ⁶
Tax Deducted at Source (Applicable only to NRI Investors)			
		Short term capital gains	Long term capital gains
Equity oriented schemes		15%	10%
Other than equity oriented schemes		30% ⁶	10%* (for unlisted) 20% ⁵ (for listed)

Surcharge for Domestic Companies.

Sr. No.	Total Income	Applicable surcharge rate
1.	Between ₹ 1 crore to ₹ 10 Crores	7%
2.	Above ₹ 10 Crores	12%
3.	Corporates opting for lower tax rates of 22%/15%	10%

Tax rates mentioned above are exclusive of surcharge and health and education cess.

Surcharge Applicable in case of Individual/HUF/AOP/BOI/Artificial judicial person:

Sr. No.	Particulars	Applicable surcharge rate
1.	Total income upto ₹ 50 lakhs	No Surcharge
2.	Total income between ₹ 50 lakhs to ₹ 1 crore	10%
3.	Total income between ₹ 1 crore to ₹ 2 crores	15%
4.	Specified income between ₹ 2 crores to ₹ 5 Crores	25%
5.	Specified income above ₹ 5 Crores	37%

Specified income - Total income excluding income under the provisions of section 111A and 112A of the income tax act (i.e. equity CG)

Short term/long term capital gain tax (along with applicable surcharge and education cess) will be deducted at the time of redemption of units in case of NRI investors only. Finance Bill, 2020 proposes withholding tax of 20% on any income in respect of units of MF in case of non-residents as per section 196A of the Act. Based on language of the section, it seems that apart from any income distributed to NRI investors, WHT at 20% may be applicable on capital gains notwithstanding that such capital gains are taxable at a rate lower than 20%.

! The Finance bill, 2020 proposes to insert new section i.e. 194K which provides for withholding tax at 10% on any income in respect of units of MF in case of residents. However, press release was issued on 4th Feb.2020, to clarify that WHT at 10% stated above is applicable only on dividend and not on capital gains.

& After providing indexation.

* Without indexation.

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts during the financial year 2018-19 does not exceed ₹ 400 crores.

Tax at 10% (without indexation) will be charged on capital gain exceeding ₹ 1 lakh provided that transfer of such units is subject to STT.

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

^^^^ This lower rate is optional for companies engaged in manufacturing business (set-up and registered on or after 1st October 2019) subject to fulfillment of certain conditions as provided in section 115BAB.

Health and Education cess @4% would apply on aggregate of tax and surcharge.

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.

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 Individual income tax rate slabs For Individuals, Hindu Undivided Family, Association of Persons, Body of Individuals and Artificial juridical persons

Option 1

Total Income	Tax Rates
Up to ₹ 250,000 ^{(a)(b)}	NIL
₹ 250,001 to ₹ 500,000 ^{(d)(a)}	5%
₹ 500,001 to ₹ 1,00,00,000 ^(d)	20%
₹ 1,00,00,001 and above ^{(c)(d)}	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 Applicable in case of Individual/HUF/AOP/BOI/Artificial judicial person:

Sr. No.	Particulars	Applicable surcharge rate
1.	Total income upto ₹ 50 lakhs	No Surcharge
2.	Total income between ₹ 50 lakhs to ₹ 1 crore	10%
3.	Total income between ₹ 1 crore to ₹ 2 Crores	15%
4.	Specified income between ₹ 2 crores to ₹ 5 Crores	25%
5.	Specified income above ₹ 5 Crores	37%

- (d) The said Health and Education Cess at 4% will apply on aggregate tax and surcharge.
(e) Finance Bill 2019 has proposed a rebate of actual tax liability or ₹ 12,500 (whichever is lower) in case of individuals having income not exceeding ₹ 5,00,000.
Specified income - Total income excluding income under the provisions of section 111A and 112A of the income tax act (i.e. equity CG)

Option 2

The Finance Bill, 2020 has proposed optional new tax regime:

Total Income	Tax Rates
Upto ₹2,50,000	Nil
₹2,50,001 to ₹5,00,000	5%
₹5,00,001 to ₹7,50,000	10%
₹7,50,001 to ₹10,00,000	15%
₹10,00,001 to ₹12,50,000	20%
₹12,50,001 to ₹15,00,000	25%
From ₹15,00,001 and above	30%

For adopting, Option 2, most of deductions/exemptions such as sections 80C/80D etc. are to be forgone. The aforesaid tax regime is optional. Individuals/HUFs have the option to be taxed under either of the options. Option 2 once exercised can be changed in subsequent years (not applicable for business income).

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

5 Personal income tax scenarios (Amount in Rupees)

Resident Individual	4,90,000	8,50,000	10,00,000	12,00,000	15,00,000	56,50,000	1,11,50,000	2,11,50,000	5,11,50,000
Tax in FY 2020-21 (Option 1)*	Nil***	54,600	85,800	1,32,600	2,26,200	16,73,100	37,22,550	79,46,250	2,15,32,290
Tax in FY 2020-21 (Option 2)**	Nil***	54,600	78,000	1,19,600	1,95,000	16,38,780	36,86,670	79,07,250	2,14,89,546
Additional Tax burden/(savings) in option 2	-	-	-7,800	-13,000	-31,200	-34,320	-35,880	-39,000	-42,744
Additional Tax burden/(savings) (%) in option 2	-	-	-9.09%	-9.80%	-13.79%	-2.05%	-0.96%	-0.49%	-0.20%
Resident Senior citizen (aged above 60 years but below 80 years)	4,90,000	8,50,000	10,00,000	12,00,000	15,00,000	56,50,000	1,11,50,000	2,11,50,000	5,11,50,000
Tax in FY 2020-21 (Option 1)*	Nil***	52,000	83,200	1,30,000	2,23,600	16,70,240	37,19,560	79,43,000	2,15,28,728
Tax in FY 2020-21 (Option 2)**	Nil***	54,600	78,000	1,19,600	1,95,000	16,38,780	36,86,670	79,07,250	2,14,89,546
Additional Tax burden/(savings) in option 2	-	2,600	-5,200	-10,400	-28,600	-31,460	-32,890	-35,750	-39,182
Additional Tax burden/(savings) (%) in option 2	-	5.00%	-6.25%	-8.00%	-12.79%	-1.88%	-0.88%	-0.45%	-0.18%
Resident Senior citizen (aged above 80 years)	4,90,000	8,50,000	10,00,000	12,00,000	15,00,000	56,50,000	1,11,50,000	2,11,50,000	5,11,50,000
Tax in FY 2020-21 (Option 1)*	Nil***	41,600	72,800	1,19,600	2,13,200	16,58,800	37,07,600	79,30,000	2,15,14,480
Tax in FY 2020-21 (Option 2)**	Nil***	54,600	78,000	1,19,600	1,95,000	16,38,780	36,86,670	79,07,250	2,14,89,546
Additional Tax burden/(savings) in option 2	-	13,000	5,200	-	-18,200	-20,020	-20,930	-22,750	-24,934
Additional Tax burden/(savings) (%) in option 2	-	31.25%	7.14%	0.00%	-8.54%	-1.21%	-0.56%	-0.29%	-0.12%

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

** No exemption/deduction has been considered for computing tax liability under option 2. *** Nil on account of rebate u/s 87A

The tax rates mentioned above are those provided in the Income Tax Act, 1961 and amended as per Finance Bill, 2020, applicable for the FY 2020-21 relevant to AY 2021-22. 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.

Disclaimer: The tax rates mentioned above are only intended to provide general information and are neither designed nor intended to be a substitute for professional tax advice. Applicability of the tax rates would depend upon nature of the transaction, the tax consequences thereon and the tax laws in force at the relevant point in time. Therefore, 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. The information contained in this document is on the basis of proposals of finance bill. Finance Act will come into force after assent of the president and passage of the bill in the Parliament.

Aditya Birla Sun Life AMC Limited (Investment Manager to Aditya Birla Sun Life Mutual Fund)
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Contact Us:
1800-270-7000

adityabirlacapital.com

**ADITYA BIRLA
CAPITAL**

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

PLAY THE MUTUAL FUNDA!

**SELECT THE RIGHT ANSWERS AND
GET A CHANCE TO BE FEATURED IN
THE NEXT EMPOWER.**



1. Which of these benefits can you get from investing in SIPs?

- a. Inculcating financial discipline
- b. Rupee cost averaging
- c. Compounding benefit
- d. All of the above

2. SIP is a

- a. Method of regular investment
- b. Name of a mutual fund
- c. Brand of a Tea Stock
- d. None of these

3. Which of the following is 'CORRECT' about ETFs vs mutual fund schemes?

- a. ETFs are traded on the stock exchange
- b. You cannot invest in ETFs via SIP
- c. The expense ratio on ETFs are lower than Mutual Funds schemes
- d. All of the above

4. Which is the crucial factor to check while picking a mutual fund?

- a. Credentials of the fund manager
- b. Fund's Objective
- c. Portfolio and Asset Allocation
- d. Historical Performance of the Fund
- e. All of the above

5. Which of the following can be considered as an advantage of investing in mutual funds?

- a. Diversified risk on your investments
- b. Professional Management
- c. Aim for Long-term wealth creation
- d. All of the above

6. What is the primary advantage of investing in Equity Linked Saving Schemes (ELSS)?

- a. Higher Liquidity
- b. Beating the market
- c. Tax Saving
- d. All of the above

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or



scan the QR Code to participate.



Different solutions to suit your various needs



SAVINGS SOLUTIONS

Benefits

- Preserve your money
- Provide ready liquidity
- Tax efficient returns compared to traditional mode of savings

Principles

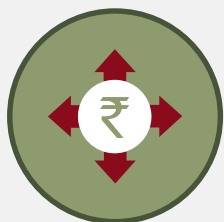
- High Capital safety

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
- Tax efficient growth compared to traditional mode of savings

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 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 tax efficient returns compared to traditional mode of savings

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:

1. **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.
2. **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.
3. **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.
4. **Introduction of TDS on dividend:** Finance Act, 2020 has abolished dividend distribution tax (DDT) w. e. f. 1st April 2020. Dividend will be taxable in the hands of investors basis tax slabs applicable to them.
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 +

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 Overnight Fund

An open ended debt scheme investing in overnight securities.



Savings Solutions

Fund Category

Overnight Fund (Debt)

Investment Objective

To generate reasonable income through investments in debt securities, Money Market Instruments & Tri-party Repos having maturity of 1 day. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



Fund Details

Fund Manager:	Mr. Kaustubh Gupta
Managing Fund Since:	November 1, 2018
Experience in Managing the Fund:	2.00 years
Date of Allotment:	November 1, 2018
Type of Scheme:	An open ended debt scheme investing in overnight securities
Application Amount for fresh subscription:	₹ 5,000
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 5,000 (plus in multiples of ₹ 1)
NAV of Plans / Options (₹)^	
Regular Plan	
Growth:	1096.4421
Daily Dividend:	1000.1763
Weekly Dividend:	1000.6445
Monthly Dividend:	1002.9352
Direct Plan	
Growth:	1099.2666
Daily Dividend:	1000.1829
Weekly Dividend:	1000.6703
Monthly Dividend:	1003.0538
Benchmark:	CRISIL Overnight Index
Monthly Average AUM:	₹ 8231.67 Crores
AUM as on last day:	₹ 6915.83 Crores
(As on last day)	
Load Structure (as % of NAV)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Portfolio Turnover:	0.00
Modified Duration:	0.01 day
Average Maturity:	0.01 day
Yield to Maturity:	3.09%
Macaulay Duration:	0.01 day
Total Expense Ratio (TER)	
(As On October 31, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	0.22%
Direct	0.10%

Dividend

Declared on date	01-Nov-20*	24-Sep-20	27-Aug-20
Dividend Yield (Regular Plan)	0.31%	0.22%	0.22%
Dividend (₹) Per Unit	3.0706	2.2514	2.2370
Cum Dividend NAV	1003.0135	1002.1860	1002.1797
Dividend Yield (Direct Plan)	0.32%	0.23%	0.23%
Dividend (₹) Per Unit	3.1959	2.3437	2.3294
Cum Dividend NAV	1003.1354	1002.2750	1002.2688

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 - 1000.00 Per Unit

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

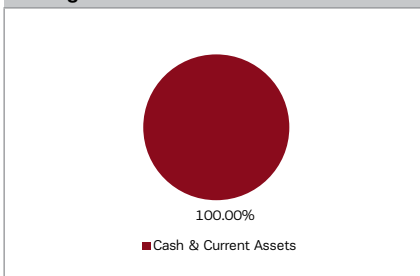
Data as on 31st Oct 2020 unless otherwise specified

*Since 30th October, 2020 was a non-business day, the dividend was declared 01st November, 2020

Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 31, 2020: ₹ 1096.4421

Inception - November 1, 2018	1 Year	Since Inception
Aditya Birla Sun Life Overnight Fund	3.59	4.71
Value of Std Investment of ₹ 10,000	10360	10964
Benchmark - CRISIL Overnight Index	3.74	4.87
Value of Std Investment of ₹ 10,000	10375	10999
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.21	7.27
Value of Std Investment of ₹ 10,000	10623	11507

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kaustubh Gupta is 9. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kaustubh Gupta since November 1, 2018 (2.00) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

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



Aditya Birla Sun Life Liquid Fund

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), TRI-Party Repos, etc with residual maturity profile of <= 91 days

Fund Category

Liquid Fund

Investment Objective

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



Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011
Experience in Managing the Fund:	9.02 years & 9.02 years
Date of Allotment:	June 16, 1997
Type of Scheme:	An Open ended Liquid Scheme
Application Amount for fresh subscription:	₹ 500
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 500 (plus in multiples of ₹ 1)
NAV of Plans / Options (₹) ^	
Retail Plan®	
Growth:	527.7334
Dividend:	163.7210
Institutional Plan®	
Growth:	541.5635
Dividend:	108.0408
Weekly Dividend:	108.1368
Regular Plan	
Growth:	325.2022
Daily Dividend:	100.2115
Weekly Dividend:	100.2887
Dividend:	136.0736
Direct Plan	
Growth:	327.2535
Daily Dividend:	100.2121
Weekly Dividend:	100.2909
Dividend:	177.6731

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Liquid Fund is ₹ 100/-

Note®: Retail Plan and Institutional Plan has been discontinued and does not accept fresh subscriptions/ Switch in.

Benchmark: CRISIL Liquid Fund Index

Monthly Average AUM: ₹ 35118.58 Crores

AUM as on last day: ₹ 33628.38 Crores

(As on last day)

Load Structure (as % of NAV)

Entry Load: Nil

Exit Load:

Investor Exit upon subscription

Exit load as % of redemption proceeds

Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Other Parameters

Modified Duration: 0.09 years

Average Maturity: 0.09 years

Yield to Maturity: 3.37%

Macaulay Duration: 0.09 years

Total Expense Ratio (TER)

(As On October 31, 2020)

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

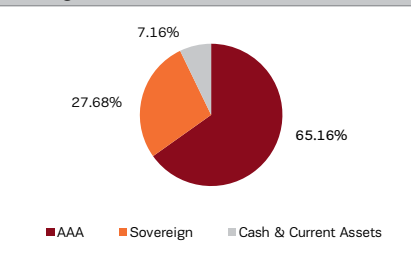
Regular 0.31%

Direct 0.21%

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	20.91%	SOV
Reliance Industries Limited	4.55%	ICRA A1+
Government Bond	4.28%	SOV
Larsen & Toubro Limited	4.13%	ICRA A1+
Tata Motors Finance Limited	3.51%	ICRA A1+
NTPC Limited	3.22%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	3.17%	ICRA A1+
Tata Power Company Limited	2.92%	CRISIL A1+
Housing Development Finance Corporation Limited	2.73%	CRISIL AAA/ ICRA A1+/ ICRA AAA
State Government bond	2.49%	SOV

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 31, 2020: ₹ 325.2022

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Liquid Fund	4.66	6.32	6.70	7.36
Value of Std Investment of ₹ 10,000	10468	12021	13838	32520
Benchmark - CRISIL Liquid Fund Index	4.97	6.50	6.77	6.94
Value of Std Investment of ₹ 10,000	10498	12083	13880	30462
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.21	6.89	6.79	6.14
Value of Std Investment of ₹ 10,000	10623	12214	13898	26909

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (9.02) years.**

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

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

Data as on 31st Oct 2020 unless otherwise specified



Aditya Birla Sun Life Money Manager Fund

An open ended debt scheme investing in money market instruments

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), TRI-Party Repos etc.



Savings Solutions

What is it?

Fund Category

Money Market Fund

Investment Objective

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



Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Mr. Mohit Sharma
Managing Fund Since:	July 15, 2011 & April 01, 2017
Experience in Managing the Fund:	9.02 years & 3.07 years
Date of Allotment:	June 05, 2003
Type of Scheme:	An open ended debt scheme investing in money market instruments
Application Amount for fresh subscription*:	₹ 1,000
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 1,000
SIP:	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 1000/-
NAV of Plans / Options (₹)^	
Regular Plan	
Growth:	280.5259
Daily Dividend:	100.3770
Weekly Dividend:	100.4531
Retail Plan®	
Growth:	345.7384
Daily Dividend:	100.3770
Weekly Dividend:	103.8210
Direct Plan	
Growth:	282.5675
Daily Dividend:	100.3770
Weekly Dividend:	100.4553

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Money Manager Fund is ₹ 100/-

Note®: Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Benchmark: Nifty Money Market Index

Monthly Average AUM: ₹ 11422.54 Crores

AUM as on last day: ₹ 11973.56 Crores

(As on last day)

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

Entry Load: Nil

Exit Load: Nil

Other Parameters

Modified Duration: 0.37 years

Average Maturity: 0.37 years

Yield to Maturity: 3.73%

Macaulay Duration: 0.37 years

Total Expense Ratio (TER)

(As On October 29, 2020)

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

Regular 0.34%

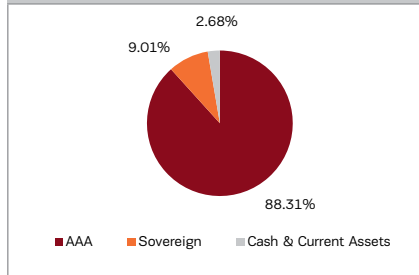
Direct 0.21%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Reliance Industries Limited	10.66%	ICRA A1+
Government of India	5.54%	SOV
LIC Housing Finance Limited	4.97%	ICRA A1+
Reliance Jio Infocomm Limited	4.55%	CRISIL A1+
IndusInd Bank Limited	4.40%	CRISIL A1+
Adani Ports and Special Economic Zone Limited	4.33%	ICRA A1+
Hero Fincorp Limited	4.08%	ICRA A1+
National Bank For Agriculture and Rural Development	3.91%	CRISIL A1+
Axis Bank Limited	3.45%	ICRA A1+
Larsen & Toubro Limited	3.42%	ICRA A1+

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 280.5259

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Money Manager Fund	6.96	7.69	7.54	7.09
Value of Std Investment of ₹ 10,000	10694	12486	14387	28053
Benchmark - Nifty Money Market Index	5.47	6.69	6.96	7.91
Value of Std Investment of ₹ 10,000	10545	12144	14000	31449
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.23	6.89	6.80	6.36
Value of Std Investment of ₹ 10,000	10621	12212	13896	25297

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Mr. Mohit Sharma is 83. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since July 15, 2011 & April 01, 2017 (9.02) years & (3.07) years respectively.**

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

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

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 1000 per month)^

Particulars	1 Year	3 years	5 years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1810000
Market Value of amount Invested	124330	403596	725420	3366174
Scheme Returns (CAGR)	6.83	7.59	7.54	7.78
Nifty Money Market Index returns# (CAGR)	5.13	6.36	6.65	7.80
CRISIL 1 Year T-Bill Index returns## (CAGR)	5.61	6.85	6.78	6.72

Date of First Installment: July 01, 2003 & Scheme Inception Date: June 05, 2003 . 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 1st day of every month has been considered.



Aditya Birla Sun Life Low Duration Fund

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



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.

Fund Category

Low Duration Fund

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

Fund Manager:	Mr. Kaustubh Gupta & Mr. Mohit Sharma
Managing Fund Since:	July 15, 2011 & April 01, 2017
Experience in Managing the Fund:	9.02 years & 3.07 years
Date of Allotment:	May 14, 1998
Retail Plan:	
Type of Scheme:	An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months
Application Amount for fresh subscription:	₹ 100 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 100 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 100/-

NAV of Plans / Options (₹)^

Regular Plan	
Growth:	508.3926
Daily Dividend:	100.9642
Weekly Dividend:	101.2394
Institutional Plan®	
Growth:	356.4611
Daily Dividend:	100.9637
Weekly Dividend:	NA
Direct Plan	
Growth:	542.3986
Daily Dividend:	100.9719
Weekly Dividend:	101.2457

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Low Duration Fund is ₹ 100/-

Note®: Institutional Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Benchmark: NIFTY Low Duration Debt Index

Monthly Average AUM: ₹ 14966.16 Crores

AUM as on last day: ₹ 14195.65 Crores

(As on last day)

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

Entry Load: Nil

Exit Load: Nil

Other Parameters

Modified Duration: 0.93 years

Average Maturity: 1.07 years

Yield to Maturity: 4.55%

Macaulay Duration: 1.00 years

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular 1.22%

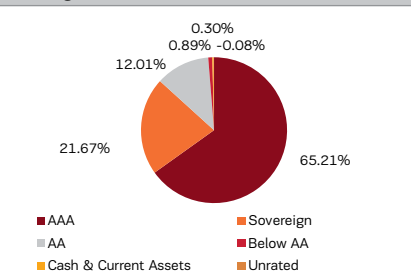
Direct 0.40%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government bond	12.68%	SOV
National Bank For Agriculture and Rural Development	8.64%	CRISIL A1+ / CRISIL AAA / ICRA AAA
Government Bond	7.60%	SOV
REC Limited	7.30%	CRISIL AAA / ICRA AAA
Power Finance Corporation Limited	6.28%	CRISIL AAA / ICRA A1+ / ICRA AAA
Housing Development Finance Corporation Limited	6.22%	CRISIL AAA / ICRA A1+ / ICRA AAA
Reliance Industries Limited	4.81%	CRISIL AAA / ICRA A1+ / ICRA AAA
LIC Housing Finance Limited	3.60%	CARE AAA / CRISIL AAA
Housing & Urban Development Corporation Limited	2.95%	ICRA AAA
Shriram Transport Finance Company Limited	2.80%	CRISIL AA+

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 508.3926

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Low Duration Fund	7.76	7.63	7.64	7.50
Value of Std Investment of ₹ 10,000	10774	12466	14453	50839
Benchmark - NIFTY Low Duration Debt Index	6.88	7.43	7.53	NA
Value of Std Investment of ₹ 10,000	10686	12396	14381	NA
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.23	6.89	6.80	6.62
Value of Std Investment of ₹ 10,000	10621	12212	13896	42278

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Mr. Mohit Sharma is 83. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since July 15, 2011 & April 01, 2017 (9.02) years & (3.07) years respectively.**

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

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



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.

Fund Category

Ultra Short Duration Fund

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	
Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011 & June 20, 2014
Experience in Managing the Fund:	9.04 years & 6.04 years
Date of Allotment:	April 15, 2003
Regular Plan:	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
Type of Scheme:	Monthly: Minimum ₹ 1,000/-
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹) ^	
Retail Plan®	
Growth:	402.4393
Daily Dividend:	100.6714
Weekly Dividend:	100.8152
Regular Plan	
Growth:	415.8894
Daily Dividend:	100.8152
Weekly Dividend:	100.8152
Direct Plan	
Growth:	419.6837
Daily Dividend:	100.6743
Weekly Dividend:	100.8174

Note®: Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Benchmark: CRISIL Ultra Short Term Debt Index

Monthly Average AUM: ₹ 15898.70 Crores

AUM as on last day: ₹ 16215.21 Crores

(As on last day)

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

Entry Load: Nil

Exit Load: Nil

Other Parameters

Modified Duration: 0.48 years

Average Maturity: 0.54 years

Yield to Maturity: 4.08%

Macaulay Duration: 0.52 years

Total Expense Ratio (TER)

(As On October 29, 2020)

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

Regular 0.48%

Direct 0.34%

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.

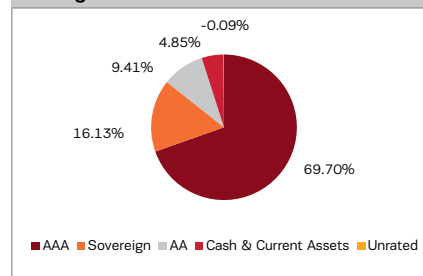
The Face Value - 100.00 Per Unit

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

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government bond	11.06%	SOV
Reliance Industries Limited	10.51%	CRISIL AAA/ ICRA A1+ / ICRA AAA
REC Limited	9.90%	CRISIL AAA/ ICRA AAA
Housing Development Finance Corporation Limited	6.15%	ICRA A1+ / ICRA AAA
Power Finance Corporation Limited	5.03%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	4.03%	IND AAA
IndusInd Bank Limited	3.66%	CRISIL A1+
Government of India	3.46%	SOV
Cholamandalam Investment and Finance Company Limited	2.98%	ICRA A1+ / ICRA AA+ / IND AA+
Reliance Retail Ventures Limited	2.44%	CRISIL A1+

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 415.8894

Inception - Apr 15, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Savings Fund	7.27	7.70	8.00	7.79
Value of Std Investment of ₹ 10,000	10725	12490	14695	37308
Benchmark - CRISIL Ultra Short Term Debt Index	6.41	7.42	7.45	7.53
Value of Std Investment of ₹ 10,000	10640	12391	14326	35755
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.23	6.89	6.80	6.09
Value of Std Investment of ₹ 10,000	10621	12212	13896	28221

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 & June 20, 2014 (9.04) years & (6.04) years respectively.**

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

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

Data as on 31st Oct 2020 unless otherwise specified



Aditya Birla Sun Life Floating Rate Fund



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.
Fund Category	Floater Fund
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	
Fund Manager:	Mr. Kaustubh Gupta & Mr. Pranay Sinha
Managing Fund Since:	June 20, 2014 & August 06, 2020
Experience in Managing the Fund:	6.04 years & 0.03 year
Date of Allotment:	June 05, 2003
Type of Scheme:	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives)
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹) ^	
Retail Plan®	
Growth:	379.2390
Weekly Dividend:	101.7532
Regular Plan	
Growth:	262.2048
Daily Dividend:	101.9430
Weekly Dividend:	101.7532
Direct Plan	
Growth:	266.8278
Daily Dividend:	101.5993
Weekly Dividend:	101.7641

^The Face Value per unit of all the plans/ options under Aditya Birla Sun Life Floating Rate Fund is ₹ 100/-

Note®: Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 7074.78 Crores
AUM as on last day:	₹ 7159.83 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil

Other Parameters	
Modified Duration:	1.03 years
Average Maturity:	1.21 years
Yield to Maturity:	4.18%
Macaulay Duration:	1.12 years

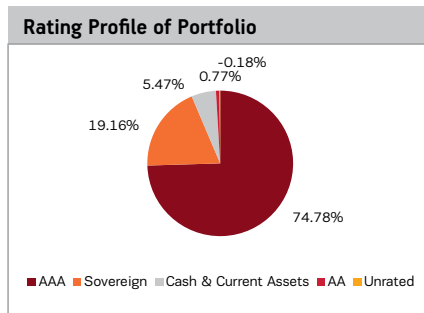
Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	0.39%
Direct	0.22%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	10.64%	SOV
REC Limited	9.10%	CRISIL AAA/ ICRA AAA
State Government bond	8.52%	SOV
National Bank For Agriculture and Rural Development	5.85%	CRISIL A1+ / CRISIL AAA/ ICRA AAA
Small Industries Development Bank of India	5.52%	CARE AAA
LIC Housing Finance Limited	4.26%	CARE AAA/ CRISIL AAA
HDB Financial Services Limited	3.92%	CARE AAA/ CRISIL AAA
National Highways Authority of India	3.62%	CRISIL AAA
Axis Bank Limited	3.49%	ICRA A1+
Housing Development Finance Corporation Limited	2.81%	ICRA A1+ / ICRA AAA



Investment Performance - Regular Plan - Growth		NAV as on October 29, 2020: ₹ 262.2048			
Inception - June 05, 2003		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Floating Rate Fund		8.52	8.13	8.28	8.66
Value of Std Investment of ₹ 10,000		10850	12639	14887	26220
Benchmark - CRISIL Liquid Fund Index		4.98	6.51	6.77	7.21
Value of Std Investment of ₹ 10,000		10496	12081	13878	22433
Additional Benchmark - CRISIL 1 Year T-Bill Index		6.23	6.89	6.80	6.44
Value of Std Investment of ₹ 10,000		10621	12212	13896	20628

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
The scheme is currently managed by Mr. Kaustubh Gupta since & Mr. Pranay Sinha June 20, 2014 (6.04) years & August 06, 2020 (0.03) years
The scheme is in existence for more than 5 years.

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



Aditya Birla Sun Life 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.

Fund Category

Arbitrage Fund

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).



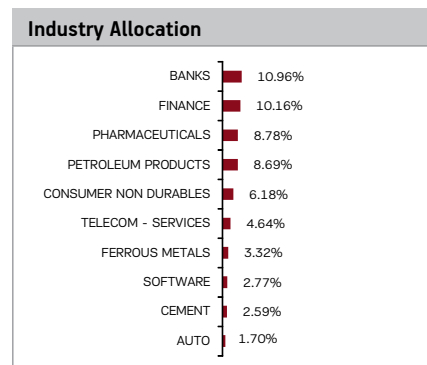
Fund Details	
Fund Manager:	Mr. Lovelish Solanki
Managing Fund Since:	December 15, 2014
Experience in Managing the Fund:	5.10 years
Date of Allotment:	July 24, 2009
Type of Scheme:	An open ended scheme investing in arbitrage opportunities
Application Amount for fresh subscription:	₹ 1,000
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 1,000
SIP:	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	20.5327
Dividend:	10.8357
Direct Plan	
Growth:	21.4309
Dividend:	11.0833
Benchmark:	Nifty 50 Arbitrage TRI
Monthly Average AUM:	₹ 3758.69 Crores
AUM as on last day:	₹ 3682.55 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Modified Duration:	0.09 years
(Excluding FD Margin)	
Average Maturity:	0.09 years
(Excluding FD Margin)	
Yield to Maturity:	3.37%
(Excluding FD Margin)	
Macaulay Duration:	0.09 years
Portfolio Turnover:	12.12
Total Expense Ratio (TER)	
(As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	0.90%
Direct	0.29%

Dividend			
Declared on date	23-Oct-20	19-Jun-20	22-May-20
Dividend Yield (Regular Plan)	0.29%	0.25%	0.50%
Dividend (₹) Per Unit	0.0320	0.0270	0.0540
Cum Dividend NAV	10.8539	10.7773	10.8187
Declared on date	23-Oct-20	18-Sep-20	20-Aug-20
Dividend Yield (Direct Plan)	0.25%	0.25%	0.25%
Dividend (₹) Per Unit	0.0280	0.0280	0.0280
Cum Dividend NAV	11.0959	11.0799	11.0763

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.

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
HDFC Bank Limited	16.29%	
Aditya Birla Sun Life Liquid Fund - Growth - Direct Plan	8.16%	
Dr. Reddy's Laboratories Limited	1.32%	
Larsen & Toubro Limited	0.01%	
Bharat Petroleum Corporation Limited	0.00%	
Marico Limited	0.00%	
Nestle India Limited	0.00%	
Hindustan Petroleum Corporation Limited	0.00%	
NMDC Limited	0.00%	
Tata Consultancy Services Limited	0.00%	



Investment Performance - Regular Plan - Growth		NAV as on October 30, 2020: ₹ 20.5327			
Inception - July 24, 2009		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Arbitrage Fund		4.32	5.59	5.76	6.59
Value of Std Investment of ₹ 10,000		10432	11773	13233	20533
Benchmark - Nifty 50 Arbitrage TRI		2.62	4.67	4.98	NA
Value of Std Investment of ₹ 10,000		10262	11469	12754	NA
Additional Benchmark - S&P BSE SENSEX TRI		-0.11	7.33	9.62	10.29
Value of Std Investment of ₹ 10,000		9989	12363	15834	30171
<ul style="list-style-type: none"> Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Lovelish Solanki is 8. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (5.10) years. The scheme is in existence for more than 5 years. 					

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



Aditya Birla Sun Life Corporate Bond 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).

Fund Category

Corporate Bond Fund

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

Fund Manager:	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
Managing Fund Since:	April 01, 2017
Experience in Managing the Fund:	3.07 years & 3.07 years
Date of Allotment:	March 3, 1997
Type of Scheme:	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds
Application Amount for fresh subscription:	₹ 100 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 100 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 100/-

NAV of Plans / Options (₹)	
Regular Plan	
Growth:	84.5901
Dividend:	12.9044
Monthly Dividend:	12.4104
Direct Plan	
Growth:	85.3509
Dividend:	13.8412
Monthly Dividend:	12.5000

Benchmark:	NIFTY Corporate Bond Index
Monthly Average AUM:	₹ 22290.30 Crores
AUM as on last day:	₹ 23394.66 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil

Other Parameters	
Modified Duration:	2.72 years
Average Maturity:	3.46 years
Yield to Maturity:	5.21%
Macaulay Duration:	2.90 years

Total Expense Ratio (TER) (As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	0.44%
Direct	0.29%

Dividend			
Declared on date	15-Oct-20	15-Sep-20	17-Aug-20
Dividend Yield (Regular Plan)	0.41%	0.48%	0.54%
Dividend (₹) Per Unit	0.0504	0.0586	0.0671
Cum Dividend NAV	12.4236	12.3107	12.3683
Dividend Yield (Direct Plan)	0.41%	0.48%	0.54%
Dividend (₹) Per Unit	0.0507	0.0590	0.0675
Cum Dividend NAV	12.5125	12.3972	12.4536

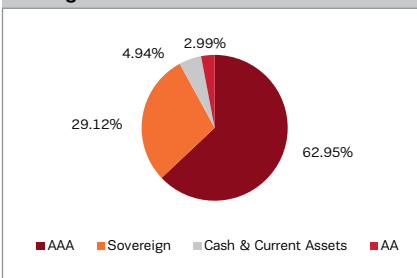
Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.
The Face Value - 10.00 Per Unit
The Financial Solution(s) stated above is ONLY for highlighting the many advantages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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	18.63%	SOV
State Government bond	10.49%	SOV
REC Limited	7.95%	CRISIL AAA/ ICRA AAA
Reliance Industries Limited	7.67%	CRISIL AAA/ ICRA A1+/ ICRA AAA
Power Finance Corporation Limited	6.37%	CRISIL AAA/ ICRA AAA
Housing Development Finance Corporation Limited	5.30%	CRISIL AAA/ ICRA AAA
Larsen & Toubro Limited	4.11%	CRISIL AAA
National Bank For Agriculture and Rural Development	3.90%	CRISIL AAA/ ICRA AAA
Sikka Ports and Terminals Limited	3.64%	CRISIL AAA
LIC Housing Finance Limited	2.41%	CARE AAA/ CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 84.5901

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Corporate Bond Fund	11.60	9.13	8.98	9.44
Value of Std Investment of ₹ 10,000	11157	12994	15378	84590
Benchmark - NIFTY Corporate Bond Index	11.42	8.73	8.77	NA
Value of Std Investment of ₹ 10,000	11139	12851	15229	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	NA
Value of Std Investment of ₹ 10,000	10887	12433	14647	NA

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Maneesh Dangi is 1. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (3.07) years.**
- The scheme is in existence for more than 5 years.**

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



Aditya Birla Sun Life Short Term Fund

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



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.

Fund Category

Short Duration Fund

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	
Fund Manager:	Mr. Kaustubh Gupta & Mr. Mohit Sharma
Managing Fund Since:	September 11, 2014 & August 06, 2020
Experience in Managing the Fund:	6.01 years & 0.03 years
Date of Allotment:	May 09, 2003
Type of Scheme:	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹) ^	
Regular Plan	
Growth:	36.0625
Dividend:	17.5816
Quarterly Dividend:	10.7187
Direct Plan	
Growth:	37.8163
Dividend:	18.4243
Quarterly Dividend:	11.0098

^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: ₹ 6939.92 Crores

AUM as on last day: ₹ 8135.39 Crores

(As on last day)

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

Entry Load: Nil

Exit Load: Nil (w.e.f May 28, 2020)

Other Parameters

Modified Duration: 2.56 years

Average Maturity: 3.23 years

Yield to Maturity: 5.33%

Macaulay Duration: 2.73 years

Calculation of YTM doesn't include Stressed Assets (IETS, ITPCL, JRPICL & VIL). Refer the Annexure for Update on Stressed Assets.

Total Expense Ratio (TER)

(As On October 29, 2020)

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

Regular 1.14%

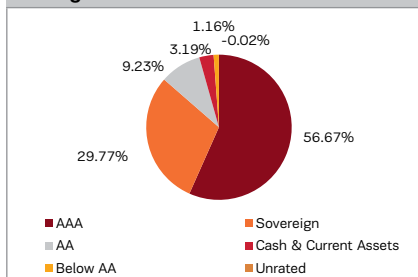
Direct 0.43%

Dividend			
Declared on date	15-Sep-20	15-Jun-20	16-Mar-20
Dividend Yield (Regular Plan)	1.45%	1.45%	1.25%
Dividend (₹) Per Unit	0.1553	0.1508	0.1281
Cum Dividend NAV	10.7054	10.4181	10.2565
Dividend Yield (Direct Plan)	1.45%	1.44%	1.25%
Dividend (₹) Per Unit	0.1591	0.1542	0.1307
Cum Dividend NAV	10.9863	10.6723	10.4884

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
Government Bond	17.61%	SOV
State Government bond	12.16%	SOV
REC Limited	5.15%	CRISIL AAA/ ICRA AAA
Housing Development Finance Corporation Limited	5.02%	CRISIL AAA/ ICRA AAA
Reliance Industries Limited	4.68%	CRISIL AAA
Power Finance Corporation Limited	4.63%	CRISIL AAA/ ICRA A1+/ ICRA AAA
LIC Housing Finance Limited	4.48%	CARE AAA/ CRISIL AAA
National Bank For Agriculture and Rural Development	4.22%	CRISIL A1+/ CRISIL AAA/ ICRA AAA
HDB Financial Services Limited	2.62%	CRISIL AAA
L&T Infrastructure Finance Company Limited	2.54%	CARE A1+/ CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 36.0625

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Short Term Fund	10.35	8.30	8.51	7.61
Value of Std Investment of ₹ 10,000	11032	12701	15048	36063
Benchmark - CRISIL Short Term Bond Fund Index	9.97	8.54	8.46	7.47
Value of Std Investment of ₹ 10,000	10994	12785	15011	35230
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.23	6.89	6.80	6.08
Value of Std Investment of ₹ 10,000	10621	12212	13896	28067

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Mohit Sharma is 83. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since September 11, 2014 & August 01, 2017 (6.01) years & (0.03) years respectively.**
- The scheme is in existence for more than 5 years.**

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.



Aditya Birla Sun Life Banking & PSU Debt Fund

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



Savings Solutions

What is it?

Aditya Birla Sun Life 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.

Fund Category

Banking and PSU Fund

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

Fund Manager:	Mr. Kaustubh Gupta & Mr. Pranay Sinha
Managing Fund Since:	September 29, 2009 & August 06, 2020
Experience in Managing the Fund:	10.13 years & 0.03 years
Date of Allotment:	April 19, 2002
Type of Scheme:	An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹) ^	
Retail Plan®	
Growth:	420.5645
Monthly Dividend:	113.1213
Quarterly Dividend:	113.5691
Regular Plan	
Growth:	280.1662
Monthly Dividend:	113.2659
Quarterly Dividend:	110.7521
Dividend:	165.9591
Direct Plan	
Growth:	286.1772
Monthly Dividend:	115.5881
Quarterly Dividend:	112.9131
Dividend:	158.8367

Note®: Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.

Benchmark: NIFTY Banking & PSU Debt Index

Monthly Average AUM: ₹ 13945.29 Crores

AUM as on last day: ₹ 14577.39 Crores
(As on last day)

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

Entry Load: Nil

Exit Load: Nil

Other Parameters

Modified Duration: 2.86 years

Average Maturity: 3.69 years

Yield to Maturity: 5.19%

Macaulay Duration: 3.08 years

Total Expense Ratio (TER)

(As On October 29, 2020)

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

Regular 0.68%

Direct 0.35%

Dividend

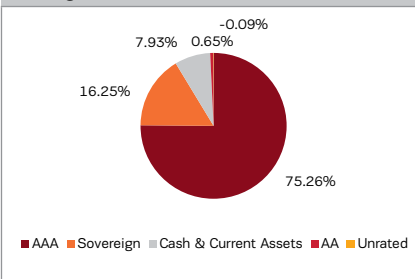
Declared on date	02-Nov-20*	25-Sep-20	31-Jul-20
Dividend Yield (Regular Plan)	0.51%	0.46%	0.57%
Dividend (₹) Per Unit	0.5805	0.5119	0.6422
Cum Dividend NAV	113.3280	112.0242	113.2153
Dividend Yield (Direct Plan)	0.51%	0.46%	0.57%
Dividend (₹) Per Unit	0.5922	0.5221	0.6546
Cum Dividend NAV	115.6556	114.2855	115.4417

*Since 30th October, 2020 was a non-business day, the dividend was declared 02nd November, 2020

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government Bond	11.73%	SOV
National Bank For Agriculture and Rural Development	10.71%	CRISIL A1+ / CRISIL AAA / ICRA AAA
REC Limited	8.79%	CRISIL AAA / ICRA AAA
Power Finance Corporation Limited	8.16%	CRISIL AAA / ICRA AAA
Housing & Urban Development Corporation Limited	7.41%	ICRA AAA
National Highways Authority of India	4.82%	CRISIL AAA
State Government bond	4.52%	SOV
Indian Railway Finance Corporation Limited	3.36%	CRISIL AAA / ICRA AAA
State Bank of India - Tier I - Basel III / Tier II - Basel III / Tier II - Basel III	3.14%	CRISIL AA+ / CRISIL AAA / ICRA AAA
HDB Financial Services Limited	2.87%	CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 280.1662

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking & PSU Debt Fund	10.58	8.77	8.96	8.59
Value of Std Investment of ₹ 10,000	11055	12866	15359	28017
Benchmark - NIFTY Banking & PSU Debt Index	10.38	8.09	8.15	8.61
Value of Std Investment of ₹ 10,000	11035	12624	14797	28095
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.23	6.89	6.80	6.56
Value of Std Investment of ₹ 10,000	10621	12212	13896	22124

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 9. Total Schemes managed Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Pranay Sinha since September 29, 2009 & August 06, 2020 (10.13) years & (0.03) years respectively.**

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

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

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 - 100.00 Per Unit

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

Data as on 31st Oct 2020 unless otherwise specified



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**
Number of Segregated Portfolios - 1



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 3-4 yrs.

Fund Category

Medium Duration Fund

Investment Objective

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



Fund Details

Fund Manager:	Ms. Sunaina DaCunha & Mr. Mohit Sharma	
Managing Fund Since:	September 1, 2014 & August 06, 2020	
Experience in Managing the Fund:	6.01 years & 0.03 years	
Date of Allotment:	March 25, 2009	
Type of Scheme:	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years	
Application Amount for fresh subscription^:	₹ 1,000 (plus in multiples of ₹ 1)	
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)	
SIP:	Monthly: Minimum ₹ 1,000/-	
NAV of Plans / Options (₹)	Main Portfolio	Segregated Portfolio
Regular Plan		
Growth:	22.6676	1.3322
Quarterly Dividend:	9.8499	0.5789
Half Yearly Dividend:	9.9757	0.5863
Dividend:	12.4080	0.7754
Direct Plan		
Growth:	23.8808	1.3931
Quarterly Dividend:	10.0335	0.5853
Half Yearly Dividend:	10.2452	0.6152
Dividend:	13.1234	0.8145

Benchmark: CRISIL Medium Term Debt Index

	Main Portfolio	Segregated Portfolio
Monthly Average AUM:	₹ 1985.01 Cr	₹ 318.94 Cr
AUM as on last day: (As on last day)	₹ 1932.20 Cr	₹ 318.94 Cr

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

Entry Load: Nil

Exit Load:**

In respect of each purchase /switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 1 year from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 1.00% of applicable NAV. For redemption / switch-out of units after 2 years - Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.
Exit Load: Not applicable for Segregated Portfolio

Other Parameter

Modified Duration: 3.71 years

Average Maturity: 5.23 years

Yield to Maturity: 7.66%

Macaulay Duration: 3.99 years

Calculation of YTM doesn't include Stressed Assets (IETS, ITPCL, JRPICL & VIL). Refer the Annexure for Update on Stressed Assets.

Total Expense Ratio (TER)
(As On October 29,2020)

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

	Main Portfolio	Segregated Portfolio
Regular	1.60%	NA
Direct	1.05%	NA

Dividend

Declared on date	31-Jan-20	16-Sep-19	17-Jun-19
Dividend Yield (Regular Plan)	4.30%	1.40%	0.70%
Dividend (₹) Per Unit	0.5474	0.1457	0.0717
Cum Dividend NAV	12.7308	10.4301	10.2773
Declared on date	15-Sep-20	31-Jan-20	16-Sep-19
Dividend Yield (Direct Plan)	2.89%	4.31%	1.40%
Dividend (₹) Per Unit	0.3049	0.5763	0.1469
Cum Dividend NAV	10.5557	13.3838	10.5317

Data as on 31st Oct 2020 unless otherwise specified



WATCH THE FUND AWAY

Top Ten Portfolio Holdings - Main portfolio

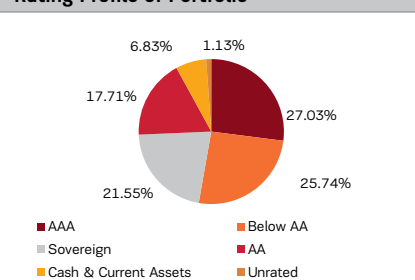
Issuer	% to net Assets	Rating
Government Bond	20.56%	SOV
U.P. Power Corporation Limited	12.35%	BWR AA- (SO)/ CRISIL A+ (SO)
Jharkand Road Projects Implementation Company Limited	10.10%	CARE D/ CRISIL C
Shriram City Union Finance Limited	6.72%	IND AA
L&T Infrastructure Finance Company Limited	5.90%	CRISIL AAA
REC Limited	5.79%	CRISIL AAA/ ICRA AAA
Shriram Transport Finance Company Limited	5.15%	CRISIL AA+
National Bank For Agriculture and Rural Development	4.08%	CRISIL AAA
Power Finance Corporation Limited	3.63%	CRISIL AAA/ ICRA AAA
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	3.29%	BWR A+ (SO)

Segregated Portfolios Holdings

Issuer	% to net Assets	Rating
Adilink Infra & Multitrading Private Limited	100.00%	UNRATED

Note: Pursuant to the default of a security issued by Adilink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC has created segregated portfolio in the Scheme with effect from November 25, 2019

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 22.6676

Inception - March 25, 2009	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Medium Term Plan	-1.72	1.73	4.67	7.31
Value of Std Investment of ₹ 10,000	9829	10529	12566	22668
Benchmark - CRISIL Medium Term Debt Index	12.59	9.12	9.26	9.16
Value of Std Investment of ₹ 10,000	11255	12991	15576	27664
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	6.61
Value of Std Investment of ₹ 10,000	10887	12433	14647	21025

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Mohit Sharma is 83. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Ms. Sunaina Da Cunha & Mr. Mohit Sharma since September 01, 2014 & August 06, 2020 (6.01 years & (0.03) years respectively.**
- The scheme is in existence for more than 5 years.**

The impact on the NAV due to segregation is given in the following table

Name of the schemes	Impact on the NAV due to segregation(%)
Aditya Birla Sun Life Medium Term Plan	7.54%

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

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

Note: *As per addendum dated May 20, 2020; with effect from May 22, 2020, there is temporary suspension of acceptance of fresh subscription/switch-in applications in Aditya Birla Sun Life Medium Term Plan till further notice.

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.

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Aditya Birla Sun Life Credit Risk Fund

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

Number of Segregated Portfolios – 1



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.

Fund Category

Credit Risk Fund

Investment Objective

The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the Schemes' objectives will be achieved.



Fund Details		
Fund Manager:	Ms. Sunaina Da Cunha & Mr. Mohit Sharma	
Managing Fund Since:	April 17, 2015 & August 06, 2020.	
Experience in Managing the Fund:	5.06 years & 0.03 years	
Date of Allotment:	April 17, 2015	
Type of Scheme:	An open ended debt scheme predominantly investing in AA and below rated corporate bonds	
Application Amount for fresh subscription^:	₹ 100 (plus in multiples of ₹ 1)	
Min. Addl. Investment:	₹ 100 (plus in multiples of ₹ 1)	
SIP:	Monthly: Minimum ₹ 100/-	
NAV of Plans / Options (₹)^		
	Main Portfolio	Segregated Portfolio
Regular Plan		
Growth:	14.7611	0.3980
Dividend:	10.7469	0.3038
Bonus:	14.7791	0.3985
Direct Plan		
Growth:	15.5339	0.4157
Dividend:	11.3193	0.3178
Bonus:	15.5329	0.4157

Benchmark:	NIFTY Credit Risk Bond Index	
	Main Portfolio	Segregated Portfolio
Monthly Average AUM:	₹ 1717.77 Cr	₹ 162.07 Cr
AUM as on last day:	₹ 1663.91 Cr	₹ 162.07 Cr
(As on last day)		
Load Structure (as % of NAV) (Incl. for SIP)	Nil	
Entry Load:	Nil	
Exit Load**:	Nil	

In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 1 year from the date of allotment - 3.00% of applicable NAV. For redemption / switch-out of units after 1 year but on or before 2 years from the date of allotment - 2.00% of applicable NAV. For redemption / switch-out of units after 2 years but on or before 3 years from the date of allotment - 1.00% of applicable NAV. For redemption / switchout of units after 3 years - Nil

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

Exit Load: Not applicable for Segregated Portfolio

Other Parameters

Modified Duration:	2.10 years
Average Maturity:	2.77 years
Yield to Maturity:	8.12%
Macaulay Duration:	2.27 years

Calculation of YTM doesn't include Stressed Assets (IETS, ITPCL, JRPICL & VIL). Refer the Annexure for Update on Stressed Assets.

Total Expense Ratio (TER)

(As On October 29, 2020)
Including additional expenses and goods and service tax on management fees.

	Main Portfolio	Segregated Portfolio
Regular	1.87%	NA
Direct	1.12%	NA

Dividend

Declared on date	25-Sep-20	25-Jun-20	30-Mar-20
Dividend Yield (Regular Plan)	1.21%	1.24%	0.55%
Dividend (₹) Per Unit	0.1300	0.1300	0.0576
Cum Dividend NAV	10.7686	10.4991	10.5399
Dividend Yield (Direct Plan)	1.23%	1.27%	0.52%
Dividend (₹) Per Unit	0.1400	0.1400	0.0576
Cum Dividend NAV	11.3374	11.0339	11.0523

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings - Main portfolio

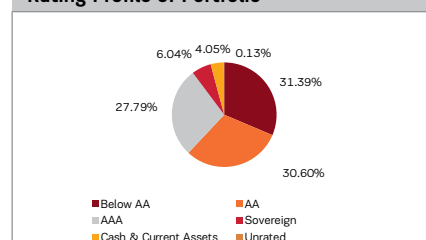
Issuer	% to net Assets	Rating
U.P. Power Corporation Limited	11.42%	BWR AA- (SO)/ CRISIL A+ (SO)
L&T Vadodara Bharuch Tollway Limited	10.27%	IND A
L&T Infrastructure Finance Company Limited	9.03%	CRISIL AAA
Shriram City Union Finance Limited	9.01%	IND AA
Government Bond	6.04%	SOV
LIC Housing Finance Limited	4.97%	CRISIL AAA
REC Limited	4.51%	CRISIL AAA/ ICRA AAA
IndusInd Bank Limited Tier I - Basel III	3.88%	CRISIL AA
Punjab National Bank Tier I - Basel III / Tier II - Basel III	3.82%	BWR AA/ CARE AA+
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	3.48%	BWR A+ (SO)

Segregated Portfolios Holdings

Issuer	% to net Assets	Rating
Adilink Infra & Multitrading Private Limited	100.00%	UNRATED

Note: Pursuant to the default of a security issued by Adilink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC has created segregated portfolio in the Scheme with effect from November 25, 2019

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 14.7611

Inception - Apr 17, 2015	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Credit Risk Fund	4.90	5.31	7.01	7.28
Value of Std Investment of ₹ 10,000	10489	11678	14034	14761
Benchmark - NIFTY Credit Risk Bond Index	10.38	8.57	8.96	8.99
Value of Std Investment of ₹ 10,000	11035	12794	15364	16109
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	7.91
Value of Std Investment of ₹ 10,000	10887	12433	14647	15242

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Mohit Sharma is 83. Total Schemes managed by Ms. Sunaina Da Cunha is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Ms. Sunaina Da Cunha & Mr. Mohit Sharma since April 17, 2015 & August 06, 2020 (5.06) years & (0.03) years respectively.**
- The scheme is in existence for more than 5 years.**

The impact on the NAV due to segregation is given in the following table

Name of the schemes	Impact on the NAV due to segregation(%)
Aditya Birla Sun Life Credit Risk Fund	3.69%

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

Note: 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: *As per addendum dated May 20, 2020; with effect from May 22, 2020, there is temporary suspension of acceptance of fresh subscription/switch-in applications in Aditya Birla Sun Life Credit Risk Fund till further notice.

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



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Aditya Birla Sun Life Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration

Number of Segregated Portfolios – 1



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.

Fund Category

Dynamic Bond

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		
Fund Manager:	Mr. Pranay Sinha & Mr. Bhupesh Bameta	
Managing Fund Since:	September 12, 2007 & August 06, 2020	
Experience in Managing the Fund:	13.01 years & 0.03 years	
Date of Allotment:	September 27, 2004	
Type of Scheme:	An open ended dynamic debt scheme investing across duration	
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)	
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)	
SIP:	Monthly: Minimum ₹ 1,000/-	
NAV of Plans / Options (₹) ^	Main Portfolio	Segregated Portfolio
Regular Plan	33.7731	1.3985
Growth:	10.3432	0.4367
Monthly Dividend:	10.3074	0.4332
Quarterly Dividend:	12.0960	0.5009
Dividend:	35.2599	1.4523
Direct Plan	10.4765	0.4492
Growth:	10.3110	0.4327
Monthly Dividend:	12.7394	0.5247
Quarterly Dividend:		
Dividend:		

^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.

Benchmark: NIFTY Composite Debt Index

	Main Portfolio	Segregated Portfolio
Monthly Average AUM:	₹ 1701.59 Cr	₹ 122.31 Cr
AUM as on last day:	₹ 1693.43 Cr	₹ 122.31 Cr

(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 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil

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

Exit Load: Not applicable for Segregated Portfolio

Other Parameters

Modified Duration: 3.25 years

Average Maturity: 4.50 years

Yield to Maturity: 7.00%

Macaulay Duration: 3.48 years

Calculation of YTM doesn't include Stressed Assets (IETS, ITPCL, JRPICL & VIL). Refer the Annexure for Update on Stressed Assets.

Total Expense Ratio (TER)

(As On October 29, 2020)

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

	Main Portfolio	Segregated Portfolio
Regular	1.63%	NA
Direct	1.03%	NA

Dividend

Declared on date	02-Nov-20*	25-Sep-20	28-Aug-20
Dividend Yield (Regular Plan)	0.51%	0.46%	0.46%
Dividend (₹) Per Unit	0.0533	0.0469	0.0474
Cum Dividend NAV	10.3506	10.2863	10.2354
Declared on date	02-Nov-20	25-Sep-20	28-Aug-20
Dividend Yield (Direct Plan)	0.52%	0.46%	0.46%
Dividend (₹) Per Unit	0.0540	0.0474	0.0479
Cum Dividend NAV	10.4847	10.4129	10.3566

Top Ten Portfolio Holdings - Main Portfolio

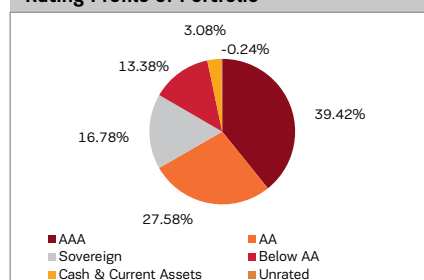
Issuer	% to net Assets	Rating
Government Bond	12.90%	SOV
U.P. Power Corporation Limited	8.43%	CRISIL A+ (SO)
Power Finance Corporation Limited	8.30%	CRISIL AAA/ ICRA AAA
REC Limited	4.98%	CRISIL AAA
INDIA GRID TRUST	4.31%	CRISIL AAA
State Government bond	3.88%	SOV
Punjab National Bank/ Tier I - Basel III	3.79%	BWR AA/ IND AAA
First Business Receivables Trust	3.76%	CRISIL AAA(SO)
Pipeline Infrastructure Limited	3.20%	CRISIL AAA
Tata Housing Development Company Limited	3.20%	CARE AA

Segregated Portfolios Holdings

Issuer	% to net Assets	Rating
Adilink Infra & Multitrading Private Limited	100.00%	UNRATED

Note: Pursuant to the default of a security issued by Adilink Infra & Multitrading Private Limited to another bondholder on November 25, 2019, the AMC has created segregated portfolio in the Scheme with effect from November 25, 2019

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 33.7731

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dynamic Bond Fund	3.87	3.80	5.65	7.85
Value of Std Investment of ₹ 10,000	10385	11182	13167	33773
Benchmark - NIFTY Composite Debt Index	12.15	9.03	8.90	7.63
Value of Std Investment of ₹ 10,000	11211	12958	15320	32683
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	6.43
Value of Std Investment of ₹ 10,000	10887	12433	14647	27278

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Pranay Sinha is 12. Total Schemes managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Pranay Sinha & Mr. Bhupesh Bameta since September 12, 2007 & August 06, 2020 (13.01) years & (0.03) years respectively.**
- The scheme is in existence for more than 5 years.**

The impact on the NAV due to segregation is given in the following table

Name of the schemes	Impact on the NAV due to segregation(%)
Aditya Birla Sun Life Dynamic Bond Fund	5.62%

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

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

Data as on 31st Oct 2020 unless otherwise specified

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.

*Since 30th October, 2020 was a non-business day, the dividend was declared 02nd November, 2020



Aditya Birla Sun Life Income Fund

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



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.

Fund Category

Medium to Long Duration Fund

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	
Fund Manager:	Mr. Pranay Sinha & Mr. Bhupesh Bameta
Managing Fund Since:	April 01, 2017 & August 06, 2020
Experience in Managing the Fund:	3.07 years & 0.03 year
Date of Allotment:	October 21, 1995
Type of Scheme:	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years
Application Amount for fresh subscription:	₹ 5,000
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 1,000
SIP:	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹) ^	
Regular Plan	
Growth:	97.1489
Quarterly Dividend:	13.6522
Dividend:	12.0999
Direct Plan	
Growth:	102.6778
Quarterly Dividend:	14.3618
Dividend:	12.6386

^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.

Benchmark: CRISIL Composite Bond Fund Index

Monthly Average AUM: ₹ 1577.82 Crores

AUM as on last day: ₹ 1708.30 Crores

(As on last day)

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

Entry Load: Nil

Exit Load: Nil

Other Parameters

Modified Duration: 5.35 years

Average Maturity: 7.71 years

Yield to Maturity: 6.31%

Macaulay Duration: 5.80 years

Total Expense Ratio (TER)

(As On October 29, 2020)

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

Regular 0.89%

Direct 0.42%

Dividend

Declared on date	23-Oct-20	15-Sep-20	15-Jun-20
Dividend Yield (Regular Plan)	4.96%	1.48%	1.43%
Dividend (₹) Per Unit	0.6300	0.2002	0.1916
Cum Dividend NAV	12.6909	13.5579	13.4304
Dividend Yield (Direct Plan)	4.98%	1.47%	1.42%
Dividend (₹) Per Unit	0.6600	0.2102	0.2009
Cum Dividend NAV	13.2568	14.2541	14.1030

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

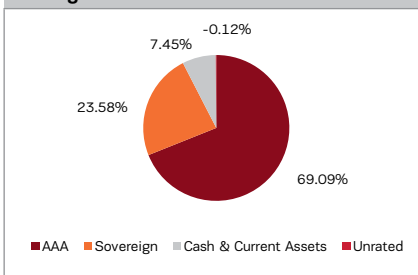
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Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government bond	18.64%	SOV
National Highways Authority of India	9.56%	CRISIL AAA/ ICRA AAA
REC Limited	8.64%	CRISIL AAA/ ICRA AAA
Power Finance Corporation Limited	7.20%	ICRA AAA
Housing & Urban Development Corporation Limited	5.59%	ICRA AAA
Axis Bank Limited	5.02%	ICRA AAA
Government Bond	4.93%	SOV
NHPC Limited	4.72%	CARE AAA
Indian Railway Finance Corporation Limited	4.71%	CRISIL AAA/ ICRA AAA
LIC Housing Finance Limited	4.67%	CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 97.1489

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Income Fund	12.37	8.42	8.39	9.50
Value of Std Investment of ₹ 10,000	11233	12742	14963	97149
Benchmark - CRISIL Composite Bond Fund Index	12.05	8.98	9.14	NA
Value of Std Investment of ₹ 10,000	11201	12940	15491	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	NA
Value of Std Investment of ₹ 10,000	10887	12433	14647	NA

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Pranay Sinha is 12. Total Schemes managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Pranay Sinha & Mr. Bhupesh Bameta since, April 01, 2017 (3.07) years August 06, 2020 (0.03) year.**

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

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



Aditya Birla Sun Life Government Securities Fund

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).

Fund Category

Gilt Fund

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

Fund Manager:	Mr. Pranay Sinha & Mr. Bhupesh Bameta
Managing Fund Since:	April 01, 2017 & August 06, 2020
Experience in Managing the Fund:	3.07 years & 0.03 year
Date of Allotment:	October 11, 1999
Type of Scheme:	An open ended debt scheme investing in government securities across maturity
Application Amount for fresh subscription:	₹ 1,000
Min. Addl. Investment:	(plus in multiples of ₹ 1)
SIP:	₹ 1,000 (plus in multiples of ₹ 1)
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	63.0976
Quarterly Dividend:	11.6266
Direct Plan	
Growth:	65.7727
Quarterly Dividend:	12.0197
Benchmark:	NIFTY All Duration G-Sec Index
Monthly Average AUM:	₹ 600.82 Crores
AUM as on last day:	₹ 609.01 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Modified Duration:	6.97 years
Average Maturity:	9.97 years
Yield to Maturity:	6.08%
Macaulay Duration:	7.25 years
Total Expense Ratio (TER) (As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	1.18%
Direct	0.58%

Dividend

Declared on date	15-Sep-20	15-Jun-20	16-Mar-20
Dividend Yield (Regular Plan)	1.51%	1.42%	0.95%
Dividend (₹) Per Unit	0.1742	0.1664	0.1065
Cum Dividend NAV	11.5723	11.6854	11.2701
Dividend Yield (Direct Plan)	1.50%	1.42%	0.94%
Dividend (₹) Per Unit	0.1797	0.1714	0.1096
Cum Dividend NAV	11.9546	12.0529	11.6071

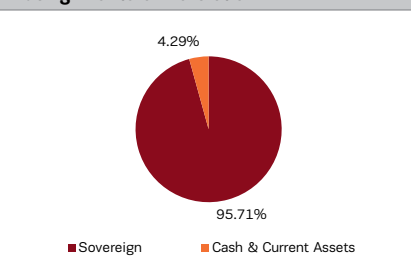
Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.
The Face Value - 10.00 Per Unit
The Financial Solution(s) stated above is ONLY for highlighting the many advantages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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.19% GOI 16SEP34	29.05%	SOV
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	20.35%	SOV
7.17% GOI (MD 08/01/2028)	13.89%	SOV
7.88% GOI (MD 19/03/2030)	13.87%	SOV
5.77% GOI 03AUG2030	5.70%	SOV
7.65% UTTAR PRADESH 15APR2030 SDL	3.56%	SOV
8.24% GOI (MD 15/02/2027)	2.78%	SOV
GOI 07.40% 09SEP35	1.81%	SOV
6.79% GOI (MD 15/05/2027)	1.74%	SOV
5.79% GOVERNMENT OF INDIA 11MAY30 G-SEC	1.63%	SOV

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 63.0976

Inception - Oct 11, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Government Securities Fund	11.64	9.03	9.71	9.14
Value of Std Investment of ₹ 10,000	11160	12959	15895	63098
Benchmark - NIFTY All Duration G-Sec Index	11.12	9.42	8.96	NA
Value of Std Investment of ₹ 10,000	11109	13096	15360	NA
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	NA
Value of Std Investment of ₹ 10,000	10887	12433	14647	NA

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Pranay Sinha is 12. Total Schemes managed by Mr. Bhupesh Bameta is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Pranay Sinha & Mr. Bhupesh Bameta since, April 01, 2017 (3.07) years August 06, 2020 (0.03) year.**
- The scheme is in existence for more than 5 years.**

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



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.

Fund Category

FoFs (Overseas/Domestic)

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. There can be no assurance that the investment objective of the Scheme will be realized.



Fund Details

Fund Manager:	Mr. Pranay Sinha
Managing Fund Since:	August 13, 2018
Experience in Managing the Fund:	2.01 years
Date of Allotment:	December 29, 2006
Type of Scheme:	An open ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds
Application Amount for fresh subscription:	₹ 1,000
Min. Addl. Investment:	(plus in multiples of ₹ 1)
SIP:	₹ 1,000
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	28.5368
Dividend:	17.8959
Direct Plan	
Growth:	29.6305
Dividend:	18.5532

Benchmark:	CRISIL Composite Bond Fund Index
Monthly Average AUM:	₹ 7.52 Crores
AUM as on last day:	₹ 7.65 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	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.

Other Parameter

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	0.68%
Direct	0.19%

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.

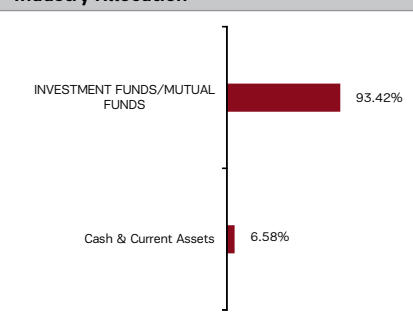
The Face Value - 10.00 Per Unit
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 31st Oct 2020 unless otherwise specified

Top Portfolio Holdings

Issuer	% to net Assets
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option	78.55%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth	12.22%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth Seg_1	1.33%
IDFC Dynamic Bond Fund-Direct Plan-Growth	1.32%
Cash & Current Assets	6.58%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 28.5368

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	8.80	7.10	7.63	7.87
Value of Std Investment of ₹ 10,000	10877	12282	14447	28537
Benchmark - CRISIL Composite Bond Fund Index	12.05	8.98	9.14	8.10
Value of Std Investment of ₹ 10,000	11201	12940	15491	29400
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	7.02
Value of Std Investment of ₹ 10,000	10887	12433	14647	25579

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Pranay Sinha since August 13, 2018 (2.01) year.**
- The scheme is in existence for more than 5 years.**

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



Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).



Savings Solutions

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, ETF and debt Scheme. 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)

Fund Category

FoFs (Overseas/Domestic)

Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized



Fund Details

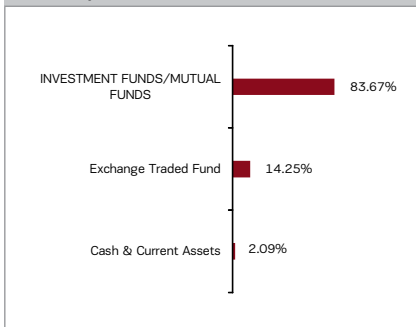
Fund Manager:	Mr. Vinod Bhat
Managing Fund Since:	August 16, 2019
Experience in Managing the Fund:	1.02 year
Date of Allotment:	May 09, 2011
Type of Scheme:	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).
Application Amount for fresh subscription*:	₹ 500
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 500
SIP:	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 500/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	20.3272
Dividend:	18.4942
Direct Plan	
Growth:	21.1524
Dividend:	14.3605
Benchmark:	CRISIL Short Term Debt Hybrid 75+25 Fund Index
Monthly Average AUM:	₹ 10.78 Crores
AUM as on last day:	₹ 10.90 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	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
Other Parameter	
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	0.82%
Direct	0.36%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Corporate Bond Fund -Direct Plan - Growth Option	16.95%
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option	14.09%
ICICI Prudential Savings Fund - Direct Plan	13.61%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	12.70%
Aditya Birla Sun Life Gold ETF	9.97%
Kotak Standard Multicap Fund - Growth - Direct	5.55%
Kotak Emerging Equity Scheme - Growth - Direct	5.52%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan	4.38%
Aditya Birla Sun Life Nifty ETF - Growth	4.28%
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	3.97%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 20.3272

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	8.57	5.58	6.86	7.77
Value of Std Investment of ₹ 10,000	10854	11767	13940	20327
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index	8.69	7.94	9.00	9.42
Value of Std Investment of ₹ 10,000	10867	12575	15390	23476
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	7.64
Value of Std Investment of ₹ 10,000	10887	12433	14647	20097
Additional Benchmark - S&P BSE SENSEX TRI	0.24	7.45	9.70	9.96
Value of Std Investment of ₹ 10,000	10024	12405	15888	24605

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vinod Bhat is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.02) year.**
- **The scheme is in existence for more than 5 years.**

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

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

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1140000
Market Value of amount Invested	127840	401100	711878	1637110
Scheme Returns (CAGR)	12.47	7.17	6.79	7.42
CRISIL Short Term Debt Hybrid 75+25 Fund Index returns# (CAGR)	13.19	9.36	9.07	9.51
CRISIL 10 Year Gilt Index returns## (CAGR)	8.08	9.95	8.18	8.01
S&P BSE SENSEX TRI returns### (CAGR)	18.55	7.20	9.44	10.49

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 1st day of every month has been considered.



Aditya Birla Sun Life Financial Planning FOF - Moderate Plan

An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)



Savings Solutions

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, ETF and debt Scheme. 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)

Fund Category

FoFs (Overseas/Domestic)

Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized



Fund Details

Fund Manager:	Mr. Vinod Bhat
Managing Fund Since:	August 16, 2019
Experience in Managing the Fund:	1.02 year
Date of Allotment:	May 09, 2011
Type of Scheme:	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)
Application Amount for fresh subscription*:	₹ 500
Min. Addl. Investment:	(plus in multiples of ₹ 1) ₹ 500
SIP:	(plus in multiples of ₹ 1) Monthly: Minimum ₹ 500/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	21.9823
Dividend:	19.7172
Direct Plan	
Growth:	22.8544
Dividend:	20.7232

Benchmark:	CRISIL Hybrid 50+50 - Moderate Index
Monthly Average AUM:	₹ 20.59 Crores
AUM as on last day:	₹ 20.47 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	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.
Other Parameter	

Total Expense Ratio (TER)

(As On October 29, 2020)
Including additional expenses and goods and service tax on management fees.

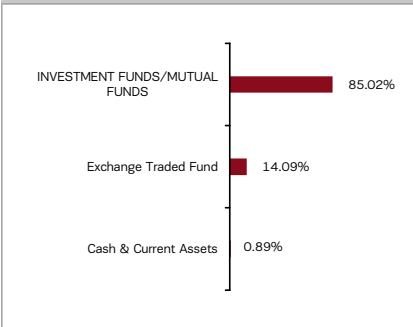
Regular	1.00%
Direct	0.47%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Kotak Standard Multicap Fund - Growth - Direct	12.34%
HDFC Corporate Bond Fund - Direct Plan - Growth Option	11.68%
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option	10.15%
ICICI Prudential Savings Fund - Direct Plan	10.02%
Aditya Birla Sun Life Gold ETF	9.90%
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	8.49%
Axis Focused 25 Fund - Direct Plan - Growth Option	8.44%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	6.31%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan	6.26%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	5.96%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 21.9823

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	7.81	4.91	7.38	8.66
Value of Std Investment of ₹ 10,000	10779	11543	14278	21982
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	7.68	7.24	9.65	9.98
Value of Std Investment of ₹ 10,000	10766	12332	15856	24648
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	7.64
Value of Std Investment of ₹ 10,000	10887	12433	14647	20097
Additional Benchmark - S&P BSE SENSEX TRI	0.24	7.45	9.70	9.96
Value of Std Investment of ₹ 10,000	10024	12405	15888	24605

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vinod Bhat is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.02) year.**
- **The scheme is in existence for more than 5 years.**

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

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

Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1140000
Market Value of amount Invested	128934	399844	715268	1716875
Scheme Returns (CAGR)	14.25	6.96	6.98	8.38
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	16.39	9.24	9.40	10.34
CRISIL 10 Year Gilt Index returns## (CAGR)	8.08	9.95	8.18	8.01
S&P BSE SENSEX TRI returns## (CAGR)	18.55	7.20	9.44	10.49
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 1st day of every month has been considered.



Aditya Birla Sun Life Retirement Fund - 50s Plus - Debt Plan

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



Savings Solutions

Fund Category

Retirement Fund (Solution Oriented Fund)

Investment Objective

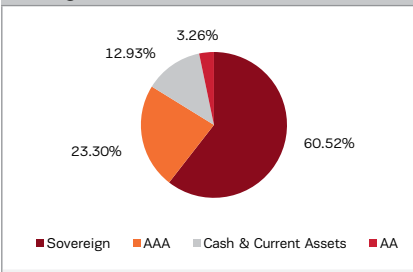
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate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



Fund Details	
Fund Manager:	Mr. Ajay Garg & Mr. Pranay Sinha
Managing Fund Since:	March 11, 2019
Experience in Managing the Fund:	1.07 year
Date of Allotment:	March 11, 2019
Type of Scheme:	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
Application Amount for fresh subscription*:	₹ 1000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	11.0175
Dividend:	11.0183
Direct Plan	
Growth:	11.2791
Dividend:	11.2791
Benchmark:	CRISIL Short Term Bond Fund Index
Monthly Average AUM:	₹ 63.26 Crores
AUM as on last day:	₹ 62.66 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier)
Other Parameters	
Portfolio Turnover	
50s Plus Debt Plan	
Modified Duration:	0.18
Average Maturity:	3.98 years
Yield to Maturity:	5.26 years
Macaulay Duration:	5.40%
Total Expense Ratio (TER) (As On October 29, 2020)	4.18 years
Including additional expenses and goods and service tax on management fees.	
Regular	2.26%
Direct	0.87%

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Rating
7.27% GOI 08APR26	17.33%	SOV
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	16.48%	SOV
REC Limited	11.23%	CRISIL AAA/ICRA AAA
Bharat Petroleum Corporation Limited	10.29%	CRISIL AAA
7.59% GOI(MD 11/01/2026)	8.76%	SOV
5.77% GOI 03AUG2030	7.92%	SOV
7.37% GOI (MD 16/04/2023)	5.12%	SOV
6.57% GOI (MD 05/12/2033)	4.92%	SOV
State Bank of India - Tier I - Basel III	3.26%	CARE AA+
Housing Development Finance Corporation Limited	1.77%	CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 11.0175

Inception - March 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - 50s Plus - Debt Plan	5.96	6.09
Value of Std Investment of ₹ 10,000	10594	11018
Benchmark - CRISIL Short Term Bond Fund Index	9.97	10.37
Value of Std Investment of ₹ 10,000	10994	11755
Additional Benchmark - NIFTY Corporate Bond Index	11.42	11.33
Value of Std Investment of ₹ 10,000	11139	11923

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Ajay Garg & Mr. Pranay Sinha since March 11, 2019 (1.07) years**

• **The scheme is in existence for more than 1 year but less than 3 years.**

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

Data as on 31st Oct 2020 unless otherwise specified

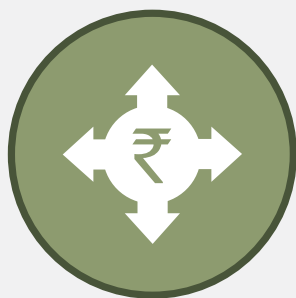


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REGULAR INCOME SOLUTIONS

What are Regular Income Solutions?

Our Regular Income Solutions seek to invest your money so as to provide regular income and tax efficient growth compared to traditional mode of savings

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.

Introduction of TDS on dividend: 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. Finance Act, 2020 has abolished dividend distribution tax (DDT) w. e. f. 1st April 2020. Dividend will be taxable in the hands of investors basis tax slabs applicable to them.

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

An open ended hybrid scheme investing predominantly in debt instruments



Regular Income Solutions

What is it?

Fund Category

Investment Objective

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.

Conservative Hybrid Fund

The primary objective of the scheme is to generate regular income so as to make monthly payments or distribution to unit holders, with the secondary objective being growth of capital. There can be no assurance that the Scheme objectives will be realised.



Fund Details

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Dhaval Shah
Managing Fund Since:	June 18, 2009, August 26, 2015 & May 14, 2020 respectively
Experience in Managing the Fund:	11.04 years, 5.02 years & 0.06 years respectively
Date of Allotment:	May 22, 2004
Type of Scheme:	An open ended hybrid scheme investing predominantly in debt instruments
Application Amount for fresh subscription:	₹ 500 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 500 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 500/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	40.8051
Monthly Dividend:	13.3872
Direct Plan	
Growth:	43.6954
Monthly Dividend:	20.9434

Benchmark:	CRISIL Hybrid 85+15 - Conservative Index
Monthly Average AUM:	₹ 1169.98 Crores
AUM as on last day:	₹ 1160.44 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 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.

Other Parameters

Modified Duration:	3.21 years
Average Maturity:	4.47 years
Yield to Maturity:	7.00%
(for Debt Component)	
Macaulay Duration:	3.39 years
Portfolio Turnover:	1.05
(for Equity Component)	

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	2.00%
Direct	1.19%

Dividend

Declared on date	02-Nov-20*	25-Sep-20	28-Aug-20
Dividend Yield (Regular Plan)	0.51%	0.46%	0.45%
Dividend (₹) Per Unit	0.0682	0.0608	0.0599
Cum Dividend NAV	13.3846	13.1649	13.2636
Declared on date	02-Nov-20	25-Sep-20	28-Aug-20
Dividend Yield (Direct Plan)	0.51%	0.46%	0.45%
Dividend (₹) Per Unit	0.1066	0.0949	0.0935
Cum Dividend NAV	20.9412	20.5799	20.7210

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.

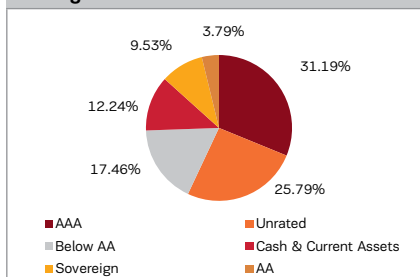
The Face Value - 10.00 Per Unit

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
U.P. Power Corporation Limited	15.02%	BWR AA- (SO)/ CRISIL A+ (SO)
REC Limited	9.53%	CRISIL AAA
Government Bond	6.18%	SOV
Fullerton India Credit Company Limited	4.37%	CRISIL AAA
Union Bank of India Tier I - Basel III/ Tier I - Basel III	3.49%	CARE AA- / IND AA
State Government bond	3.35%	SOV
Mahindra & Mahindra Financial Services Limited	3.24%	IND AAA
Indian Railway Finance Corporation Limited	2.87%	CRISIL AAA
LIC Housing Finance Limited	2.26%	CARE AAA
Kotak Mahindra Investments Limited	2.23%	CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 40.8051

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Regular Savings Fund	1.64	1.58	6.45	8.92
Value of Std Investment of ₹ 10,000	10163	10482	13673	40805
Benchmark - CRISIL Hybrid 85+15 - Conservative Index	11.08	8.61	9.41	8.63
Value of Std Investment of ₹ 10,000	11105	12809	15680	39018
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	5.99
Value of Std Investment of ₹ 10,000	10887	12433	14647	26042

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Total Schemes managed by Mr. Dhaval Shah is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Dhaval Shah since June 18, 2009, August 26, 2015 & May 14, 2020 (11.03) years (5.03) years & (0.06) years respectively.**
- The scheme is in existence for more than 5 years.**

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

Data as on 31st Oct 2020 unless otherwise specified

*Since 30th October, 2020 was a non-business day, the dividend was declared 02nd November, 2020



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 ₹ 53,820 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹1.5 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 saving of ₹ 53,820 is calculated assuming that the qualifying amount of deduction is ₹ 1.5 lakhs and investor falls into highest tax slab (i.e. 30% plus applicable surcharge and health and education cess). Please note that savings mentioned above are based on general provisions of the Income tax act, 1961 and investors are advised to consult their tax advisors to determine tax benefits applicable to them. Amount mentioned above may undergo a change if assumptions specified herein do not hold good.

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.

Fund Category

ELSS

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

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 01, 2006
Experience in Managing the Fund:	14.01 years
Date of Allotment:	March 29, 1996
Type of Scheme:	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
Application Amount for fresh subscription*:	₹ 500 (plus in multiples of ₹ 500)
Min. Addl. Investment:	₹ 500 (plus in multiples of ₹ 500)
SIP:	Monthly: Minimum ₹ 500/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth (w.e.f. 06/03/08):	31.64
Dividend:	139.65
Direct Plan	
Growth:	34.02
Dividend:	234.60
Benchmark:	S&P BSE 200 TRI
Monthly Average AUM:	₹ 11285.10 Crores
AUM as on last day:	₹ 11157.91 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Standard Deviation:	19.58%
Sharpe Ratio:	-0.11
Beta:	0.89
Portfolio Turnover:	0.11
Total Expense Ratio (TER) (As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	1.89%
Direct	0.94%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	28-Nov-19	30-Nov-18	24-Nov-17
Dividend Yield (Regular Plan)	6.13%	6.10%	9.85%
Dividend (₹) Per Unit	9.39	9.47	17.10
Cum Dividend NAV	153.16	155.35	173.58

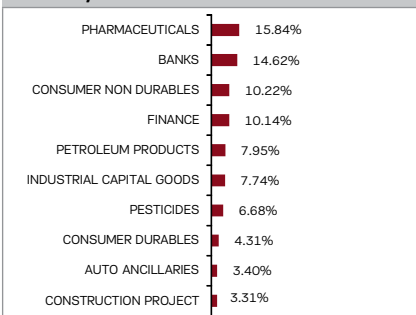
Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit. The Financial Solution(s) stated above is ONLY for highlighting the many advantages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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Housing Development Finance Corporation Limited	8.48%
Pfizer Limited	8.24%
Reliance Industries Limited	7.95%
Honeywell Automation India Limited	7.74%
Bayer Cropscience Limited	6.68%
Kotak Mahindra Bank Limited	6.05%
GlaxoSmithKline Pharmaceuticals Limited	4.79%
Gillette India Limited	4.22%
Larsen & Toubro Limited	3.31%
ICICI Bank Limited	3.15%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 31.64

Inception - Mar 29, 1996	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Relief '96	-1.46	1.41	8.12	9.52
Value of Std Investment of ₹ 10,000	9854	10428	14778	31640
Benchmark - S&P BSE 200 TRI	-0.17	3.96	8.99	8.57
Value of Std Investment of ₹ 10,000	9983	11235	15386	28332
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	8.33
Value of Std Investment of ₹ 10,000	9902	11698	15378	27556

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. 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 (14.01) years.**
- The scheme is in existence for more than 5 years.**
- This Performance is of Regular Plan growth which was introduced on March 06, 2008**

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	1520000
Market Value of amount Invested	126663	372166	693257	3438167
Scheme Returns (CAGR)	10.51	2.17	5.72	12.13
S&P BSE 200 TRI returns# (CAGR)	18.04	5.20	7.65	10.65
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	10.14

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

The 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.



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<https://mutualfund.adityabirlacapital.com>



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

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)



Tax Planning Solutions

What is it?

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

Fund Category

ELSS

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

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 17, 2011
Experience in Managing the Fund:	8.12 years
Date of Allotment:	February 16, 1999
Type of Scheme:	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)
Application Amount for fresh subscription*:	NA as the scheme does not accept fresh subscriptions/Switch in
Min. Addl. Investment:	NA as the scheme does not accept fresh subscriptions/Switch in
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	38.71
Dividend:	81.65
Direct Plan	
Growth:	41.64
Dividend:	137.07

Benchmark:	S&P BSE SENSEX TRI
Monthly Average AUM:	₹ 517.75 Crores
AUM as on last day:	₹ 504.94 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Standard Deviation	20.08%
Sharpe Ratio	-0.14
Beta	0.88
Portfolio Turnover:	0.12

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	2.51%
Direct	1.86%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	29-Nov-19	30-Nov-18	14-Mar-17
Dividend Yield (Regular Plan)	5.26%	6.10%	5.90%
Dividend (₹) Per Unit	4.70	5.58	4.67
Cum Dividend NAV	89.46	91.45	79.12

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

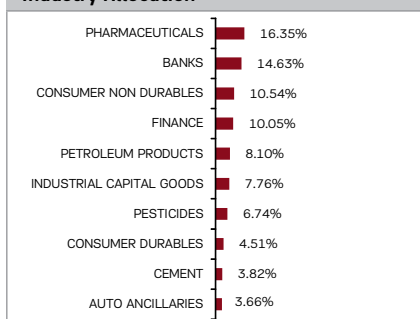
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Pfizer Limited	8.44%
Housing Development Finance Corporation Limited	8.30%
Reliance Industries Limited	8.10%
Honeywell Automation India Limited	7.76%
Bayer Cropscience Limited	6.74%
Kotak Mahindra Bank Limited	5.92%
GlaxoSmithKline Pharmaceuticals Limited	4.92%
Gillette India Limited	4.30%
Larsen & Toubro Limited	3.36%
ICICI Bank Limited	3.18%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 38.71

Inception - Feb 16, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Tax Plan	-2.47	0.59	7.42	10.09
Value of Std Investment of ₹ 10,000	9753	10179	14311	38710
Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	10.07
Value of Std Investment of ₹ 10,000	9989	12363	15834	38650
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	10.08
Value of Std Investment of ₹ 10,000	9902	11698	15378	38683

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (8.12) 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	1690000
Market Value of amount Invested	126086	367089	679193	3860648
Scheme Returns (CAGR)	9.58	1.27	4.91	10.98
S&P BSE SENSEX TRI returns# (CAGR)	17.97	7.16	9.43	10.25
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	9.81

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

The 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.





WEALTH SOLUTIONS

What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide 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.

Fund Category

Equity Savings

Investment Objective

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



Fund Details	
Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
Managing Fund Since:	November 28, 2014, August 26, 2015 & August 26, 2015 respectively
Experience in Managing the Fund:	5.11 years, 5.02 Years & 5.02 years
Date of Allotment:	November 28, 2014
Type of Scheme:	An open ended scheme investing in equity, arbitrage and debt
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	14.26
Dividend:	11.64
Direct Plan	
Growth:	15.20
Dividend:	13.17
Benchmark:	30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index
Monthly Average AUM:	₹ 489.63 Crores
AUM as on last day:	₹ 482.61 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 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.

Other Parameters	
Modified Duration:	1.28 years
Average Maturity:	1.82 years
Yield to Maturity:	3.99%
Macaulay Duration:	1.36 years
Portfolio Turnover:	4.04

Net Equity Exposure 44.73%

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	2.54%
Direct	1.55%

Dividend

Declared on date	30-Sep-20	31-Dec-19	25-Jun-19
Dividend Yield (Regular Plan)	1.37%	1.35%	1.30%
Dividend (₹) Per Unit	0.16	0.16	0.15
Cum Dividend NAV	11.67	11.78	11.54
Dividend Yield (Direct Plan)	1.36%	1.34%	1.31%
Dividend (₹) Per Unit	0.18	0.18	0.17
Cum Dividend NAV	13.20	13.22	12.89

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

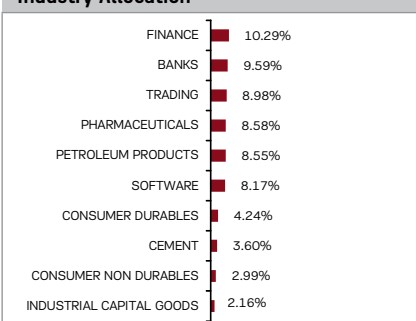
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers. Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Limited	19.18%	
Government Bond	3.78%	SOV
Reliance Industries Limited	2.82%	
Infosys Limited	2.59%	
Honeywell Automation India Limited	2.16%	
Larsen & Toubro Infotech Limited	1.95%	
Affle (India) Limited	1.93%	
Kotak Mahindra Bank Limited	1.88%	
Info Edge (India) Limited	1.69%	
ICICI Bank Limited	1.68%	

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 14.26

Inception - Nov 28, 2014	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Savings Fund	2.22	2.87	6.41	6.17
Value of Std Investment of ₹ 10,000	10222	10885	13646	14260
Benchmark - 30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index	4.90	6.07	7.57	7.27
Value of Std Investment of ₹ 10,000	10490	11934	14408	15160
Additional Benchmark - CRISIL 10 Year Gilt Index	8.87	7.53	7.92	8.25
Value of Std Investment of ₹ 10,000	10887	12433	14647	15997
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	6.60
Value of Std Investment of ₹ 10,000	9902	11698	15378	14601

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Total Schemes managed by Mr. Lovelish Solanki is 8. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki since November 28, 2014, August 26, 2015 & August 26, 2015 (5.11) years, (5.02) years & (5.02) 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	720000
Market Value of amount Invested	125716	386164	684102	849833
Scheme Returns (CAGR)	8.99	4.61	5.19	5.46
30% S&P BSE 200 TRI + 30% Crisil Short Term Bond Fund Index + 40% Nifty 50 Arbitrage Index returns# (CAGR)	9.79	6.76	7.20	7.23
CRISIL 10 Year Gilt Index returns## (CAGR)	7.88	9.95	8.18	8.12
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	7.90
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 1st day of every month has been considered.



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Aditya Birla Sun Life Balanced Advantage Fund

An open ended Dynamic Asset Allocation fund



Wealth Solutions

What is it?

Fund Category

Investment Objective

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

Dynamic Asset Allocation or Balanced Advantage

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. There can be no assurance that the investment objective of the Scheme will be realized.



Fund Details

Fund Manager:	Mr. Mohit Sharma , Mr. Vineet Maloo & Mr. Lovelish Solanki
Managing Fund Since:	April 01, 2017 , October 11, 2014 & October 9, 2019
Experience in Managing the Fund	3.07 years , 5.12 years & 0.12 year
Date of Allotment:	April 25, 2000
Type of Scheme:	An open ended Dynamic Asset Allocation fund
Application Amount for fresh subscription*:	₹ 100 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 100 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 100/-

NAV of Plans / Options (₹)

Regular Plan	
Growth:	56.27
Dividend:	19.22
Direct Plan	
Growth:	60.40
Dividend:	20.64

Benchmark:	CRISIL Hybrid 50+50 - Moderate Index
Monthly Average AUM:	₹ 2388.95 Crores
AUM as on last day:	₹ 2349.45 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 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.

Other Parameters

Modified Duration:	1.82 years
Average Maturity:	2.44 years
Yield to Maturity:	4.72%
Macaulay Duration:	1.97 years
Standard Deviation:	13.25%
Sharpe Ratio:	0.01
Beta:	1.19
Portfolio Turnover:	2.57
Net Equity Exposure	62.57%

(S&P BSE 100 Index Trailing PE "21.25")

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	2.11%
Direct	1.01%

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

Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	23-Oct-20	25-Sep-20	25-Aug-20
Dividend Yield (Regular Plan)	0.56%	0.59%	0.56%
Dividend (₹) Per Unit	0.1100	0.1100	0.1100
Cum Dividend NAV	19.6400	18.8000	19.6700
Declared on date	23-Oct-20	25-Sep-20	25-Aug-20
Dividend Yield (Direct Plan)	0.57%	0.59%	0.57%
Dividend (₹) Per Unit	0.1200	0.1200	0.1200
Cum Dividend NAV	21.0900	20.1800	21.0900

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.

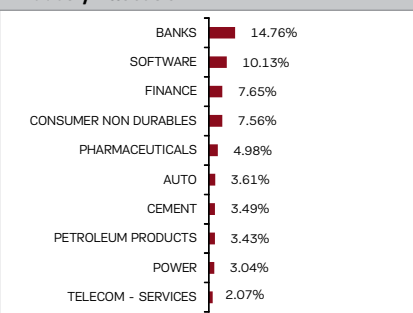
The Face Value - 10.00 Per Unit

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	6.42%	
REC Limited	4.97%	CRISIL AAA/ ICRA AAA
Infosys Limited	3.94%	
ICICI Bank Limited	3.68%	
Reliance Industries Limited	3.06%	
NTPC Limited	3.04%	CRISIL AAA
Housing Development Finance Corporation Limited	2.95%	
Power Finance Corporation Limited	2.27%	CRISIL AAA
Kotak Mahindra Bank Limited	2.23%	
Tata Consultancy Services Limited	2.14%	

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 56.27

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Balanced Advantage Fund	2.25	3.67	8.50	8.78
Value of Std Investment of ₹ 10,000	10225	11140	15041	56270
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	7.58	7.21	9.63	NA
Value of Std Investment of ₹ 10,000	10758	12324	15845	NA
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	12.16
Value of Std Investment of ₹ 10,000	9989	12363	15834	105417

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 83. Total Schemes managed by Mr. Vineet Maloo is 6. Total Schemes managed by Mr. Lovelish Solanki is 8 Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mohit Sharma , Mr. Vineet Maloo & Mr. Lovelish Solanki since April 01, 2017 , October 11, 2014 & October 9, 2019 (3.06) years , (5.12) years & (0.12) year 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	2460000
Market Value of amount Invested	127567	390835	705602	8410171
Scheme Returns (CAGR)	11.96	5.42	6.42	10.76
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	16.13	9.22	9.40	NA
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	13.91

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 1st day of every month has been considered.

Data as on 31st Oct 2020 unless otherwise specified

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



Aditya Birla Sun Life Equity Hybrid '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

Fund Category Aggressive Hybrid Fund

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

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Dhaval Shah
Managing Fund Since:	April 27, 2020, August 26, 2015 & November 23, 2016
Experience in Managing the Fund:	0.07 year, 5.01 years & 3.11 years
Date of Allotment:	February 10, 1995
Type of Scheme:	An open ended hybrid scheme investing predominantly in equity and equity related instruments
Application Amount for fresh subscription*:	₹ 100 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 100 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 100/-

NAV of Plans / Options (₹)	
Regular Plan	738.70
Growth:	117.32
Dividend:	
Direct Plan	797.50
Growth:	188.30
Dividend:	

Benchmark:	CRISIL Hybrid 35+65 - Aggressive Index
Monthly Average AUM:	₹ 7717.75 Crores
AUM as on last day:	₹ 7573.87 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 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.

Other Parameters	
Modified Duration:	2.86 years
Average Maturity:	3.99 years
Yield to Maturity:	6.47%
Macaulay Duration:	3.02 years
Standard Deviation:	17.12%
Sharpe Ratio¹	-0.24
Beta:	1.22
Portfolio Turnover:	0.90

Total Expense Ratio (TER)
(As On October 29,2020)

Including additional expenses and goods and service tax on management fees.	
Regular	1.89%
Direct	1.07%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBI Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend			
Declared on date	30-Sep-20	25-Jun-20	30-Mar-20
Dividend Yield (Regular Plan)	1.49%	1.45%	1.64%
Dividend (₹) Per Unit	1.73	1.56	1.53
Cum Dividend NAV	116.10	107.72	93.13
Declared on date	31-Dec-19	28-Jun-19	29-Mar-19
Dividend Yield (Direct Plan)	1.55%	1.54%	1.54%
Dividend (₹) Per Unit	3.06	3.05	3.10
Cum Dividend NAV	198.23	198.28	201.81

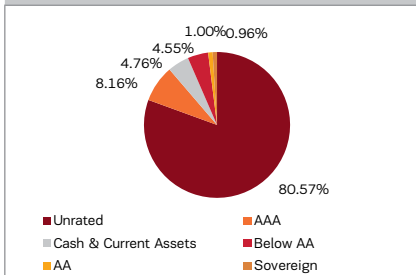
Data as on 31st Oct 2020 unless otherwise specified



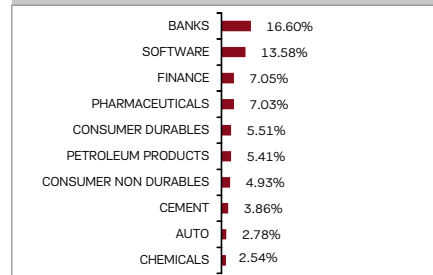
Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Limited	6.34%	
Infosys Limited	6.19%	
Reliance Industries Limited	5.41%	
U.P. Power Corporation Limited	4.18%	BWR AA- (SO)/ CRISIL A+ (SO)
ICICI Bank Limited	3.62%	
REC Limited	3.47%	CRISIL AAA/ ICRA AAA
UltraTech Cement Limited	2.68%	
Kotak Mahindra Bank Limited	2.66%	
Housing Development Finance Corporation Limited	2.38%	
Axis Bank Limited	1.89%	

Rating Profile of Portfolio



Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 738.70

Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Hybrid '95 Fund	-2.71	-0.71	5.65	18.19
Value of Std Investment of ₹ 10,000	9729	9788	13165	738700
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	5.60	6.40	9.56	N/A
Value of Std Investment of ₹ 10,000	10560	12045	15796	N/A
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	11.35
Value of Std Investment of ₹ 10,000	9902	11698	15378	159033

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Total Schemes managed by Mr. Dhaval Shah is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Dhaval Shah since April 27, 2020, August 26, 2015 & November 23, 2016 (0.07) years, (5.02) years & (3.11) 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	3080000
Market Value of amount Invested	128448	366601	650039	45679558
Scheme Returns (CAGR)	13.37	1.18	3.16	17.42
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	16.95	8.22	9.04	NA
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	12.85

Date of First Investment: 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 1st day of every month has been considered.

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

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.



Aditya Birla Sun Life Index Fund

An open ended scheme tracking Nifty 50 TRI 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 TRI

Fund Category

Index Funds

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

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 01, 2006
Experience in Managing the Fund:	14.01 years
Date of Allotment:	September 18, 2002
Type of Scheme:	An open ended scheme tracking Nifty 50 TRI
Application Amount for fresh subscription*:	₹ 1000
Min. Addl. Investment:	(plus in multiples of ₹ 1)
SIP:	₹ 1000
	Monthly: Minimum ₹ 1000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	114.7942
Dividend:	12.4141
Direct Plan	
Growth:	115.7351
Dividend:	12.6641
Benchmark:	Nifty 50 TRI
Monthly Average AUM:	₹ 199.83 Crores
AUM as on last day:	₹ 196.59 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Standard Deviation:	20.73%
Sharpe Ratio:	0.04
Beta:	0.98
Portfolio Turnover:	2.06

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	0.58%
Direct	0.33%
Tracking Error	0.44%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio/Tracking Ratio for ABSL Index Fund is computed based on Nifty 50 TRI

Dividend

Declared on date	29-Mar-19	20-Mar-18	15-Mar-17
Dividend Yield (Regular Plan)	7.09%	10.32%	6.95%
Dividend (₹) Per Unit	0.95	1.34	0.87
Cum Dividend NAV	13.37	12.99	12.52
Dividend Yield (Direct Plan)	7.04%	10.33%	6.87%
Dividend (₹) Per Unit	0.96	1.36	0.87
Cum Dividend NAV	13.58	13.17	12.66

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

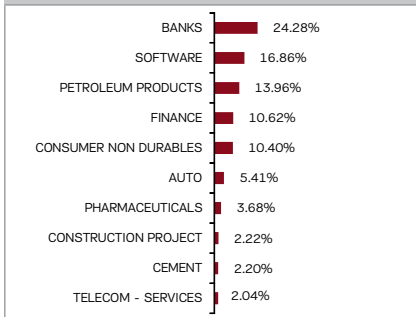
Data as on 31st Oct 2020 unless otherwise specified



Top Ten Portfolio Holdings

Issuer	% to net Assets
Reliance Industries Limited	13.01%
HDFC Bank Limited	10.08%
Infosys Limited	7.61%
Housing Development Finance Corporation Limited	6.75%
Tata Consultancy Services Limited	5.48%
ICICI Bank Limited	5.30%
Kotak Mahindra Bank Limited	4.44%
Hindustan Unilever Limited	3.62%
ITC Limited	2.83%
Axis Bank Limited	2.39%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 114.7942

Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Index Fund	-1.68	4.22	7.73	14.41
Value of Std Investment of ₹ 10,000	9832	11320	14516	114794
Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	16.12
Value of Std Investment of ₹ 10,000	9902	11698	15378	150176
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	16.28
Value of Std Investment of ₹ 10,000	9989	12363	15834	153986

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (14.01) 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	2180000
Market Value of amount Invested	130253	387454	715235	6433870
Scheme Returns (CAGR)	16.30	4.84	6.97	10.85
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	12.63
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	13.24

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 1st 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 large cap stocks across sectors in line with Nifty 50 TRI

Fund Category

Large Cap Fund

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 TRI. The secondary objective is income generation and distribution of dividend.



Fund Details

Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	November 17, 2005
Experience in Managing the Fund:	14.11 years
Date of Allotment:	August 30, 2002
Type of Scheme:	An Open ended equity scheme predominantly investing in large cap stocks
Application Amount for fresh subscription*:	₹ 100 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 100 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 100/-

NAV of Plans / Options (₹)

Regular Plan	
Growth:	220.25
Dividend:	22.74
Direct Plan	
Growth:	235.83
Dividend:	52.61

Benchmark:	Nifty 50 TRI
Monthly Average AUM:	₹ 17604.83 Crores
AUM as on last day:	₹ 17273.66 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameters

Standard Deviation:	20.80%
Sharpe Ratio:	-0.14
Beta:	0.98
Portfolio Turnover:	0.76

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	1.83%
Direct	1.10%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	23-Oct-20	25-Oct-19	31-Oct-18
Dividend Yield (Regular Plan)	5.44%	6.06%	6.08%
Dividend (₹) Per Unit	1.34	1.58	1.58
Cum Dividend NAV	24.64	26.01	26.05

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.

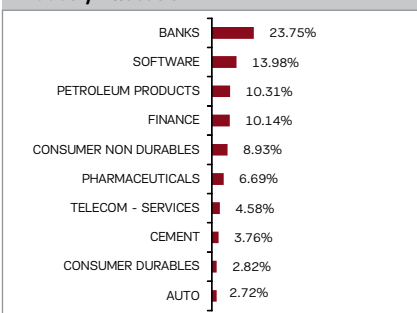
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	8.35%
Reliance Industries Limited	8.27%
HDFC Bank Limited	8.16%
ICICI Bank Limited	7.17%
Bharti Airtel Limited	4.64%
Housing Development Finance Corporation Limited	3.42%
Kotak Mahindra Bank Limited	3.34%
HCL Technologies Limited	2.88%
Hindustan Unilever Limited	2.78%
Cipla Limited	2.56%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 220.25

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Frontline Equity Fund	-3.25	0.49	6.55	18.54
Value of Std Investment of ₹ 10,000	9675	10147	13739	220250
Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	15.97
Value of Std Investment of ₹ 10,000	9902	11698	15378	147928
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	17.37
Value of Std Investment of ₹ 10,000	9989	12363	15834	183914

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mahesh Patil is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (14.11) 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	2180000
Market Value of amount Invested	128228	370621	669423	9768998
Scheme Returns (CAGR)	13.02	1.90	4.33	14.71
Nifty 50 TRI returns# (CAGR)	17.46	5.81	8.16	12.62
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	13.23

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 1st day of every month has been considered.



Aditya Birla Sun Life Focused Equity 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.

Fund Category

Focused Fund

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

Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	July 29, 2010
Experience in Managing the Fund:	10.02 years
Date of Allotment:	October 24, 2005
Type of Scheme:	An Open ended Large cap Equity Scheme investing in maximum 30 stocks
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	60.7212
Dividend:	14.3629
Direct Plan	
Growth:	65.4447
Dividend:	32.3571

Benchmark:	Nifty 50 TRI
Monthly Average AUM:	₹ 4133.40 Crores
AUM as on last day:	₹ 4092.39 Crores (As on last day)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Standard Deviation:	20.49%
Sharpe Ratio:	-0.09
Beta:	0.95
Portfolio Turnover:	1.47

Total Expense Ratio (TER)
(As On October 29,2020)
Including additional expenses and goods and service tax on management fees.

Regular	2.07%
Direct	1.10%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	30-Jul-20	25-Jul-19	23-Mar-18
Dividend Yield (Regular Plan)	5.94%	6.85%	12.44%
Dividend (₹) Per Unit	0.87	1.09	2.10
Cum Dividend NAV	14.64	15.89	16.88
Declared on date	30-Jul-20	25-Jul-19	
Dividend Yield (Direct Plan)	5.96%	6.85%	
Dividend (₹) Per Unit	1.96	2.43	
Cum Dividend NAV	32.90	35.40	

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.

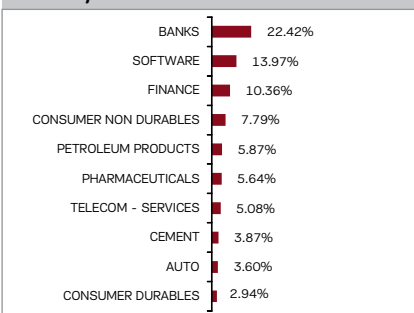
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	8.99%
HDFC Bank Limited	8.57%
ICICI Bank Limited	7.42%
Reliance Industries Limited	5.87%
Bharti Airtel Limited	5.86%
Housing Development Finance Corporation Limited	3.89%
UltraTech Cement Limited	3.87%
HCL Technologies Limited	3.71%
Kotak Mahindra Bank Limited	3.61%
Hindustan Unilever Limited	3.24%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 60.7212

Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Focused Equity Fund	-0.73	1.74	7.27	12.75
Value of Std Investment of ₹ 10,000	9927	10530	14209	60721
Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	12.47
Value of Std Investment of ₹ 10,000	9902	11698	15378	58456
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	12.71
Value of Std Investment of ₹ 10,000	9989	12363	15834	60342

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mahesh Patil is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (10.02) 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	1810000
Market Value of amount Invested	128809	382215	694286	4434802
Scheme Returns (CAGR)	13.96	3.93	5.78	11.04
Nifty 50 TRI returns# (CAGR)	17.46	5.81	8.16	10.07
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	10.48
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 1st 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.

Fund Category

Multi Cap Fund

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

Fund Manager:	Mr. Anil Shah
Managing Fund Since:	October 03, 2012
Experience in Managing the Fund:	8.01 years
Date of Allotment:	August 27, 1998
Type of Scheme:	An open ended equity scheme investing across large cap, mid cap, small cap stocks
Application Amount for fresh subscription*:	₹ 100/- (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 100/- (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 100/-

NAV of Plans / Options (₹)

Regular Plan

Growth:	733.60
Dividend:	92.53

Direct Plan

Growth:	788.50
Dividend:	118.88

Benchmark:	S&P BSE All Cap Index TRI
Monthly Average AUM:	₹ 11096.66 Crores
AUM as on last day:	₹ 10980.45 Crores

(As on last day)

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

Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameters

Standard Deviation:	22.63%
Sharpe Ratio:	-0.11
Beta:	1.02
Portfolio Turnover:	0.51

Total Expense Ratio (TER)

(As On October 29, 2020)

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

Regular	1.91%
Direct	1.00%

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

Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	29-Nov-19	30-Nov-18	17-Nov-17
Dividend Yield (Regular Plan)	6.15%	6.98%	9.00%
Dividend (₹) Per Unit	6.32	7.19	10.30
Cum Dividend NAV	102.76	103.07	114.41
Dividend Yield (Direct Plan)	6.15%	6.97%	9.03%
Dividend (₹) Per Unit	8.05	9.08	12.90
Cum Dividend NAV	130.93	130.12	142.80

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

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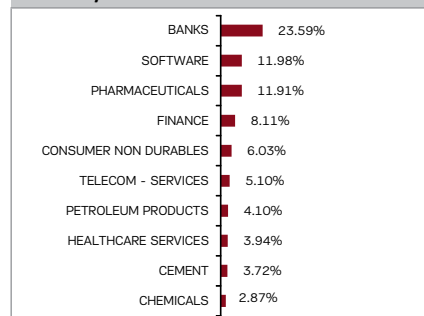
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.36%
ICICI Bank Limited	8.06%
Dr. Reddy's Laboratories Limited	6.41%
Infosys Limited	6.12%
Bharti Airtel Limited	5.10%
Kotak Mahindra Bank Limited	3.93%
HCL Technologies Limited	3.74%
Reliance Industries Limited	3.07%
Sun Pharmaceutical Industries Limited	3.05%
ICICI Lombard General Insurance Company Limited	2.77%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 733.60

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Fund	-0.17	1.01	8.70	21.36
Value of Std Investment of ₹ 10,000	9983	10306	15180	733600
Benchmark - S&P BSE All Cap Index TRI	0.37	2.38	8.46	N/A
Value of Std Investment of ₹ 10,000	10037	10730	15014	N/A
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	13.91
Value of Std Investment of ₹ 10,000	9902	11698	15378	179803

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Anil Shah is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (8.01) 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	2670000
Market Value of amount Invested	129940	378675	697391	27836397
Scheme Returns (CAGR)	15.79	3.32	5.96	17.88
S&P BSE All Cap Index TRI# (CAGR)	19.20	4.36	6.82	NA
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	13.28

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 1st day of every month has been considered.



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Aditya Birla Sun Life Equity 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

Fund Category

Large & Mid Cap Fund

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

Fund Manager:	Mr. Satyabrata Mohanty
Managing Fund Since:	October 17, 2011
Experience in Managing the Fund:	8.12 years
Date of Allotment:	February 24, 1995
Type of Scheme:	An open ended equity scheme investing in both large cap and mid cap stocks
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	416.80
Dividend:	83.89
Direct Plan	
Growth:	445.69
Dividend:	123.96

Benchmark:	Nifty Large Midcap 250 TRI
Monthly Average AUM:	₹ 4438.43 Crores
AUM as on last day:	₹ 4380.33 Crores
(As on last day)	

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

Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameters

Standard Deviation:	24.21%
Sharpe Ratio:	-0.21
Beta:	1.05
Portfolio Turnover:	0.79

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	2.04%
Direct	1.07%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	25-Aug-20	30-Aug-19	30-Aug-18
Dividend Yield (Regular Plan)	5.74%	6.19%	5.31%
Dividend (₹) Per Unit	4.96	5.31	5.75
Cum Dividend NAV	86.36	85.76	108.15
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

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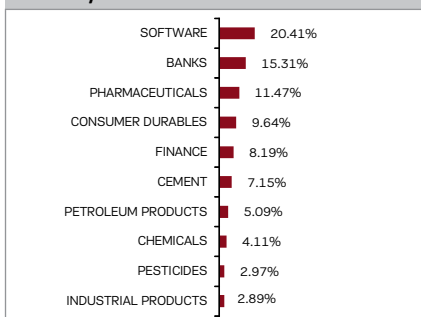
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.56%
Infosys Limited	5.13%
Reliance Industries Limited	5.09%
Bajaj Finance Limited	4.07%
Crompton Greaves Consumer Electricals Limited	4.01%
Larsen & Toubro Infotech Limited	3.97%
Info Edge (India) Limited	3.39%
Atul Limited	3.20%
Voltas Limited	3.14%
Kotak Mahindra Bank Limited	3.04%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 416.80

Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Equity Advantage Fund	0.16	-1.63	7.42	15.62
Value of Std Investment of ₹ 10,000	10016	9518	14311	416800
Benchmark - Nifty Large Midcap 250 TRI	2.22	2.13	9.13	N/A
Value of Std Investment of ₹ 10,000	10222	10653	15487	N/A
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	11.43
Value of Std Investment of ₹ 10,000	9902	11698	15378	161416

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (8.12) 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	3090000
Market Value of amount Invested	131777	378433	677782	36677095
Scheme Returns (CAGR)	18.78	3.27	4.82	16.05
Nifty Large Midcap 250 TRI returns## (CAGR)	20.30	4.51	7.14	NA
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	12.83

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 24, 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 1st 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.

Fund Category

Sectoral/Thematic

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	
Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	June 18, 2009
Experience in Managing the Fund:	11.04 years
Date of Allotment:	December 27, 1999
Type of Scheme:	An open ended equity scheme following the MNC theme in its investments
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	764.30
Dividend:	139.93
Direct Plan	
Growth:	821.04
Dividend:	278.44
Benchmark:	Nifty MNC TRI
Monthly Average AUM:	₹ 3756.65 Crores
AUM as on last day:	₹ 3708.26 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Standard Deviation:	18.63%
Sharpe Ratio:	-0.08
Beta:	0.93
Portfolio Turnover:	0.07
Total Expense Ratio (TER)	
(As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.06%
Direct	1.16%

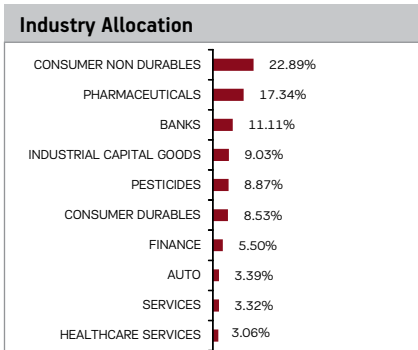
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend			
Declared on date	23-Oct-20	25-Oct-19	31-Oct-18
Dividend Yield (Regular Plan)	5.49%	6.00%	6.91%
Dividend (₹) Per Unit	8.18	9.54	10.80
Cum Dividend NAV	149.05	158.96	156.34

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 (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.
Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Pfizer Limited	10.08%
Bayer Cropscience Limited	8.87%
Honeywell Automation India Limited	8.49%
Kotak Mahindra Bank Limited	8.02%
GlaxoSmithKline Pharmaceuticals Limited	6.87%
Gillette India Limited	6.45%
Hindustan Unilever Limited	5.24%
Johnson Controls - Hitachi Air Conditioning India Limited	4.95%
Kansai Nerolac Paints Limited	4.84%
Procter & Gamble Hygiene and Health Care Limited	4.24%



Investment Performance - Regular Plan - Growth	NAV as on October 30, 2020: ₹ 764.30			
Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life MNC Fund	-4.60	2.06	5.47	15.76
Value of Std Investment of ₹ 10,000	9540	10632	13054	211659
Benchmark - Nifty MNC TRI	0.92	2.44	9.65	12.32
Value of Std Investment of ₹ 10,000	10092	10751	15858	112752
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	12.14
Value of Std Investment of ₹ 10,000	9902	11698	15378	109164

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (11.04) 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	2510000
Market Value of amount Invested	123669	370098	672660	21494567
Scheme Returns (CAGR)	5.75	1.81	4.52	17.63
Nifty MNC TRI returns# (CAGR)	15.29	4.51	8.19	14.69
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	13.16

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 1st day of every month has been considered.



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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.

Fund Category

Mid Cap Fund

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

Fund Manager:	Mr. Anil Shah
Managing Fund Since:	April 27, 2020
Experience in Managing the Fund:	0.07 year
Date of Allotment:	October 03, 2002
Type of Scheme:	An open ended equity scheme predominantly investing in mid cap stocks
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	267.06
Dividend:	27.20
Direct Plan	
Growth:	285.54
Dividend:	42.15
Benchmark:	Nifty Midcap 100 TRI
Monthly Average AUM:	₹ 2299.43 Crores
AUM as on last day:	₹ 2282.84 Crores (As on last day)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Standard Deviation:	24.44%
Sharpe Ratio:	-0.39
Beta:	0.88
Portfolio Turnover:	0.55
Total Expense Ratio (TER) (As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.21%
Direct	1.24%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	25-Feb-20	30-Aug-18	24-Aug-17
Dividend Yield (Regular Plan)	6.34%	5.29%	10.03%
Dividend (₹) Per Unit	1.97	1.93	3.91
Cum Dividend NAV	31.13	36.50	39.00
Dividend Yield (Direct Plan)	6.32%	5.29%	10.02%
Dividend (₹) Per Unit	3.03	2.93	5.88
Cum Dividend NAV	47.92	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.

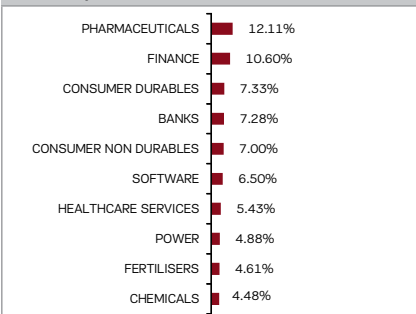
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Coromandel International Limited	4.61%
Mphasis Limited	4.38%
Apollo Hospitals Enterprise Limited	3.11%
Cadila Healthcare Limited	2.93%
Sanofi India Limited	2.75%
Torrent Power Limited	2.60%
KEC International Limited	2.52%
Cholamandalam Financial Holdings Limited	2.46%
Cholamandalam Investment and Finance Company Limited	2.39%
Max Financial Services Limited	2.33%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 267.06

Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Midcap Fund	-1.75	-6.12	4.07	19.91
Value of Std Investment of ₹ 10,000	9825	8273	12209	267060
Benchmark - Nifty Midcap 100 TRI	2.38	-3.55	6.33	19.42
Value of Std Investment of ₹ 10,000	10238	8973	13595	247637
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	16.47
Value of Std Investment of ₹ 10,000	9902	11698	15378	157582

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Anil Shah is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah since April 27, 2020 (0.07) 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	2170000
Market Value of amount Invested	130460	349717	609962	9768716
Scheme Returns (CAGR)	16.63	-1.87	0.65	14.83
Nifty Midcap 100 TRI returns# (CAGR)	22.13	0.79	3.10	13.97
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	12.55

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 1st day of every month has been considered.



Aditya Birla Sun Life Small Cap 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.

Fund Category

Small cap Fund

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

Fund Manager:	Mr. Kunal Sangoi, Mr. Dhaval Gala & Mr. Nitesh Jain
Managing Fund Since:	May 14, 2020
Experience in Managing the Fund:	0.06 year, 0.06 year & 0.06 year
Date of Allotment:	May 31, 2007
Type of Scheme:	An open ended equity scheme predominantly investing in small cap stocks.
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	30.6904
Dividend:	17.5307
Direct Plan	
Growth:	33.2026
Dividend:	32.1658

Benchmark:	Nifty Small Cap 100 TRI
Monthly Average AUM:	₹ 2194.29 Crores
AUM as on last day:	₹ 2197.46 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameters

Standard Deviation:	28.22%
Sharpe Ratio:	-0.48
Beta:	0.84
Portfolio Turnover:	0.70

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	2.25%
Direct	1.08%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	25-Aug-20	30-Aug-18	24-Aug-17
Dividend Yield (Regular Plan)	4.69%	5.27%	9.99%
Dividend (₹) Per Unit	0.84	1.31	2.61
Cum Dividend NAV	17.90	24.88	26.11

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.

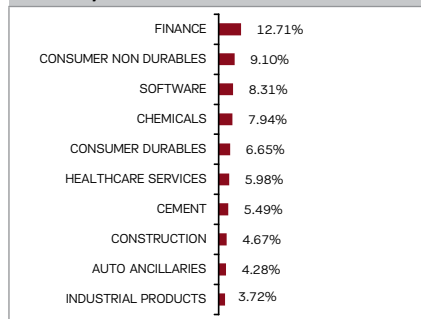
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
JK Cement Limited	3.37%
Deepak Nitrite Limited	3.36%
Multi Commodity Exchange of India Limited	2.76%
KEC International Limited	2.60%
Just Dial Limited	2.57%
Radico Khaitan Limited	2.45%
Coromandel International Limited	2.42%
METROPOLIS HEALTHCARE LIMITED	2.31%
Welspun India Limited	2.29%
Narayana Hrudayalaya Limited	2.18%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 30.6904

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Small Cap Fund	0.00	-10.10	4.36	8.71
Value of Std Investment of ₹ 10,000	10000	7267	12381	30690
Benchmark - Nifty Small Cap 100 TRI	2.35	-11.14	2.65	5.10
Value of Std Investment of ₹ 10,000	10235	7015	11401	19511
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	9.00
Value of Std Investment of ₹ 10,000	9902	11698	15378	31825

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Kunal Sangoi is 2. Total Schemes managed by Mr. Dhaval Gala is 2. Total Schemes managed by Mr. Nitesh Jain is 1. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Kunal Sangoi, Mr. Dhaval Gala & Mr. Nitesh Jain since May 14, 2020 (0.06) years, (0.06) year & (0.06) year 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	1620000
Market Value of amount Invested	137813	341650	589177	3415803
Scheme Returns (CAGR)	28.78	-3.37	-0.72	10.41
Nifty Small Cap 100 TRI returns# (CAGR)	33.04	-2.13	-0.71	6.40
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	9.82

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 1st day of every month has been considered.



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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

Fund Category

Value Fund

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

Fund Manager:	Mr. Milind Bafna
Managing Fund Since:	January 16, 2014
Experience in Managing the Fund:	6.08 years
Date of Allotment:	March 27, 2008
Type of Scheme:	An open ended equity scheme following a value investment strategy
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	44.4144
Dividend:	20.2509
Direct Plan	
Growth:	47.9490
Dividend:	33.4943

Benchmark:	S&P BSE Enhanced Index Value TRI
Monthly Average AUM:	₹ 3806.55 Crores
AUM as on last day:	₹ 3722.97 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameters

Standard Deviation:	23.86%
Sharpe Ratio:	-0.64
Beta:	0.80
Portfolio Turnover:	1.62

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	2.12%
Direct	1.04%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) 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.

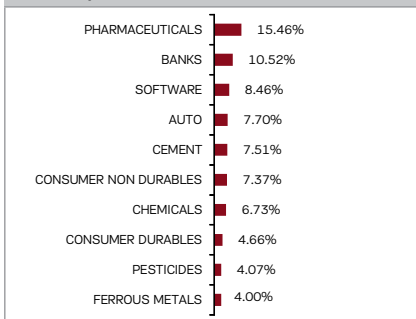
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	4.35%
UPL Limited	4.07%
Biocon Limited	3.82%
IndusInd Bank Limited	3.80%
Lupin Limited	3.65%
Tech Mahindra Limited	3.59%
Voltas Limited	3.24%
Mahindra & Mahindra Limited	3.15%
Tata Consumer Products Limited	2.76%
IPCA Laboratories Limited	2.62%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 44.4144

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Pure Value Fund	-6.05	-11.81	2.82	12.56
Value of Std Investment of ₹ 10,000	9395	6858	11494	44414
Benchmark - S&P BSE Enhanced Index Value TRI	-17.77	-16.93	-0.01	4.61
Value of Std Investment of ₹ 10,000	8223	5732	9997	17640
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	8.53
Value of Std Investment of ₹ 10,000	9902	11698	15378	28071

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

- **The scheme is currently managed by Mr. Milind Bafna since January 16, 2014 (6.08) 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	1520000
Market Value of amount Invested	129199	325461	561672	3223193
Scheme Returns (CAGR)	14.59	-6.45	-2.59	11.21
S&P BSE Enhanced Index Value TRI returns# (CAGR)	1.78	-12.02	-7.32	1.69
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	10.14

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 1st day of every month has been considered.



Aditya Birla Sun Life Manufacturing Equity Fund

An open ended equity scheme following the Manufacturing theme

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.



Wealth Solutions

What is it?

Fund Category

Investment Objective

Sectoral/Thematic

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



Fund Details

Fund Manager:	Mr. Anil Shah
Managing Fund Since:	Since Inception
Experience in Managing the Fund:	5.08 years
Date of Allotment:	January 31, 2015
Type of Scheme:	An open ended equity scheme following in the Manufacturing theme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	13.62
Dividend:	10.55
Direct Plan	
Growth:	14.35
Dividend:	11.05
Benchmark:	S&P BSE 500 TRI
Monthly Average AUM:	₹ 499.39 Crores
AUM as on last day:	₹ 484.30 Crores (As on last day)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Standard Deviation:	18.56%
Sharpe Ratio¹:	-0.28
Beta:	0.80
Portfolio Turnover:	0.22
Total Expense Ratio (TER) (As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.63%
Direct	1.75%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	25-Feb-20	28-Feb-18
Dividend Yield (Regular Plan)	5.72%	9.94%
Dividend (₹) Per Unit	0.61	1.32
Cum Dividend NAV	10.69	13.28
Dividend Yield (Direct Plan)	6.39%	9.91%
Dividend (₹) Per Unit	0.72	1.36
Cum Dividend NAV	11.23	13.72

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.

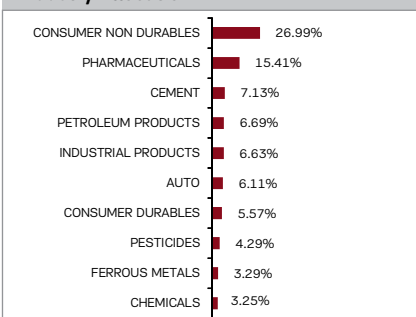
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Dr. Reddy's Laboratories Limited	9.97%
Reliance Industries Limited	6.69%
Hindustan Unilever Limited	6.47%
Asian Paints Limited	4.57%
HeidelbergCement India Limited	4.47%
Rallis India Limited	4.29%
Kansai Nerolac Paints Limited	4.14%
Voltas Limited	3.64%
Maruti Suzuki India Limited	3.31%
Tata Steel Limited	3.29%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 13.62

Inception - Jan 31, 2015	1 Year	3 Year	5 Years	Since Inception
Aditya Birla Sun Life Manufacturing Equity Fund	3.89	-1.75	6.47	5.52
Value of Std Investment of ₹ 10,000	10389	9485	13688	13620
Benchmark - S&P BSE 500 TRI	0.19	2.94	8.70	6.61
Value of Std Investment of ₹ 10,000	10019	10908	15185	14452
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	6.33
Value of Std Investment of ₹ 10,000	9902	11698	15378	14229

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Anil Shah is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Anil Shah (Since Inception) (5.08) 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 Year	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	690000
Market Value of amount Invested	131230	375218	668925	790812
Scheme Returns (CAGR)	17.89	2.71	4.30	4.69
S&P BSE 500 TRI returns# (CAGR)	18.75	4.66	7.16	7.27
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	8.00
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 1st day of every month has been considered.



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Aditya Birla Sun Life Banking and Financial Services Fund

An open ended equity scheme investing in the Banking & Financial Services sectors



Wealth Solutions

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

Fund Category

Sectoral/Thematic

Investment Objective

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



Fund Details

Fund Manager:	Mr. Dhaval Gala
Managing Fund Since:	August 26, 2015
Experience in Managing the Fund:	5.02 years
Date of Allotment:	December 14, 2013
Type of Scheme:	An open ended equity scheme investing in the Banking & Financial Services sectors
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	23.72
Dividend:	12.82
Direct Plan	
Growth:	25.41
Dividend:	16.56

Benchmark:	Nifty Financial Services TRI
Monthly Average AUM:	₹ 1560.23 Crores
AUM as on last day:	₹ 1563.41 Crores

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

Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365

days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameters

Standard Deviation:	31.45%
Sharpe Ratio:	-0.27
Beta:	1.10
Portfolio Turnover:	0.88

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	2.36%
Direct	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 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	31-Jan-20	31-Jan-19	31-Jan-18
Dividend Yield (Regular Plan)	6.27%	6.72%	10.27%
Dividend (₹) Per Unit	1.12	1.11	2.05
Cum Dividend NAV	17.93	16.46	19.97
Dividend Yield (Direct Plan)	6.24%	6.75%	10.26%
Dividend (₹) Per Unit	1.43	1.41	2.57
Cum Dividend NAV	22.97	20.87	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 - 10,000 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.

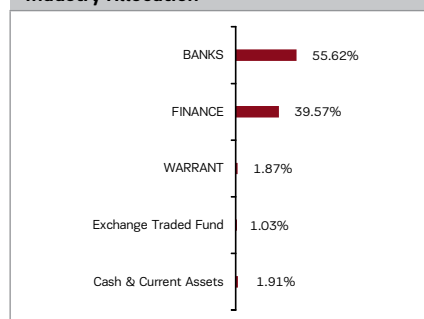
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	14.01%
Kotak Mahindra Bank Limited	11.34%
HDFC Bank Limited	10.79%
Bajaj Finance Limited	7.74%
Axis Bank Limited	7.03%
ICICI Lombard General Insurance Company Limited	6.21%
Housing Development Finance Corporation Limited	4.68%
Bajaj Finserv Limited	4.45%
Bandhan Bank Limited	4.43%
HDFC Life Insurance Company Limited	4.40%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 23.72

Inception - Dec 14, 2013	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Banking and Financial Services Fund	-20.27	-4.99	7.85	13.37
Value of Std Investment of ₹ 10,000	7973	8576	14597	23720
Benchmark - Nifty Financial Services TRI	-13.68	4.90	10.84	14.93
Value of Std Investment of ₹ 10,000	8632	11542	16741	26059
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	11.04
Value of Std Investment of ₹ 10,000	9902	11698	15378	20559

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Scheme managed by Mr. Dhaval Gala is 2. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Dhaval Gala Since August 26, 2015 (5.02) 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	830000
Market Value of amount Invested	119115	324352	606479	1005008
Scheme Returns (CAGR)	-1.37	-6.66	0.42	5.45
Nifty Financial Services TRI returns# (CAGR)	2.21	1.49	8.01	10.03
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	8.45

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 1st day of every month has been considered.



Aditya Birla Sun Life Dividend Yield Fund

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

Fund Category

Dividend Yield Fund

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

Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	January 16, 2014
Experience in Managing the Fund:	6.08 years
Date of Allotment:	February 26, 2003
Type of Scheme:	An open ended equity scheme predominantly investing in dividend yielding stocks
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	161.17
Dividend:	12.91
Direct Plan	
Growth:	170.90
Dividend:	22.97

Benchmark:	Nifty Dividend Opportunities 50 Index TRI
Monthly Average AUM:	₹ 676.67 Crores
AUM as on last day:	₹ 663.48 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 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.

Other Parameters

Standard Deviation:	20.55%
Sharpe Ratio¹	-0.36
Beta:	1.17
Portfolio Turnover:	0.32

Total Expense Ratio (TER) (As On October 29,2020)

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

Regular	2.53%
Direct	1.79%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	30-Sep-20	30-Jun-20	31-Dec-19
Dividend Yield (Regular Plan)	1.52%	1.49%	1.55%
Dividend (₹) Per Unit	0.20	0.18	0.21
Cum Dividend NAV	13.12	12.05	13.71
Declared on date	30-Sep-20	31-Dec-19	28-Jun-19
Dividend Yield (Direct Plan)	1.50%	1.52%	1.55%
Dividend (₹) Per Unit	0.35	0.36	0.36
Cum Dividend NAV	23.32	23.87	23.38

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.

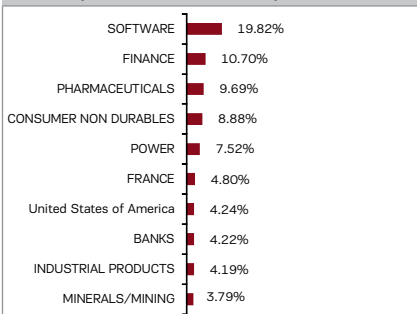
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	8.47%
ICICI Securities Limited	4.67%
ITC Limited	3.99%
NTPC Limited	3.88%
Dhanuka Agritech Limited	3.77%
Pfizer Limited	3.32%
Larsen & Toubro Infotech Limited	3.08%
Multi Commodity Exchange of India Limited	3.08%
Sanofi India Limited	3.01%
Starbucks ORD	2.78%

Country Allocation / Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 161.17

Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Dividend Yield Fund	0.79	-3.86	3.28	17.02
Value of Std Investment of ₹ 10,000	10079	8886	11753	161170
Benchmark - Nifty Dividend Opportunities 50 Index TRI	-5.77	0.58	7.97	NA
Value of Std Investment of ₹ 10,000	9423	10174	14679	NA
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	16.18
Value of Std Investment of ₹ 10,000	9902	11698	15378	141852

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since January 16, 2014 (6.08) 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	2130000
Market Value of amount Invested	129446	365818	631221	6522442
Scheme Returns (CAGR)	14.99	1.04	2.00	11.47
Nifty Dividend Opportunities 50 Index TRI returns# (CAGR)	11.25	0.31	4.48	NA
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	12.21

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 1st 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.

Fund Category

Sectoral/Thematic

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	
Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	May 23, 2016
Experience in Managing the Fund:	4.05 years
Date of Allotment:	March 17, 2006
Type of Scheme:	An open ended equity scheme investing in infrastructure sector
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	26.12
Dividend:	10.53
Direct Plan	
Growth:	27.69
Dividend:	15.84
Benchmark:	Nifty Infrastructure TRI
Monthly Average AUM:	₹ 353.80 Crores
AUM as on last day:	₹ 352.23 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameters	
Standard Deviation:	26.84%
Sharpe Ratio:	-0.59
Beta:	1.08
Portfolio Turnover:	0.42
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.59%
Direct	1.83%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend			
Declared on date	25-Feb-20	16-Mar-18	15-Mar-17
Dividend Yield (Regular Plan)	6.45%	12.01%	9.84%
Dividend (₹) Per Unit	0.84	2.11	1.61
Cum Dividend NAV	13.05	17.57	16.37
Declared on date	25-Feb-20	16-Mar-18	
Dividend Yield (Direct Plan)	6.43%	10.02%	
Dividend (₹) Per Unit	1.26	2.54	
Cum Dividend NAV	19.54	25.34	

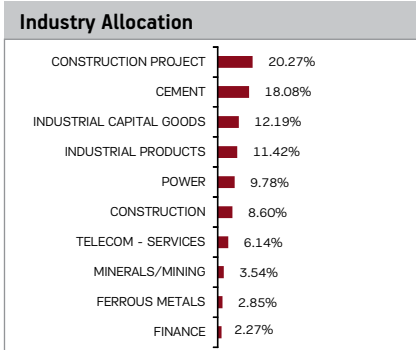
Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Honeywell Automation India Limited	8.89%
UltraTech Cement Limited	8.02%
NCC Limited	6.81%
NTPC Limited	6.22%
Bharti Airtel Limited	6.14%
Larsen & Toubro Limited	5.99%
PNC Infratech Limited	4.97%
Coal India Limited	3.54%
Orient Refractories Limited	3.54%
Dalmia Bharat Limited	3.46%



Investment Performance - Regular Plan - Growth		NAV as on October 30, 2020: ₹ 26.12			
Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Infrastructure Fund	-12.29	-12.30	0.55	6.78	
Value of Std Investment of ₹ 10,000	8771	6746	10279	26120	
Benchmark - Nifty Infrastructure TRI	-4.30	-2.68	3.65	2.77	
Value of Std Investment of ₹ 10,000	9570	9219	11965	14922	
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	10.66	
Value of Std Investment of ₹ 10,000	9989	12363	15834	44011	

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vineet Maloo since May 23, 2016 (4.05) 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	1760000
Market Value of amount Invested	121030	313002	537126	2644003
Scheme Returns (CAGR)	1.60	-8.88	-4.34	5.33
Nifty Infrastructure TRI returns## (CAGR)	10.21	1.38	3.00	2.16
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	10.31

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 1st day of every month has been considered.



Aditya Birla Sun Life Digital India Fund

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



Wealth Solutions

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.

Fund Category

Sectoral/Thematic

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

Fund Manager:	Mr. Kunal Sangoi
Managing Fund Since:	January 16, 2014
Experience in Managing the Fund:	6.08 years
Date of Allotment:	January 15, 2000
Type of Scheme:	An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	74.89
Dividend:	25.76
Direct Plan	
Growth:	79.76
Dividend:	32.77

Benchmark:	S&P BSE Teck TRI
Monthly Average AUM:	₹ 660.43 Crores
AUM as on last day:	₹ 683.71 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365
days from the date of allotment:	1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Standard Deviation:	21.03%
Sharpe Ratio:	0.98
Beta:	1.03
Portfolio Turnover:	1.08

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	2.67%
Direct	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 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend

Declared on date	30-Jul-20	31-Jul-19	31-Jul-18
Dividend Yield (Regular Plan)	5.74%	6.20%	10.66%
Dividend (₹) Per Unit	1.32	1.27	2.46
Cum Dividend NAV	23.00	20.58	23.08
Declared on date	30-Jul-20	31-Jul-19	31-Jul-18
Dividend Yield (Direct Plan)	5.72%	6.19%	7.56%
Dividend (₹) Per Unit	1.67	1.60	2.09
Cum Dividend NAV	29.18	25.87	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.

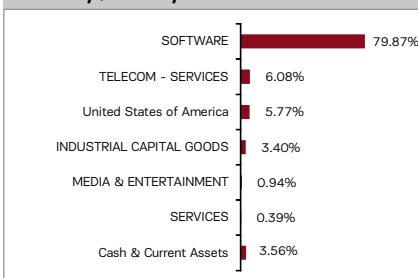
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Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	23.73%
Tata Consultancy Services Limited	9.57%
Tech Mahindra Limited	8.04%
HCL Technologies Limited	6.52%
Bharti Airtel Limited	6.08%
Just Dial Limited	5.76%
Cyient Limited	4.44%
Majesco Limited	4.17%
Honeywell Automation India Limited	3.40%
Apple Inc.	3.16%

Industry /Country Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 74.89

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Digital India Fund	40.30	24.10	15.66	10.16
Value of Std Investment of ₹ 10,000	14030	19114	20711	74890
Benchmark - S&P BSE Teck TRI	31.98	19.57	11.60	NA
Value of Std Investment of ₹ 10,000	13198	17096	17322	NA
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	11.48
Value of Std Investment of ₹ 10,000	9902	11698	15378	95908

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (6.08) 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	2500000
Market Value of amount Invested	163605	523938	1029305	15242176
Scheme Returns (CAGR)	73.99	25.98	21.75	15.11
S&P BSE Teck TRI returns# (CAGR)	56.53	21.25	17.37	NA
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	13.16

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 1st day of every month has been considered.



Aditya Birla Sun Life India GenNext Fund

An open ended equity scheme following Consumption theme

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)



Wealth Solutions

What is it?

Fund Category

Investment Objective

Sectoral/Thematic

The objective of the scheme is to target growth of capital by investing in equity/ equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.



Fund Details	
Fund Manager:	Mr. Chanchal Khandelwal
Managing Fund Since:	August 26, 2015
Experience in Managing the Fund:	5.03 years
Date of Allotment:	August 05, 2005
Type of Scheme:	An open ended equity scheme following Consumption theme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	86.92
Dividend:	22.24
Direct Plan	
Growth:	94.26
Dividend:	26.74
Benchmark:	S&P BSE 500 TRI
Monthly Average AUM:	₹ 1565.11 Crores
AUM as on last day:	₹ 1561.31 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameters	
Standard Deviation:	20.06%
Sharpe Ratio:	0.03
Beta:	0.90
Portfolio Turnover:	0.36
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.31%
Direct	1.10%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Dividend			
Declared on date	26-May-20 29-May-19 23-Mar-18		
Dividend Yield (Regular Plan)	5.81%	6.96%	10.38%
Dividend (₹) Per Unit	1.13	1.71	2.57
Cum Dividend NAV	19.46	24.54	24.77
Dividend Yield (Direct Plan)	5.80%	6.99%	8.28%
Dividend (₹) Per Unit	1.35	2.03	2.34
Cum Dividend NAV	23.28	29.01	28.27

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.

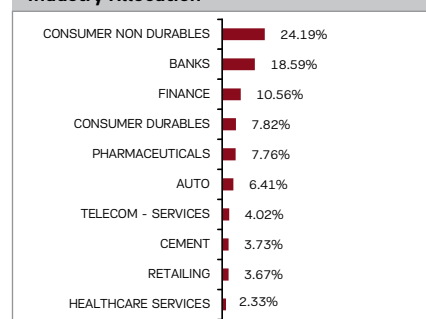
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	6.03%
HDFC Bank Limited	5.38%
Bharti Airtel Limited	4.02%
Hindustan Unilever Limited	3.44%
ITC Limited	3.33%
Kotak Mahindra Bank Limited	2.89%
Tata Consumer Products Limited	2.39%
Maruti Suzuki India Limited	2.35%
Axis Bank Limited	2.27%
Dr. Reddy's Laboratories Limited	2.16%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 86.92

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life India GenNext Fund	-3.38	4.11	10.16	15.24
Value of Std Investment of ₹ 10,000	9662	11284	16229	86920
Benchmark - S&P BSE 500 TRI	0.19	2.94	8.70	12.13
Value of Std Investment of ₹ 10,000	10019	10908	15185	57278
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	12.67
Value of Std Investment of ₹ 10,000	9989	12363	15834	61640

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Chanchal Khandelwal since August 26, 2015 (5.03) 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	1830000
Market Value of amount Invested	125694	386454	728854	5940719
Scheme Returns (CAGR)	8.96	4.66	7.72	14.13
S&P BSE 500 TRI returns# (CAGR)	18.75	4.66	7.16	10.32
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	10.56

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 1st day of every month has been considered.



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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.

Fund Category

Sectoral/Thematic

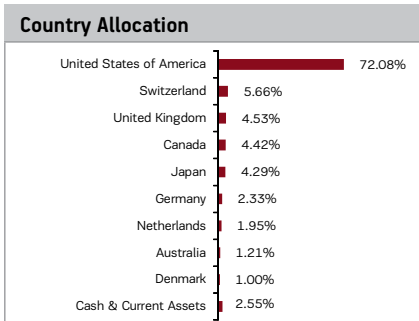
Investment Objective

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	
Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Experience in Managing the Fund:	12.12 years
Date of Allotment:	October 31, 2007
Type of Scheme:	An open ended equity scheme following international theme by investing predominantly in Global Equities
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	24.1061
Dividend:	15.3516
Direct Plan	
Growth:	25.1449
Dividend:	25.1598
Benchmark:	S&P Global 1200 TRI
Monthly Average AUM:	₹ 91.69 Crores
AUM as on last day:	₹ 89.79 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameters	
Portfolio Turnover:	0.96
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.60%
Direct	1.88%
Dividend	
Declared on date	30-Jun-20 30-Apr-19 30-Apr-18
Dividend Yield (Regular Plan)	6.17% 5.73% 6.56%
Dividend (₹) Per Unit	0.97 0.91 1.01
Cum Dividend NAV	15.72 15.85 15.37
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 (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.	
Data as on 31 st Oct 2020 unless otherwise specified	

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Nabtesco Corp	2.84%
Alphabet Inc A	2.58%
Servicenow Inc	2.54%
Comcast Corp	2.54%
Yum China Holdings Inc	2.52%
Kellogg Co	2.46%
Enbridge Inc	2.40%
GEA GROUP AG	2.33%
MCDONALD'S CORPORATION	2.32%
EMERSON ELECTRIC CO	2.25%



Investment Performance - Regular Plan - Growth		NAV as on October 30, 2020: ₹ 24.1061			
Inception - Oct 31, 2007		1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan A					
Value of Std Investment of ₹ 10,000	10680	13863	14568	24106	
Benchmark - S&P Global 1200 TRI	9.61	11.43	11.73	10.35	
Value of Std Investment of ₹ 10,000	10961	13837	17423	36026	
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	6.63	
Value of Std Investment of ₹ 10,000	9902	11698	15378	23040	
<ul style="list-style-type: none"> Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. The scheme is currently managed by Mr. Vineet Maloo since Inception (12.12) 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	1570000
Market Value of amount Invested	126039	414704	775041	2993126
Scheme Returns (CAGR)	9.51	9.41	10.18	9.36
S&P Global 1200 TRI returns# (CAGR)	11.18	11.10	12.15	13.44
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	9.88
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 1st 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.

Fund Category

Sectoral/Thematic

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

Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Experience in Managing the Fund:	12.12 years
Date of Allotment:	October 31, 2007
Type of Scheme:	An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plan / Options (₹)	
Regular Plan	
Growth:	18.0537
Dividend:	13.1542
Direct Plan	
Growth:	18.7669
Dividend:	15.1689
Benchmark:	Customised Index † † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.
Monthly Average AUM:	₹ 76.29 Crores
AUM as on last day:	₹ 74.94 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV.	
For redemption/switch out of units after 365 days from the date of allotment: Nil.	
Other Parameters	
Portfolio Turnover:	0.52
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.59%
Direct	2.23%

Dividend

Declared on date	30-Jun-20	30-Apr-19	30-Apr-18
Dividend Yield (Regular Plan)	6.05%	6.14%	6.69%
Dividend (₹) Per Unit	0.77	0.96	1.12
Cum Dividend NAV	12.72	15.56	16.68
Dividend Yield (Direct Plan)	6.07%	6.15%	6.65%
Dividend (₹) Per Unit	0.89	1.10	1.27
Cum Dividend NAV	14.65	17.85	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.

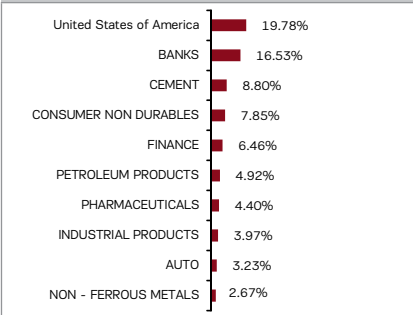
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.39%
Reliance Industries Limited	4.92%
ICICI Bank Limited	4.49%
Housing Development Finance Corporation Limited	4.43%
VST Industries Limited	3.08%
Sanofi India Limited	2.67%
Kotak Mahindra Bank Limited	2.48%
Orient Refractories Limited	2.41%
JK Cement Limited	1.98%
Dalmia Bharat Limited	1.78%

Country/Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 18.0537

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life International Equity Fund - Plan B	-1.87	-0.32	5.14	4.65
Value of Std Investment of ₹ 10,000	9813	9905	12849	18054
Benchmark - Customised Index †	4.06	7.05	10.36	8.82
Value of Std Investment of ₹ 10,000	10406	12268	16380	30020
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	6.63
Value of Std Investment of ₹ 10,000	9902	11698	15378	23040

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vineet Maloo is 6. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.
- The scheme is currently managed by Mr. Vineet Maloo (Since Inception) (12.12) years.**
- The scheme is in existence for more than 5 years.**
- Customised Index † † A customized benchmark created using S&P BSE 200 TRI to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.**

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	1570000
Market Value of amount Invested	127244	365588	652737	2548396
Scheme Returns (CAGR)	11.44	1.00	3.33	7.09
Customised Index † returns# (CAGR)	16.37	7.84	9.72	11.92
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	9.88

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 1st day of every month has been considered.



Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan

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.

Fund Category

Sectoral/Thematic

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	
Fund Manager:	Mr. Milind Bafna
Managing Fund Since:	August 26, 2015
Experience in Managing the Fund:	5.02 years
Date of Allotment:	November 07, 2008
Type of Scheme:	An open ended equity scheme following the global agriculture theme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	21.9899
Dividend:	13.4010
Direct Plan	
Growth:	22.6689
Dividend:	13.8409
Benchmark:	S&P Global Agribusiness Index
Monthly Average AUM:	₹ 6.49 Crores
AUM as on last day:	₹ 6.34 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365
days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameters	
Portfolio Turnover:	0.04
Total Expense Ratio (TER)	
(As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	1.65%
Direct	1.20%

Dividend

Declared on date	29-May-19	25-May-18	30-May-17
Dividend Yield (Regular Plan)	5.09%	5.41%	5.67%
Dividend (₹) Per Unit	0.76	0.91	0.95
Cum Dividend NAV	14.86	16.79	16.69
Dividend Yield (Direct Plan)	5.09%	5.40%	5.68%
Dividend (₹) Per Unit	0.78	0.93	0.97
Cum Dividend NAV	15.28	17.21	17.04

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.

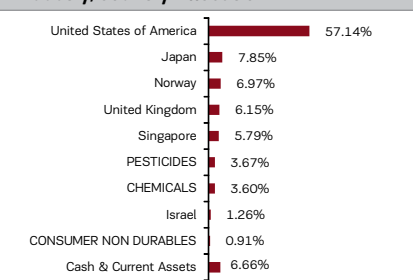
Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our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

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
ARCHER-DANIELS-MIDLAND CO	10.21%
BUNGE Limited	9.05%
Deere And Co Limited	8.58%
Nutrien Limited	7.91%
Kubota Corp	7.13%
TYSON FOODS INC	6.54%
ASSOCIATED BRITISH FOODS PLC	6.15%
Wilmar International Limited	5.57%
CF Industries Holdings Inc Ord Shs	4.41%
UPL Limited	3.67%

Industry/Country Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 21.9899

Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	-6.66	-2.03	1.71	6.80
Value of Std Investment of ₹ 10,000	9334	9404	10887	21990
Benchmark - S&P Global Agribusiness Index	1.73	4.29	7.20	13.62
Value of Std Investment of ₹ 10,000	10173	11343	14164	46207
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	8.98	13.42
Value of Std Investment of ₹ 10,000	9902	11698	15378	45256

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

- **The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (5.02) 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	123679	349109	600952	1739593
Scheme Returns (CAGR)	5.76	-1.99	0.06	3.08
S&P Global Agribusiness Index returns# (CAGR)	12.73	5.03	6.22	9.31
Nifty 50 TRI returns## (CAGR)	17.46	5.81	8.16	10.27
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 1st day of every month has been considered.



Aditya Birla Sun Life Global Emerging Opportunities Fund

An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund



Wealth Solutions

What is it?

An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund.

Fund Category

FoF (Others)

Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of Julius Baer Equity Next Generation Fund. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.



Fund Details

Fund Manager:	Mr. Vinod Bhat
Managing Fund Since:	August 16, 2019
Experience in Managing the Fund:	1.02 year
Date of Allotment:	September 17, 2008
Type of Scheme:	An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	16.1531
Dividend:	16.1555
Direct Plan	
Growth:	16.5003
Dividend:	14.5944

Benchmark:	S&P Global 1200 TRI
Monthly Average AUM:	₹ 146.76 Crores
AUM as on last day:	₹ 144.89 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units on or before 365 days from the date of allotment: 1% 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 Parameters

Total Expense Ratio (TER) (As On October 29, 2020)

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

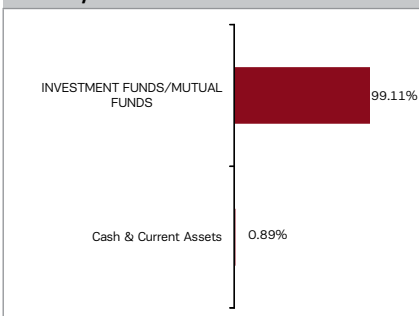
Regular	1.13%
Direct	0.63%

Data as on 31st Oct 2020 unless otherwise specified

Top Portfolio Holdings

Issuer	% to net Assets
Julius Baer Equity Next Generation - USD Class C Shares	99.11%
Cash & Current Assets	0.89%

Country Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 16.1531

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Emerging Opportunities Fund	23.13	9.96	9.10	4.03
Value of Std Investment of ₹ 10,000	12313	13296	15463	16153
Benchmark - S&P Global 1200 TRI	9.61	11.43	11.73	12.57
Value of Std Investment of ₹ 10,000	10961	13837	17423	42015
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	10.97
Value of Std Investment of ₹ 10,000	9989	12363	15834	35342

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vinod Bhat is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.02) 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	135570	440298	784102	1954223
Scheme Returns (CAGR)	25.04	13.54	10.65	4.66
S&P Global 1200 TRI returns# (CAGR)	11.18	11.10	12.15	13.95
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	10.83

Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, 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 1st day of every month has been considered.

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



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



Wealth Solutions

What is it?

Fund Category

Investment Objective

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.

FoFs (Overseas/Domestic)

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in Global mutual funds that invest in real estate securities. 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. There can be no assurance that the investment objective of the Scheme will be realized.



Fund Details

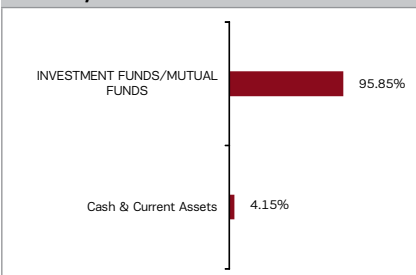
Fund Manager:	Mr. Vinod Bhat
Managing Fund Since:	August 16, 2019
Experience in Managing the Fund:	1.02 year
Date of Allotment:	December 31, 2007
Type of Scheme:	An open ended fund of funds scheme investing predominantly in Global mutual funds that invest in real estate securities
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	17.5679
Dividend:	17.5788
Direct Plan	
Growth:	18.1978
Dividend:	18.2141
Benchmark:	10/40 GPR 250 Global Net Index
Monthly Average AUM:	₹ 14.02 Crores
AUM as on last day:	₹ 13.53 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units on or before
365 days from the date of allotment: 1% 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 Parameters	
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	1.28%
Direct	0.83%

Data as on 31st Oct 2020 unless otherwise specified

Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	95.85%
Cash & Current Assets	4.15%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 17.5679

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Global Real Estate Fund	-16.83	0.54	-0.06	4.49
Value of Std Investment of ₹ 10,000	8317	10164	9970	17568
Benchmark - 10/40 GPR 250 Global Net Index	-18.94	2.56	2.91	NA
Value of Std Investment of ₹ 10,000	8106	10787	11544	NA
Additional Benchmark - S&P BSE SENSEX TRI	-0.11	7.33	9.62	6.83
Value of Std Investment of ₹ 10,000	9989	12363	15834	23373

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vinod Bhat is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.02) 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	1550000
Market Value of amount Invested	112872	339224	576842	2077981
Scheme Returns (CAGR)	-10.87	-3.83	-1.55	4.41
10/40 GPR 250 Global Net Index returns# (CAGR)	-13.32	-2.99	0.31	NA
S&P BSE SENSEX TRI returns## (CAGR)	17.97	7.16	9.43	10.51

Date of First Installment: January 01, 2008 & Scheme Inception Date: December 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 1st day of every month has been considered.

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



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.

Fund Category

FoFs (Overseas/Domestic)

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). The Scheme does not guarantee/indicate any returns. There can be no assurance that the Scheme's objectives will be achieved



Fund Details	
Fund Manager:	Mr. Lovelish Solanki
Managing Fund Since:	June 30, 2018
Experience in Managing the Fund	2.03 years
Date of Allotment:	March 20, 2012
Type of Scheme:	An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	15.6909
Dividend:	15.6896
Direct Plan	
Growth:	16.0284
Dividend:	16.0308
Benchmark:	Domestic price of physical gold
Monthly Average AUM:	₹ 204.95 Crores
AUM as on last day:	₹ 207.57 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	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.	
Other Parameters	
Standard Deviation:	13.09%
Sharpe Ratio:	1.11
Beta:	0.83
Total Expense Ratio (TER) (As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	0.50%
Direct	0.04%
Tracking Error:	7.05%

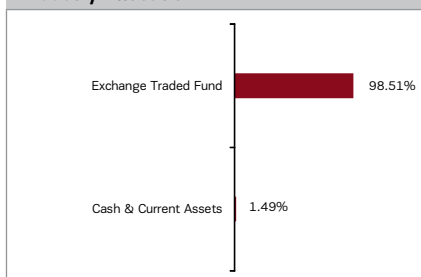
Note: Due to Covid, Gold spot market was closed hence spot price was not available for April & May 2020. Hence for April & May, Gold Future Prices of nearest month end contracts on MCX is used to calculate ratios.

Risk Free Rate assumed to be 3.48% (FBIL Overnight MIBOR for 29th Oct 2020) for calculating Sharpe Ratio

Data as on 31st Oct 2020 unless otherwise specified

Top Portfolio Holdings	
Issuer	% to net Assets
Aditya Birla Sun Life Gold ETF	98.51%
Cash & Current Assets	1.49%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 15.6909

Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Gold Fund	28.11	18.08	11.65	5.37
Value of Std Investment of ₹ 10,000	12811	16464	17362	15691
Benchmark - Domestic price of physical gold	30.05	19.75	13.33	7.04
Value of Std Investment of ₹ 10,000	13005	17173	18708	17977

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Lovelish Solanki is 8. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Lovelish Solanki since June 30, 2018 (2.03) years.**
- **The scheme is in existence for more than 5 years.**

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



Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme

An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes



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.

Fund Category

FoFs (Overseas/Domestic)

Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity schemes, ETFs and debt schemes accessed through the diversified investment styles. There can be no assurance that the investment objective of the Scheme will be realized.



Fund Details

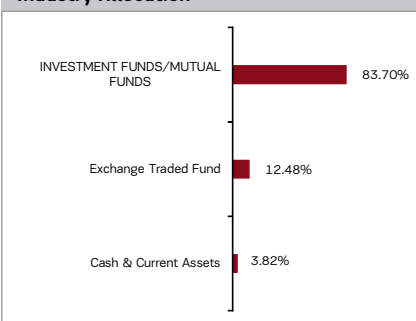
Fund Manager:	Mr. Vinod Bhat
Managing Fund Since:	August 16, 2019
Experience in Managing the Fund:	1.02 year
Date of Allotment:	August 17, 2006
Type of Scheme:	An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes
Application Amount for fresh subscription*:	₹ 1,000
Min. Addl. Investment:	(plus in multiples of ₹ 1)
SIP:	₹ 1,000 (plus in multiples of ₹ 1)
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	32.3165
Dividend:	29.7575
Direct Plan	
Growth:	16.3185
Dividend:	15.5513
Benchmark:	CRISIL Hybrid 50+50 - Moderate Index
Monthly Average AUM:	₹ 7.13 Crores
AUM as on last day:	₹ 7.23 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Total Expense Ratio (TER) (As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	1.29%
Direct	0.64%

Data as on 31st Oct 2020 unless otherwise specified

Top Portfolio Holdings

Issuer	% to net Assets
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan	13.84%
Aditya Birla Sun Life Gold ETF	12.48%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	12.21%
Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	12.14%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	11.82%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	11.20%
Aditya Birla Sun Life Small Cap Fund - Growth	7.68%
Aditya Birla Sun Life International Equity Fund - Plan A - Growth - Direct Plan	5.98%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.84%
Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth	3.99%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 29, 2020: ₹ 32.3165

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	9.92	5.07	8.63	8.60
Value of Std Investment of ₹ 10,000	10989	11598	15130	32317
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	7.68	7.24	9.65	10.14
Value of Std Investment of ₹ 10,000	10766	12332	15856	39436
Additional Benchmark - S&P BSE SENSEX TRI	0.24	7.45	9.70	10.59
Value of Std Investment of ₹ 10,000	10024	12405	15888	41786

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vinod Bhat is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.02) 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	1710000
Market Value of amount Invested	131747	406233	732812	3192480
Scheme Returns (CAGR)	18.85	8.03	7.95	8.30
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	16.39	9.24	9.40	10.00
S&P BSE SENSEX TRI returns## (CAGR)	18.55	7.20	9.44	10.24

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 1st 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 fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).



Wealth Solutions

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, ETF and debt Scheme. 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)

Fund Category

FoFs (Overseas/Domestic)

Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.

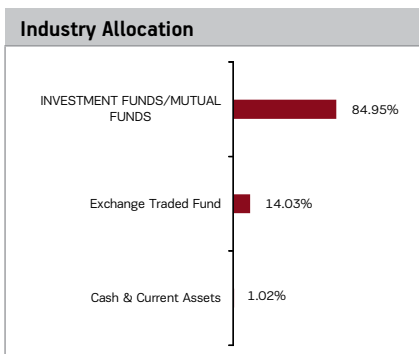


Fund Details	
Fund Manager:	Mr. Vinod Bhat
Managing Fund Since:	August 16, 2019
Experience in Managing the Fund:	1.02 year
Date of Allotment:	May 09, 2011
Type of Scheme:	An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).
Application Amount for fresh subscription*:	₹ 500 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 500 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 500/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	24.4647
Dividend:	22.3937
Direct Plan	
Growth:	25.8212
Dividend:	23.6468
Benchmark:	CRISIL Hybrid 35+65 - Aggressive Index
Monthly Average AUM:	₹ 129.11 Crores
AUM as on last day:	₹ 128.28 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameters	
Total Expense Ratio (TER) (As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	1.04%
Direct	0.04%

*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.

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings	
Issuer	% to net Assets
Kotak Standard Multicap Fund - Growth - Direct	18.42%
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	15.50%
Axis Focused 25 Fund - Direct Plan - Growth Option	15.05%
Aditya Birla Sun Life Gold ETF	9.78%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	7.11%
Kotak Emerging Equity Scheme - Growth - Direct	6.63%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	6.58%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan	4.49%
HDFC Corporate Bond Fund -Direct Plan - Growth Option	4.37%
Aditya Birla Sun Life Nifty ETF - Growth	4.25%



Investment Performance - Regular Plan - Growth		NAV as on October 29, 2020: ₹ 24.4647			
Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception	
Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	6.47	3.73	8.15	9.89	
Value of Std Investment of ₹ 10,000	10646	11161	14799	24465	
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	5.72	6.44	9.59	10.08	
Value of Std Investment of ₹ 10,000	10570	12056	15811	24853	
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	7.54	7.93	7.64	
Value of Std Investment of ₹ 10,000	10887	12433	14647	20097	
Additional Benchmark - S&P BSE SENSEX TRI	0.24	7.45	9.70	9.96	
Value of Std Investment of ₹ 10,000	10024	12405	15888	24605	

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vinod Bhat is 5. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Vinod Bhat since August 16, 2019 (1.02) year.**
- **The scheme is in existence for more than 5 years.**

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

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	1 Year	3 Years	5 Years	Since Inception
Total Amount Invested (₹)	120000	360000	600000	1140000
Market Value of amount Invested	129762	395314	716267	1843135
Scheme Returns (CAGR)	15.60	6.19	7.03	9.80
CRISIL Hybrid 35+65 - Aggressive Index returns# (CAGR)	17.27	8.24	9.04	10.44
CRISIL 10 Year Gilt Index returns## (CAGR)	8.08	9.95	8.18	8.01
S&P BSE SENSEX TRI returns## (CAGR)	18.55	7.20	9.44	10.49
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 1st day of every month has been considered.



Aditya Birla Sun Life Pharma & Healthcare Fund

An open ended equity scheme investing in Pharma and Healthcare Services Sector



Wealth Solutions

Fund Category

Thematic (Equity)

Investment Objective

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



Fund Details

Fund Manager:	Mr. Dhaval Shah
Managing Fund Since:	Jul 11, 2019
Experience in Managing the Fund:	1.03 Years
Date of Allotment:	Jul 11, 2019
Type of Scheme:	An open ended equity scheme investing in Pharma and Healthcare Services Sector
Application Amount for fresh subscription:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	14.6400
Dividend:	13.4100
Direct Plan	
Growth:	15.0200
Dividend:	13.7600

Benchmark:	S&P BSE Healthcare TRI
Monthly Average AUM:	₹ 424.01 Crores
AUM as on last day:	₹ 418.00 Crores
Load Structure (as % of NAV) (Incl. for SIP)	Nil
Entry Load:	For redemption / switch-out of units after 90 days from the date of allotment: Nil
Exit Load:	

Other Parameters

Portfolio Turnover: 0.58

Total Expense Ratio (TER) (As On October 29, 2020)

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

Regular	2.71%
Direct	0.97%

Dividend

Declared on date 30-Sep-20

Dividend Yield (Regular Plan)	8.41%
Dividend (₹) Per Unit	1.28
Cum Dividend NAV	15.22
Dividend Yield (Direct Plan)	8.40%
Dividend (₹) Per Unit	1.31
Cum Dividend NAV	15.60

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.

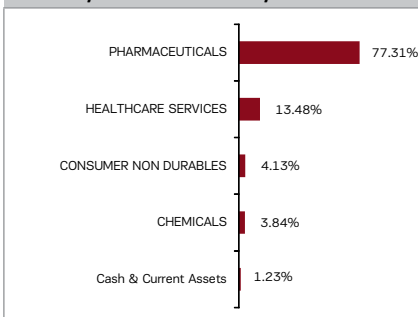
The Face Value - 10.00 Per Unit
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.
Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Dr. Reddy's Laboratories Limited	11.74%
Sun Pharmaceutical Industries Limited	8.69%
Lupin Limited	8.67%
Cipla Limited	7.77%
Divi's Laboratories Limited	7.40%
Aurobindo Pharma Limited	6.28%
METROPOLIS HEALTHCARE LIMITED	4.61%
Zydus Wellness Limited	4.13%
Atul Limited	3.84%
Cadila Healthcare Limited	3.60%

Industry Allocation/Country



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 14.64

Inception - July 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Pharma & Healthcare Fund	38.77	33.36
Value of Std Investment of ₹ 10,000	13877	14567
Benchmark - S&P BSE Healthcare TRI	46.59	37.59
Value of Std Investment of ₹ 10,000	14659	15174
Additional Benchmark - Nifty 50 TRI	-0.98	1.65
Value of Std Investment of ₹ 10,000	9902	10216

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Dhaval Shah is 3. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

- **The scheme is currently managed by Mr. Dhaval Shah since July 11, 2019 (1.03) years**
- **The scheme is in existence for more than 1 year but less than 3 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	NA	NA	160000
Market Value of amount Invested	148247	NA	NA	206448
Scheme Returns (CAGR)	46.60	NA	NA	41.91
S&P BSE Healthcare TRI# (CAGR)	58.87	NA	NA	51.42
Nifty 50 TRI## (CAGR)	17.46	NA	NA	11.89

Date of First Installment: August 01, 2019 & Scheme Inception Date: July 11, 2019. 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 1st 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.



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Aditya Birla Sun Life Bal Bhavishya Yojna*

An open ended fund for investment for children having a lock-in for at least **5 years** or till the child attains age of majority (whichever is earlier)

Fund Category

Children's Fund (Solution Oriented Fund)

Investment Objective

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



Wealth Solutions



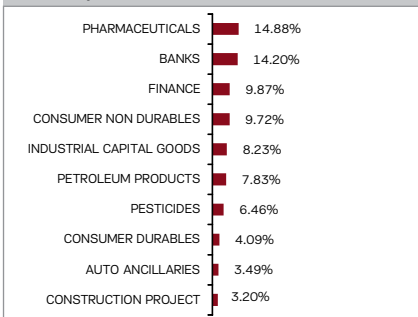
Fund Details	
Fund Manager:	Mr. Ajay Garg & Mr. Pranay Sinha
Managing Fund Since:	February 11, 2019
Experience in Managing the Fund:	1.10 years
Date of Allotment:	February 11, 2019
Type of Scheme:	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	10.5000
Dividend:	10.5100
Direct Plan	
Growth:	10.8600
Dividend:	10.8600
Benchmark:	S&P BSE 200 TRI
Monthly Average AUM:	₹ 298.21 Crores
AUM as on last day:	₹ 298.36 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	Compulsory Lock-in (5 years or till the child attains age of majority (whichever is earlier).
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Portfolio Turnover:	0.10
Total Expense Ratio (TER) (As On October 29,2020)	
Regular	2.63%
Direct	0.91%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Housing Development Finance Corporation Limited	8.32%
Reliance Industries Limited	7.83%
Pfizer Limited	7.73%
Honeywell Automation India Limited	7.65%
Bayer Cropscience Limited	6.46%
Kotak Mahindra Bank Limited	5.91%
GlaxoSmithKline Pharmaceuticals Limited	4.48%
Gillette India Limited	3.95%
Larsen & Toubro Limited	3.20%
Kansai Nerolac Paints Limited	3.04%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 10.50

Inception - February 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Bal Bhavishya Yojna	-2.14	2.88
Value of Std Investment of ₹ 10,000	9786	10500
Benchmark - S&P BSE 200 TRI	-0.17	5.61
Value of Std Investment of ₹ 10,000	9983	10983
Additional Benchmark - Nifty 50 TRI	-0.98	5.31
Value of Std Investment of ₹ 10,000	9902	10929

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- **The scheme is currently managed by Mr. Ajay Garg & Mr. Pranay Sinha since February 11, 2019 (1.10) years**
- **The scheme is in existence for more than 1 year but less than 3 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	NA	NA	210000
Market Value of amount Invested	126000	NA	NA	218732
Scheme Returns (CAGR)	9.45	NA	NA	4.54
S&P BSE 200 TRI# (CAGR)	18.04	NA	NA	8.34
Nifty 50 TRI## (CAGR)	17.46	NA	NA	7.77

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. 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 1st 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 name of the scheme has been revised with effect from 17th November 2020.

Aditya Birla Sun Life Retirement Fund - 30s Plan

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



Wealth Solutions

Fund Category

Retirement Fund (Solution Oriented Fund)

Investment Objective

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



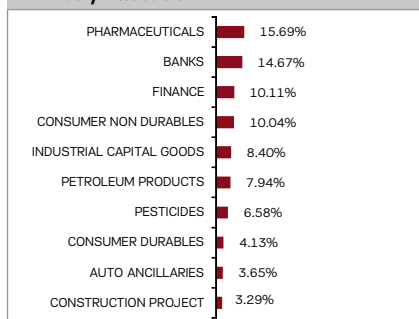
Fund Details	
Fund Manager:	Mr. Ajay Garg & Mr. Pranay Sinha
Managing Fund Since:	March 11, 2019
Experience in Managing the Fund:	1.07 years
Date of Allotment:	March 11, 2019
Type of Scheme:	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	10.1080
Dividend:	10.1040
Direct Plan	
Growth:	10.4180
Dividend:	10.4100
Benchmark:	S&P BSE 200 TRI
Monthly Average AUM:	₹ 154.21 Crores
AUM as on last day:	₹ 152.73 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier)
Other Parameters	
Portfolio Turnover	
30s Plan	0.11
Total Expense Ratio (TER) (As On October 29,2020)	
	Including additional expenses and goods and service tax on management fees.
Regular	2.63%
Direct	0.88%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings

Issuer	% to net Assets
Housing Development Finance Corporation Limited	8.48%
Pfizer Limited	8.18%
Reliance Industries Limited	7.94%
Honeywell Automation India Limited	7.71%
Bayer Cropsience Limited	6.58%
Kotak Mahindra Bank Limited	6.11%
GlaxoSmithKline Pharmaceuticals Limited	4.76%
Gillette India Limited	4.18%
Larsen & Toubro Limited	3.29%
ICICI Bank Limited	3.16%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 10.1080

Inception - March 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - 30s Plan	-2.09	0.66
Value of Std Investment of ₹ 10,000	9791	10108
Benchmark - S&P BSE 200 TRI	-0.17	3.62
Value of Std Investment of ₹ 10,000	9983	10600
Additional Benchmark - Nifty 50 TRI	-0.98	3.90
Value of Std Investment of ₹ 10,000	9902	10647

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg & Mr. Pranay Sinha since March 11, 2019 (1.07) years**
- The scheme is in existence for more than 1 year but less than 3 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	NA	NA	200000
Market Value of amount Invested	126094	NA	NA	208246
Scheme Returns (CAGR)	9.60	NA	NA	4.72
S&P BSE 200 TRI# (CAGR)	18.04	NA	NA	8.38
Nifty 50 TRI## (CAGR)	17.46	NA	NA	7.80

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. 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 1st 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.



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Aditya Birla Sun Life Retirement Fund - 40s Plan

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



Wealth Solutions

Fund Category

Retirement Fund (Solution Oriented Fund)

Investment Objective

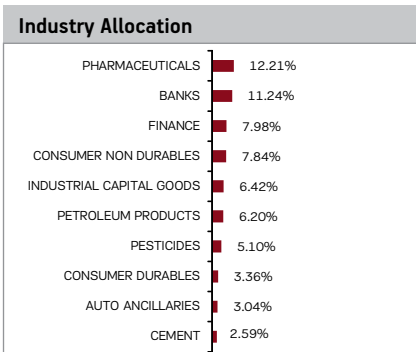
The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate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



Fund Details	
Fund Manager:	Mr. Ajay Garg & Mr. Pranay Sinha
Managing Fund Since:	March 11, 2019
Experience in Managing the Fund:	1.07 years
Date of Allotment:	March 11, 2019
Type of Scheme:	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	10.4230
Dividend:	10.4230
Direct Plan	
Growth:	10.7080
Dividend:	10.7080
Benchmark:	CRISIL Hybrid 35+65 - Aggressive Index
Monthly Average AUM:	₹ 73.41 Crores
AUM as on last day:	₹ 71.35 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameters	
Portfolio Turnover	
40s Plan	0.31
Modified Duration:	2.08 years
Average Maturity:	2.87 years
Yield to Maturity:	5.04%
Macaulay Duration:	2.33 years
Total Expense Ratio (TER) (As On October 29, 2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.55%
Direct	0.95%

Data as on 31st Oct 2020 unless otherwise specified

Top Ten Portfolio Holdings		
Issuer	% to net Assets	Ratings
REC Limited	10.33%	CRISIL AAA/ ICRA AAA
Housing Development Finance Corporation Limited	8.15%	CRISIL AAA
Pfizer Limited	6.35%	
Reliance Industries Limited	6.20%	
Honeywell Automation India Limited	5.85%	
Bayer Cropscience Limited	5.10%	
Kotak Mahindra Bank Limited	4.69%	
GlaxoSmithKline Pharmaceuticals Limited	3.69%	
Gillette India Limited	3.12%	
Larsen & Toubro Limited	2.59%	



Investment Performance - Regular Plan - Growth		NAV as on October 30, 2020: ₹ 10.4230	
Inception - March 11, 2019		1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - 40s Plan		0.90	2.56
Value of Std Investment of ₹ 10,000		10090	10423
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index		5.60	7.85
Value of Std Investment of ₹ 10,000		10560	11321
Additional Benchmark - Nifty 50 TRI		-0.98	3.90
Value of Std Investment of ₹ 10,000		9902	10647

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.
- The scheme is currently managed by Mr. Ajay Garg & Mr. Pranay Sinha since March 11, 2019 (1.07) years**
- The scheme is in existence for more than 1 year but less than 3 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	NA	NA	200000
Market Value of amount Invested	126144	NA	NA	210167
Scheme Returns (CAGR)	9.68	NA	NA	5.82
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	16.95	NA	NA	10.83
Nifty 50 TRI## (CAGR)	17.46	NA	NA	7.87

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 1st 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 Retirement Fund - 50s Plan

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



Wealth Solutions

Fund Category

Retirement Fund (Solution Oriented Fund)

Investment Objective

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

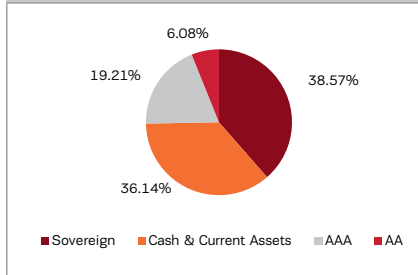


Fund Details	
Fund Manager:	Mr. Ajay Garg & Mr. Pranay Sinha
Managing Fund Since:	March 11, 2019
Experience in Managing the Fund:	1.07 years
Date of Allotment:	March 11, 2019
Type of Scheme:	An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	11.2134
Dividend:	11.2125
Direct Plan	
Growth:	11.4837
Dividend:	11.4836
Benchmark:	CRISIL Short Term Debt Hybrid 75+25 Fund Index
Monthly Average AUM:	₹ 33.41 Crores
AUM as on last day:	₹ 33.59 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier)	
Other Parameters	
Portfolio Turnover	
50s Plan	0.04
Modified Duration:	2.52 years
Average Maturity:	3.26 years
Yield to Maturity:	5.07%
Macaulay Duration:	2.66 years
Total Expense Ratio (TER)	
(As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.27%
Direct	0.67%

Data as on 31st Oct 2020 unless otherwise specified

Top Portfolio Holdings		
Issuer	% to net Assets	Rating
7.27% GOI 08APR26	32.33%	SOV
Housing Development Finance Corporation Limited	6.61%	CRISIL AAA
Bharat Petroleum Corporation Limited	6.40%	CRISIL AAA
State Bank of India - Tier I - Basel III	6.08%	CARE AA+
7.37% GOI (MD 16/04/2023)	3.18%	SOV
REC Limited	3.14%	CRISIL AAA
6.57% GOI (MD 05/12/2023)	3.06%	SOV
REC Limited	3.06%	CRISIL AAA
Cash & Current Assets	36.14%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on October 30, 2020: ₹ 11.2134

Inception - March 11, 2019	1 Year	Since Inception
Aditya Birla Sun Life Retirement Fund - 50s Plan	7.38	7.24
Value of Std Investment of ₹ 10,000	10736	11213
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Fund Index	8.69	9.54
Value of Std Investment of ₹ 10,000	10867	11610
Additional Benchmark - CRISIL Hybrid 85+15 - Conservative Index	11.08	11.98
Value of Std Investment of ₹ 10,000	11105	12037

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/ additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Ajay Garg is 7. Total Schemes managed by Mr. Pranay Sinha is 12. Refer annexure on page no. 76 to know more on performance of schemes managed by Fund Managers.

• **The scheme is currently managed by Mr. Ajay Garg & Mr. Pranay Sinha since March 11, 2019 (1.07) years**

• **The scheme is in existence for more than 1 year but less than 3 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	NA	NA	200000
Market Value of amount Invested	124561	NA	NA	212535
Scheme Returns (CAGR)	7.20	NA	NA	7.20
CRISIL Short Term Debt Hybrid 75+25 Fund Index# (CAGR)	13.19	NA	NA	10.78
CRISIL Hybrid 85+15 - Conservative Index## (CAGR)	13.56	NA	NA	12.19

Date of First Installment: March 01, 2019 & Scheme Inception Date: February 11, 2019. 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 1st 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.





Fund Category

Thematic (Equity)

Investment Objective

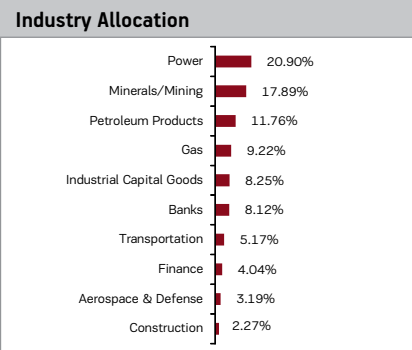
The investment objective of the scheme is to provide long term capital appreciation by investing in equity and equity related instruments of Public Sector Undertakings (PSUs). The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved



Fund Details	
Fund Manager:	Mr. Mahesh Patil & Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Experience in Managing the Fund:	0.10 years
Date of Allotment:	December 30, 2019
Type of Scheme:	An Open ended equity scheme following PSU theme
Application Amount for fresh subscription*:	₹ 500/- (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 500/ (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 500/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	8.0000
Dividend:	8.0000
Direct Plan	
Growth:	8.1300
Dividend:	8.1300
Benchmark:	S&P BSE PSU TR Index
Monthly Average AUM:	₹ 251.33 Crores
AUM as on last day:	₹ 265.59 Crores
(As on last day)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
	For redemption / switch-out of units on or before 90 days from the date of allotment: 0.5% of applicable NAV.
	For redemption / switch-out of units after 90 days from the date of allotment - Nil
Other Parameters	
Portfolio Turnover	0.66
Total Expense Ratio (TER) (As On October 29,2020)	
Including additional expenses and goods and service tax on management fees.	
Regular	2.45%
Direct	0.13%

Data as on 31st Oct 2020 unless otherwise specified
Performance of the scheme has not been shown since the scheme has not completed 1 year

Top Portfolio Holdings	
Issuer	% to net Assets
NTPC Limited	9.85%
Power Grid Corporation of India Limited	9.24%
Coal India Limited	8.45%
State Bank of India	8.12%
NMDC Limited	7.42%
Bharat Electronics Limited	6.55%
Container Corporation of India Limited	5.17%
GAIL (India) Limited	4.79%
Hindustan Petroleum Corporation Limited	4.67%
Indian Oil Corporation Limited	4.51%



Close Ended Scheme Performance

Aditya Birla Sun Life Resurgent India Fund - Series 4 - Regular Plan Growth			
NAV as on October 29, 2020: ₹ 9.30			
Inception - Jul 12, 2017	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Resurgent India Fund - Series 4 - Growth	-4.02	-4.03	-2.17
Value of Std Investment of ₹ 10,000	9598	8840	9300
Benchmark - S&P BSE 200 TRI	-0.17	3.96	5.64
Value of Std Investment of ₹ 10,000	9983	11235	11988
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	6.65
Value of Std Investment of ₹ 10,000	9902	11698	12372

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 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. Chanchal Khandelwal since May 14, 2020 (0.05) year.**
- **The scheme is in existence for more than 3 years**

Aditya Birla Sun Life Resurgent India Fund - Series 5 - Regular Plan Growth			
NAV as on October 29, 2020: ₹ 9.32			
Inception - Oct 09, 2017	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Resurgent India Fund - Series 5 - Growth	-2.51	-1.83	-2.27
Value of Std Investment of ₹ 10,000	9749	9462	9320
Benchmark - S&P BSE 200 TRI	-0.17	3.96	5.17
Value of Std Investment of ₹ 10,000	9983	11235	11668
Additional Benchmark - Nifty 50 TRI	-0.98	5.37	6.46
Value of Std Investment of ₹ 10,000	9902	11698	12113

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Refer annexure on page no. 76 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. Chanchal Khandelwal since May 14, 2020 (0.05) year.**
- **The scheme is in existence for more than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 7 - Regular Plan Growth			
NAV as on October 29, 2020: ₹ 6.88			
Inception - Apr 06, 2018	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Resurgent India Fund - Series 7 - Growth	-13.35	-13.54	-13.54
Value of Std Investment of ₹ 10,000	8665	6880	6880
Benchmark - S&P BSE 500 TRI	0.19	3.17	3.17
Value of Std Investment of ₹ 10,000	10019	10836	10836
Additional Benchmark - Nifty 50 TRI	-0.98	6.13	6.13
Value of Std Investment of ₹ 10,000	9902	11652	11652

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 76 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 & Mr. Milind Bafna since Apr 12, 2017 (3.02) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Resurgent India Fund - Series 6 - Regular Plan Growth			
NAV as on October 29, 2020: ₹ 6.91			
Inception - Mar 12, 2018	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Resurgent India Fund - Series 6 - Growth	-16.85	-13.07	-13.07
Value of Std Investment of ₹ 10,000	8315	6910	6910
Benchmark - S&P BSE 500 TRI	0.19	3.38	3.38
Value of Std Investment of ₹ 10,000	10019	10915	10915
Additional Benchmark - Nifty 50 TRI	-0.98	5.69	5.69
Value of Std Investment of ₹ 10,000	9902	11573	11573

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 7. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 76 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 & Mr. Milind Bafna since May 14, 2020 (0.05) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

Aditya Birla Sun Life Dual Advantage - Series 2 - Regular Plan Growth			
NAV as on October 29, 2020: ₹ 11.73			
Inception - Feb 01, 2019	1 Year	3 Year	Since Inception
Aditya Birla Sun Life Dual Advantage - Series 2 - Growth	6.39	9.57	9.57
Value of Std Investment of ₹ 10,000	10637	11726	11726
Benchmark - CRISIL Hybrid 75+25 Conservative Index	10.28	11.69	11.69
Value of Std Investment of ₹ 10,000	11025	12124	12124
Additional Benchmark - CRISIL 10 Year Gilt Index	8.90	11.41	11.41
Value of Std Investment of ₹ 10,000	10887	12072	12072

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mohit Sharma is 83. Total Schemes managed by Mr. Vineet Maloo is 6. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 76 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 Feb 01, 2019 (1.07) year.**
- **The scheme is in existence for more than 1 year but less than 3 years.**



Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Aditya Birla Sun Life Index Fund	46
2	Aditya Birla Sun Life MNC Fund	51
3	Aditya Birla Sun Life Tax Plan	41
4	Aditya Birla Sun Life Tax Relief '96	40
5	Aditya Birla Sun Life Bal Bhavishya Yojna [^]	70
6	Aditya Birla Sun Life Retirement Fund 30 S Plan [^]	71
7	Aditya Birla Sun Life Retirement Fund 40 S Plan [^]	72
8	Aditya Birla Sun Life Retirement Fund 50 S Plan [^]	73
9	Aditya Birla Sun Life Retirement Fund 50 S Plus Debt Plan [^]	36
10	Aditya Birla Sun Life Dual Advantage - Series 2 [^]	75

[^] Funds co-managed by Mr. Mohit Sharma

[^] Funds co-managed by Mr. Vineet Maloo

[^] Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Aditya Birla Sun Life Midcap Fund	52
2	Aditya Birla Sun Life Equity Fund	49
3	Aditya Birla Sun Life Manufacturing Equity Fund	55

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Aditya Birla Sun Life India GenNext Fund	60
2	Aditya Birla Sun Life Resurgent India Fund - Series 4	75
3	Aditya Birla Sun Life Resurgent India Fund - Series 5	75

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Aditya Birla Sun Life Banking and Financial Services Fund	56
2	Aditya Birla Sun Life Small Cap Fund ^{^*}	53

[^] Funds co-managed by Mr. Kunal Sangoi

[^] Funds co-managed by Mr. Nitesh Jain

Sr. no	Funds Managed By Mr. Mr. Nitesh Jain	Refer page No
1	Aditya Birla Sun Life Small Cap Fund ^{^*}	53

[^] Funds co-managed by Mr. Dhaval Gala

[^] Funds co-managed by Mr. Kunal Sangoi

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Aditya Birla Sun Life Digital India Fund	59
2	Aditya Birla Sun Life Small Cap Fund ^{^*}	53

[^] Funds co-managed by Mr. Mr. Nitesh Jain

[^] Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Aditya Birla Sun Life Arbitrage Fund	24
2	Aditya Birla Sun Life Balanced Advantage Fund ^{^*}	44
3	Aditya Birla Sun Life Equity Savings Fund ^{^*}	53
4	Aditya Birla Sun Life Gold Fund	66

[^] Funds co-managed by Mr. Satyabrata Mohanty

[^] Funds co-managed by Mr. Pranay Sinha

[^] Funds co-managed by Mr. Vineet Maloo [^] Funds co-managed by Mr. Mohit Sharma

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Aditya Birla Sun Life Frontline Equity Fund	47
2	Aditya Birla Sun Life Focused Equity Fund	48
3	Aditya Birla Sun Life PSU Equity Fund [^]	74

[^] Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	63
2	Aditya Birla Sun Life Pure Value Fund	54
3	Aditya Birla Sun Life Resurgent India Fund - Series 6 [^]	75
4	Aditya Birla Sun Life Resurgent India Fund - Series 7 [^]	75

[^] Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Vinod Bhat	Refer page No
1	Aditya Birla Sun Life Global Emerging Opportunities Fund	64
2	Aditya Birla Sun Life Global Real Estate Fund	65
3	Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	67
4	Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan	68
5	Aditya Birla Sun Life Financial Planning FOF - Conservative Plan	34
6	Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	35

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund ^{^*}	44
2	Aditya Birla Sun Life Dividend Yield Fund	57
3	Aditya Birla Sun Life Infrastructure Fund	58
4	Aditya Birla Sun Life International Equity Fund - Plan A	61
5	Aditya Birla Sun Life International Equity Fund - Plan B	62
6	Aditya Birla Sun Life Dual Advantage - Series 2 ^{^*}	75
7	Aditya Birla Sun Life PSU Equity Fund ^{^*}	74

[^] Funds co-managed by Mr. Lovelish Solanki

[^] Funds co-managed by Mr. Mohit Sharma

[^] Funds co-managed by Mr. Ajay Garg

[^] Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Aditya Birla Sun Life Low Duration Fund ^{^*}	22
2	Aditya Birla Sun Life Liquid Fund [^]	19
3	Aditya Birla Sun Life Floating Rate Fund ^{^*}	33
4	Aditya Birla Sun Life Money Manager Fund ^{^*}	20
5	Aditya Birla Sun Life Savings Fund [^]	22
6	Aditya Birla Sun Life Corporate Bond Fund [^]	24
7	Aditya Birla Sun Life Short Term Fund [^]	26
8	Aditya Birla Sun Life Banking & PSU Debt Fund [^]	27
9	Aditya Birla Sun Life Overnight Fund	18

[^] Funds co-managed by Ms. Sunaina Da Cunha

[^] Funds co-managed by Mr. Mohit Sharma

[^] Funds co-managed by Mr. Maneesh Dangi

[^] Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Bhupesh Bameta	Refer page No
1	Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1) ^{^*}	30
2	Aditya Birla Sun Life Government Securities Fund ^{^*}	28
3	Aditya Birla Sun Life Income Fund ^{^*}	25

[^] Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Aditya Birla Sun Life Corporate Bond Fund ^{^*}	25

[^] 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 ^{^*}	45
2	Aditya Birla Sun Life Dynamic Bond Fund (Number of Segregated Portfolios - 1) ^{^*}	30
3	Aditya Birla Sun Life Equity Savings Fund ^{^*}	43
4	Aditya Birla Sun Life Government Securities Fund ^{^*}	32
5	Aditya Birla Sun Life Income Fund ^{^*}	31
6	Aditya Birla Sun Life Regular Savings Fund ^{^*}	38
7	Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme	33
8	Aditya Birla Sun Life Bal Bhavishya Yojna ^{^*}	70
9	Aditya Birla Sun Life Retirement Fund 30 S Plan ^{^*}	71
10	Aditya Birla Sun Life Retirement Fund 40 S Plan ^{^*}	72
11	Aditya Birla Sun Life Retirement Fund 50 S Plan ^{^*}	73
12	Aditya Birla Sun Life Retirement Fund 50 S Plus Debt Plan ^{^*}	36
12	Aditya Birla Sun Life Banking & PSU Debt Fund ^{^*}	27
12	Aditya Birla Sun Life Floating Rate Fund ^{^*}	23

[^] 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. Ajay Garg

[^] Funds co-managed by Mr. Bhupesh Bameta

[^] Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Aditya Birla Sun Life Balanced Advantage Fund ^{^*}	44
2	Aditya Birla Sun Life Low Duration Fund ^{^*}	21
3	Aditya Birla Sun Life Money Manager Fund ^{^*}	20
4	Aditya Birla Sun Life Dual Advantage - Series 2 ^{^*}	75
5	Aditya Birla Sun Life Short Term Fund ^{^*}	26
6	Aditya Birla Sun Life Credit Risk Fund ^{^*}	29
7	Aditya Birla Sun Life Medium Term Plan ^{^*}	28

[^] Funds co-managed by Mr. Vineet Maloo

[^] Funds co-managed by Mr. Kaustubh Gupta

[^] Funds co-managed by Mr. Lovelish Solanki

[^] Funds co-managed by Mr. Ajay Garg

[^] Funds co-managed by Ms. Sunaina Da Cunha

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Aditya Birla Sun Life Equity Advantage Fund	50
2	Aditya Birla Sun Life Equity Savings Fund ^{^*}	43
3	Aditya Birla Sun Life Equity Hybrid '95 Fund ^{^*}	45
4	Aditya Birla Sun Life Regular Savings Fund ^{^*}	38
5	Aditya Birla Sun Life Resurgent India Fund - Series 6 ^{^*}	75
6	Aditya Birla Sun Life Resurgent India Fund - Series 7 ^{^*}	75

[^] Funds co-managed by Mr. Pranay Sinha

[^] Funds co-managed by Mr. Lovelish Solanki

[^] Funds co-managed by Mr. Milind Bafna

[^] Funds co-managed by Mr. Dhaval Shah

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Aditya Birla Sun Life Liquid Fund ^{^*}	19
2	Aditya Birla Sun Life Credit Risk Fund (Number of Segregated Portfolios - 1) ^{^*}	29
3	Aditya Birla Sun Life Medium Term Plan (Number of Segregated Portfolios - 1) ^{^*}	28
4	Aditya Birla Sun Life Savings Fund ^{^*}	22

[^] Funds co-managed by Mr. Kaustubh Gupta

[^] Funds co-managed by Mr. Mohit Sharma

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Aditya Birla Sun Life Equity Hybrid '95 Fund ^{^*}	45
2	Aditya Birla Sun Life Pharma & Healthcare Fund	69
3	Aditya Birla Sun Life Regular Savings Fund ^{^*}	38

[^] Funds co-managed by Mr. Satyabrata Mohanty

[^] Funds co-managed by Mr. Pranay Sinha

The Fund Manager-wise Scheme Details appearing above are As on October 30 , 2020.

Savings Solutions

Aditya Birla Sun Life Liquid Fund		
Allocation as a % of Net Assets	Rating	%
Government of India	Sovereign	4.55%
8.12% GOI (MD 10/12/2020)	Sovereign	4.28%
Government of India	Sovereign	3.96%
Government of India	Sovereign	3.52%
Government of India	Sovereign	2.94%
Government of India	Sovereign	2.94%
Government of India	Sovereign	2.39%
Larsen & Toubro Limited	ICRA A1+	2.05%
Reliance Industries Limited	ICRA A1+	1.76%
National Fertilizers Limited	ICRA A1+	1.61%
Steel Authority of India Limited	CARE A1+	1.47%
IndusInd Bank Limited	CRISIL A1+	1.47%
IDFC First Bank Limited	CRISIL A1+	1.47%
Reliance Retail Ventures Limited	CRISIL A1+	1.47%
Reliance Industries Limited	ICRA A1+	1.47%
Tata Capital Financial Services Limited	ICRA A1+	1.47%
Nabha Power Limited	CRISIL A1+	1.46%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.46%
Tata Power Company Limited	CRISIL A1+	1.46%
Tata Power Company Limited	CRISIL A1+	1.46%
L&T Finance Holdings Limited	CARE A1+	1.46%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.46%
L&T Finance Limited	CARE A1+	1.46%
Larsen & Toubro Limited	ICRA A1+	1.35%
8.03% STATE OF ODISHA 26NOV2020 SDL	Sovereign	1.24%
Housing Development Finance Corporation Limited	CRISIL AAA	1.16%
Kotak Mahindra Bank Limited	CRISIL A1+	1.08%
ICICI Securities Limited	ICRA A1+	1.03%
Indian Oil Corporation Limited	ICRA A1+	1.03%
NTPC Limited	ICRA A1+	1.03%
Tata Motors Finance Limited	ICRA A1+	0.88%
Tata Capital Housing Finance Limited	CRISIL A1+	0.88%
Chennai Petroleum Corporation Limited	ICRA A1+	0.88%
RBL Bank Limited	ICRA A1+	0.87%
Housing Development Finance Corporation Limited	ICRA AAA	0.84%
Reliance Industries Limited	ICRA A1+	0.73%
Larsen & Toubro Limited	ICRA A1+	0.73%
Tata Motors Finance Limited	ICRA A1+	0.73%
NTPC Limited	ICRA A1+	0.73%
Tata Motors Finance Limited	ICRA A1+	0.73%
National Fertilizers Limited	ICRA A1+	0.73%
NTPC Limited	ICRA A1+	0.73%
Axis Bank Limited	ICRA A1+	0.73%
Hero Fincorp Limited	ICRA A1+	0.73%
L & T Housing Finance Limited	CARE A1+	0.73%
Housing Development Finance Corporation Limited	ICRA A1+	0.73%
NTPC Limited	ICRA A1+	0.73%
Tata Teleservices Limited	CRISIL A1+	0.61%
Axis Bank Limited	ICRA A1+	0.60%
IndusInd Bank Limited	CRISIL A1+	0.59%
Reliance Industries Limited	ICRA A1+	0.59%
Axis Finance Limited	CRISIL A1+	0.59%
L&T Finance Limited	ICRA A1+	0.59%
Kotak Securities Limited	ICRA A1+	0.59%
Export Import Bank of India	ICRA A1+	0.59%
IDFC First Bank Limited	CRISIL A1+	0.59%
GIC Housing Finance Limited	ICRA A1+	0.59%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.59%
Tata Motors Finance Limited	ICRA A1+	0.58%
Tata Motors Finance Limited	ICRA A1+	0.58%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.58%
Government of India	Sovereign	0.54%
Steel Authority of India Limited	CARE A1+	0.51%
6.81% MAHARASHTRA 08NOV2020 SDL	Sovereign	0.50%
Chennai Petroleum Corporation Limited	ICRA A1+	0.44%
Julius Baer Capital India Pvt Limited	ICRA A1+	0.44%
Hero Fincorp Limited	ICRA A1+	0.44%
L&T Finance Limited	ICRA A1+	0.44%
Small Industries Development Bank of India	CRISIL A1+	0.38%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.37%
Axis Bank Limited	ICRA A1+	0.37%
Tata Teleservices Maharashtra Limited	CRISIL A1+	0.37%
REC Limited	CRISIL AAA	0.31%
LIC Housing Finance Limited	CRISIL AAA	0.30%
7.88% KARNATAKA SDL (MD 04/NOV/2020)	Sovereign	0.29%
Axis Bank Limited	CRISIL A1+	0.29%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.29%
Network 18 Media & Investments Limited	ICRA A1+	0.29%

L & T Infrastructure Finance Company Limited	ICRA A1+	0.29%
IndusInd Bank Limited	CRISIL A1+	0.29%
The Federal Bank Limited	CRISIL A1+	0.29%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.29%
KEC International Limited	ICRA A1+	0.29%
ICICI Securities Limited	ICRA A1+	0.29%
Steel Authority of India Limited	CARE A1+	0.29%
Muthoot Finance Limited	ICRA A1+	0.29%
SBI Global Factors Limited	ICRA A1+	0.29%
IDFC First Bank Limited	CRISIL A1+	0.29%
HDFC Securities Limited	ICRA A1+	0.29%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.26%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.25%
Godrej Properties Limited	ICRA A1+	0.22%
Godrej Properties Limited	ICRA A1+	0.22%
Godrej Properties Limited	ICRA A1+	0.22%
7.06% PUNJAB SDL 09NOV2020 SDL	Sovereign	0.20%
7.64% CHHATTISGARH 02JAN2021 SDL	Sovereign	0.15%
Julius Baer Capital India Pvt Limited	ICRA A1+	0.15%
Small Industries Development Bank of India	CRISIL A1+	0.15%
TV18 Broadcast Limited	ICRA A1+	0.15%
LIC Housing Finance Limited	ICRA A1+	0.15%
CTBC Bank Limited	ICRA A1+	0.15%
Tata Motors Finance Solutions Limited	ICRA A1+	0.15%
Julius Baer Capital India Pvt Limited	ICRA A1+	0.15%
Axis Bank Limited	ICRA A1+	0.15%
Export Import Bank of India	ICRA A1+	0.15%
Dalmia Bharat Limited	ICRA A1+	0.15%
PNB Gilts Limited	ICRA A1+	0.15%
KEC International Limited	ICRA A1+	0.15%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.15%
Julius Baer Capital India Private Limited	ICRA A1+	0.15%
Julius Baer Capital India Private Limited	ICRA A1+	0.15%
KEC International Limited	ICRA A1+	0.15%
Deutsche Investments India Private Limited	ICRA A1+	0.15%
Dalmia Bharat Limited	CRISIL A1+	0.15%
8.44% MADHYA PRADESH 08DEC20 SDL	Sovereign	0.11%
HDB Financial Services Limited	CRISIL AAA	0.07%
HDB Financial Services Limited	CRISIL AAA	0.07%
Axis Bank Limited	ICRA A1+	0.07%
Kotak Mahindra Prime Limited	ICRA A1+	0.07%
SBI Global Factors Limited	ICRA A1+	0.07%
Government of India	Sovereign	0.07%
REC Limited	CRISIL AAA	0.03%
Cash & Current Assets		7.16%
Total		100.00%

Aditya Birla Sun Life Money Manager Fund		
Allocation as a % of Net Assets	Rating	%
LIC Housing Finance Limited	ICRA A1+	4.97%
Government of India	Sovereign	4.97%
Larsen & Toubro Limited	ICRA A1+	3.42%
Reliance Industries Limited	ICRA A1+	3.32%
Reliance Jio Infocomm Limited	CRISIL A1+	2.69%
Reliance Retail Ventures Limited	CRISIL A1+	2.47%
Adani Ports and Special Economic Zone Limited	ICRA A1+	2.47%
Axis Bank Limited	ICRA A1+	2.42%
ICICI Bank Limited	ICRA A1+	2.28%
JSW Steel Limited	ICRA A1+	2.08%
IDFC First Bank Limited	CRISIL A1+	2.07%
Reliance Industries Limited	ICRA A1+	2.06%
Adani Ports and Special Economic Zone Limited	ICRA A1+	1.85%
The Federal Bank Limited	CRISIL A1+	1.73%
Bajaj Housing Finance Limited	CRISIL A1+	1.66%
Reliance Jio Infocomm Limited	CRISIL A1+	1.65%
Hero Fincorp Limited	ICRA A1+	1.65%
IndusInd Bank Limited	CRISIL A1+	1.65%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.65%
Tata Power Company Limited	ICRA A1+	1.64%
Tata Motors Finance Limited	ICRA A1+	1.63%
Tata Motors Finance Limited	ICRA A1+	1.60%
IndusInd Bank Limited	CRISIL A1+	1.51%
The Federal Bank Limited	CRISIL A1+	1.45%
Small Industries Development Bank of India	CRISIL A1+	1.45%
Housing Development Finance Corporation Limited	ICRA A1+	1.37%
Reliance Industries Limited	ICRA A1+	1.36%
IndusInd Bank Limited	CRISIL A1+	1.24%
Can Fin Homes Limited	ICRA A1+	1.24%
Reliance Industries Limited	ICRA A1+	1.24%
Hero Fincorp Limited	ICRA A1+	1.22%
Bharti Hexacom Limited	ICRA A1+	1.21%
Hero Fincorp Limited	ICRA A1+	1.20%
Bank of Baroda	ICRA A1+	1.16%
Tata Power Renewable Energy Limited	CRISIL A1+	1.04%
Reliance Industries Limited	ICRA A1+	1.02%
Tata Capital Financial Services Limited	ICRA A1+	1.01%
7.64% CHHATTISGARH 02JAN2021 SDL	Sovereign	0.84%
Axis Bank Limited	ICRA A1+	0.83%
Small Industries Development Bank of India	CRISIL A1+	0.83%
Small Industries Development Bank of India	CRISIL A1+	0.83%
Reliance Industries Limited	ICRA A1+	0.83%
Axis Finance Limited	CRISIL A1+	0.83%
Reliance Industries Limited	ICRA A1+	0.83%

Barclays Invest & Loans India Limited	ICRA A1+	0.83%
Housing Development Finance Corporation Limited	ICRA A1+	0.83%
Can Fin Homes Limited	ICRA A1+	0.82%
AU Small Finance Bank Limited	CRISIL A1+	0.82%
Bharti Hexacom Limited	ICRA A1+	0.82%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.82%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.82%
L&T Infrastructure Finance Company Limited	CARE A1+	0.82%
L&T Finance Limited	CARE A1+	0.81%
Sundaram BNP Paribas Home Finance Limited	ICRA A1+	0.81%
Birla Group Holdings Private Limited	ICRA A1+	0.79%
Birla Group Holdings Private Limited	ICRA A1+	0.79%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.62%
Sundaram Finance Limited	ICRA A1+	0.62%
Godrej Properties Limited	ICRA A1+	0.62%
HDFC Credila Financial Services Pvt Limited	ICRA A1+	0.61%
Pilani Investment & Industries Corporation Limited	CARE A1+	0.59%
Kotak Mahindra Investments Limited	ICRA A1+	0.58%
Government of India	Sovereign	0.58%
8.52% HARYANA 17FEB2021 SDL	Sovereign	0.51%
Barclays Invest & Loans India Limited	ICRA A1+	0.49%
8.51% Kerala SDL (MD 17/02/2021)	Sovereign	0.42%
HDFC Securities Limited	ICRA A1+	0.41%
AU Small Finance Bank Limited	CRISIL A1+	0.41%
Godrej Properties Limited	ICRA A1+	0.41%
Bank of Baroda	ICRA A1+	0.41%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.41%
Power Finance Corporation Limited	ICRA A1+	0.41%
8.48% ODISHA 24FEB2021 SDL	Sovereign	0.38%
8.50% TAMILNADU 17FEB2021 SDL	Sovereign	0.30%
Kotak Mahindra Investments Limited	ICRA A1+	0.29%
IDFC First Bank Limited	CRISIL A1+	0.29%
Fullerton India Credit Company Limited	ICRA A1+	0.28%
8.52% RAJASHASTHAN - 17FEB21 SDL	Sovereign	0.21%
8.50% KERALA 02FEB21 SDL	Sovereign	0.21%
GOI 7.00% 21JAN2021	Sovereign	0.21%
Axis Bank Limited	ICRA A1+	0.21%
Reliance Jio Infocomm Limited	CRISIL A1+	0.21%
8.38% HARYANA 16MAR2021 SDL	Sovereign	0.13%
8.12% GOI (MD 10/12/2020)	Sovereign	0.13%
8.36% MADHYA PRADESH 16MAR2021 SDL	Sovereign	0.09%
8.42% HIMACHAL PRADESH 16MAR2021 SDL	Sovereign	0.04%
Cash & Current Assets		2.68%
Total		100.00%

Aditya Birla Sun Life Low Duration Fund		
Allocation as a % of Net Assets	Rating	%
8.12% GOI (MD 10/12/2020)	Sovereign	4.60%
National Bank For Agriculture and Rural Development	CRISIL A1+	3.21%
Shriram Transport Finance Company Limited	CRISIL AA+	2.45%
7.56% ANDHRA PRADESH 14FEB21 SDL	Sovereign	1.78%
REC Limited	ICRA AAA	1.66%
7.07% PUNJAB 28DEC2020 SDL	Sovereign	1.58%
REC Limited	ICRA AAA	1.54%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.43%
Government of India	Sovereign	1.39%
Power Finance Corporation Limited	CRISIL AAA	1.26%
Housing Development Finance Corporation Limited	ICRA A1+	1.22%
HDB Financial Services Limited	CRISIL AAA	1.19%
REC Limited	CRISIL AAA	1.19%
Reliance Industries Limited	ICRA AAA	1.17%
Housing & Urban Development Corporation Limited	ICRA AAA	1.15%
8.83% GOI (MD 25/11/2023)	Sovereign	1.14%
Power Finance Corporation Limited	ICRA AAA	1.14%
8.95% Maharashtra SDL (MD 07/03/2022)	Sovereign	1.12%
5.78% ODISHA 18FEB2022 SDL	Sovereign	1.08%
IndusInd Bank Limited	CRISIL A1+	1.05%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.04%
Export Import Bank of India	ICRA A1+	1.04%
Larsen & Toubro Limited	ICRA A1+	1.04%
Reliance Industries Limited	ICRA A1+	1.03%
Sikka Ports and Terminals Limited	CRISIL AAA	1.00%
Muthoot Finance Limited	CRISIL AA	0.98%
Sikka Ports and Terminals Limited	CRISIL AAA	0.92%
LIC Housing Finance Limited	CRISIL AAA	0.92%
Housing & Urban Development Corporation Limited	ICRA AAA	0.89%
Motherhood Sumi Systems Limited	IND AAA	0.89%
Aditya Birla Finance Limited	ICRA AAA	0.88%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.84%
07.32% GS 28JAN2024	Sovereign	0.78%
Housing Development Finance Corporation Limited	CRISIL AAA	0.78%



Power Finance Corporation Limited	CRISIL AAA	0.78%
Tata Housing Development Company Limited	CARE AA	0.76%
8.51% GUJARAT 17FEB2021 SDL	Sovereign	0.75%
Power Finance Corporation Limited	CRISIL AAA	0.75%
Power Finance Corporation Limited	ICRA AAA	0.75%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.74%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.74%
Muthoot Finance Limited	ICRA AA	0.73%
Muthoot Finance Limited	ICRA AA	0.73%
8.48% MADHYA PRADESH 03MAR2021 SDL	Sovereign	0.72%
Small Industries Development Bank of India	CARE AAA	0.71%
Reliance Jio Infocomm Limited	CRISIL A1+	0.70%
L&T Infrastructure Finance Company Limited	ICRA A1+	0.70%
Small Industries Development Bank of India	CRISIL A1+	0.70%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.70%
Housing Development Finance Corporation Limited	ICRA A1+	0.70%
Manappuram Finance Limited	CRISIL AA	0.69%
Bank of Baroda	ICRA A1+	0.69%
Reliance Industries Limited	CRISIL AAA	0.67%
HDB Financial Services Limited	CRISIL AAA	0.67%
Birla Group Holdings Private Limited	ICRA A1+	0.66%
INDIA GRID TRUST	CRISIL AAA	0.66%
LIC Housing Finance Limited	CRISIL AAA	0.65%
8.36% MADHYA PRADESH 16MAR2021 SDL	Sovereign	0.65%
U.P. Power Corporation Limited	BWR AA- (SO)	0.64%
Shriram City Union Finance Limited	IND AA	0.63%
Tata Power Company Limited	ICRA A1+	0.62%
8.50% TAMILNADU 17FEB2021 SDL	Sovereign	0.60%
Nabha Power Limited	ICRA AAA	0.59%
LIC Housing Finance Limited	CRISIL AAA	0.58%
8.46% Gujarat SDL (MD 03/03/2021)	Sovereign	0.57%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.55%
Housing Development Finance Corporation Limited	ICRA AAA	0.55%
Tata Cleantech Capital Limited	CRISIL AAA	0.55%
REC Limited	ICRA AAA	0.54%
Bharti Telecom Limited	CRISIL AA+	0.54%
Aditya Birla Finance Limited	ICRA AAA	0.53%
8.53% ANDHRA PRADESH 19JAN2021 SDL	Sovereign	0.53%
GOI 7.00% 21JAN2021	Sovereign	0.53%
Housing Development Finance Corporation Limited	ICRA AAA	0.53%
Tata Capital Limited	CRISIL AAA	0.51%
Housing & Urban Development Corporation Limited	ICRA AAA	0.48%
REC Limited	CRISIL AAA	0.48%
8.36% Gujarat SDL(MD 16/03/2021)	Sovereign	0.48%
TATA Realty & Infrastructure Limited	ICRA AA	0.47%
8.51% MAHARASHTRA 17FEB2021 SDL	Sovereign	0.46%
REC Limited	CRISIL AAA	0.45%
Aditya Birla Finance Limited	ICRA AAA	0.44%
REC Limited	CRISIL AAA	0.44%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.43%
Rent-A-Device Trust	ICRA AAA (SO)	0.41%
Housing Development Finance Corporation Limited	CRISIL AAA	0.41%
Aditya Birla Finance Limited	IND AAA	0.40%
8.42% HIMACHAL PRADESH 16MAR2021 SDL	Sovereign	0.39%
Hero Fincorp Limited	CRISIL AA+	0.37%
Housing Development Finance Corporation Limited	ICRA AAA	0.37%
Power Finance Corporation Limited	ICRA AAA	0.37%
Power Finance Corporation Limited	CRISIL AAA	0.36%
LIC Housing Finance Limited	CARE AA	0.36%
Manappuram Finance Limited	CARE AA	0.36%
Manappuram Finance Limited	CRISIL AA	0.36%
Small Industries Development Bank of India	CARE AAA	0.36%
8.38% HARYANA 16MAR2021 SDL	Sovereign	0.36%
LIC Housing Finance Limited	CRISIL AAA	0.36%
7.62% Odisha SDL (MD 14/03/2021)	Sovereign	0.36%
Tata Capital Housing Finance Limited	CRISIL AAA	0.36%
Reliance Industries Limited	CRISIL AAA	0.35%
Reliance Industries Limited	CRISIL AAA	0.35%
Adani Ports and Special Economic Zone Limited	IND AA+	0.35%
TATA Realty & Infrastructure Limited	ICRA A1+	0.35%
Reliance Industries Limited	ICRA A1+	0.35%
Small Industries Development Bank of India	CRISIL A1+	0.35%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.35%
Shriram Transport Finance Company Limited	CRISIL AA+	0.35%
Housing Development Finance Corporation Limited	ICRA A1+	0.35%
Tata Capital Financial Services Limited	ICRA AAA	0.35%
Power Finance Corporation Limited	ICRA A1+	0.34%
Housing Development Finance Corporation Limited	ICRA AAA	0.34%
Birla Group Holdings Private Limited	ICRA A1+	0.33%
Reliance Industries Limited	CRISIL AAA	0.33%
State Bank of India - Tier II - Basel III	ICRA AAA	0.32%
Housing & Urban Development Corporation Limited	ICRA AAA	0.30%

National Bank For Agriculture and Rural Development	ICRA AAA	0.29%
Housing Development Finance Corporation Limited	ICRA AAA	0.29%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.28%
Larsen & Toubro Limited	CRISIL AAA	0.26%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.26%
Aditya Birla Housing Finance Limited	ICRA AAA	0.25%
Housing Development Finance Corporation Limited	CRISIL AAA	0.25%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.25%
Fullerton India Credit Company Limited	ICRA A1+	0.24%
LIC Housing Finance Limited	CRISIL AAA	0.22%
COASTAL GUJARAT POWER LTD	CARE AA(SO)	0.22%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.21%
8.15% GOI (MD 24/11/2026)	Sovereign	0.20%
GUJARAT GOVT 09.39% 20NOV23 SDL	Sovereign	0.20%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.20%
GUJARAT 08.58% 23JAN2023 SDL	Sovereign	0.19%
RAJASTHAN 08.27% 23JUN2022 SDL	Sovereign	0.19%
Bajaj Finance Limited	CRISIL AAA	0.19%
REC Limited	CRISIL AAA	0.19%
Small Industries Development Bank of India	CARE AAA	0.19%
Tata Capital Financial Services Limited	ICRA AAA	0.19%
LIC Housing Finance Limited	CRISIL AAA	0.19%
REC Limited	CRISIL AAA	0.19%
Tata Capital Housing Finance Limited	ICRA AAA	0.19%
Reliance Industries Limited	CRISIL AAA	0.19%
HDB Financial Services Limited	CRISIL AAA	0.19%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.19%
Tata Capital Financial Services Limited	ICRA AAA	0.18%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.18%
REC Limited	ICRA AAA	0.18%
Bajaj Finance Limited	CRISIL AAA	0.18%
LIC Housing Finance Limited	CRISIL AAA	0.18%
REC Limited	CRISIL AAA	0.18%
Reliance Industries Limited	CRISIL AAA	0.18%
Housing Development Finance Corporation Limited	CRISIL AAA	0.18%
Power Finance Corporation Limited	ICRA AAA	0.18%
HDB Financial Services Limited	CRISIL AAA	0.18%
8.50% MAHARASHTRA 02FEB2021 SDL	Sovereign	0.18%
Indian Oil Corporation Limited	ICRA AAA	0.18%
Godrej Industries Limited	ICRA AA	0.18%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.18%
Kotak Mahindra Prime Limited	ICRA A1+	0.18%
Housing Development Finance Corporation Limited	ICRA A1+	0.17%
Reliance Industries Limited	ICRA A1+	0.17%
Power Finance Corporation Limited	CRISIL AAA	0.17%
Pilani Investment & Industries Corporation Limited	CARE A1+	0.17%
HARYANA 08.18% 15JUN2022 SDL	Sovereign	0.15%
Fullerton India Credit Company Limited	CRISIL AAA	0.14%
Aditya Birla Housing Finance Limited	ICRA AAA	0.14%
Shriram City Union Finance Limited	IND AA	0.14%
Housing & Urban Development Corporation Limited	ICRA AAA	0.13%
5.09% TAMILNADU 26AUG2023 SDL	Sovereign	0.12%
REC Limited	ICRA AAA	0.11%
Power Finance Corporation Limited	CRISIL AAA	0.11%
Bajaj Finance Limited	CRISIL AAA	0.11%
Grasim Industries Limited	ICRA AAA	0.11%
India Grid Trust	CRISIL AAA	0.11%
Can Fin Homes Limited	IND AAA	0.11%
Tata Capital Limited	CRISIL AAA	0.11%
Reliable Device Trust	ICRA AAA(SO)	0.09%
Bank of Baroda	ICRA A1+	0.08%
7.59% GOI(MD 11/01/2026)	Sovereign	0.08%
7.27% GOI 08APR26	Sovereign	0.08%
Pipeline Infrastructure Limited	CRISIL AAA	0.08%
First Business Receivables Trust	CRISIL AAA(SO)	0.08%
LIC Housing Finance Limited	CRISIL AAA	0.07%
REC Limited	CRISIL AAA	0.07%
First Business Receivables Trust	CRISIL AAA(SO)	0.07%
REC Limited	CRISIL AAA	0.07%
Bajaj Finance Limited	CRISIL AAA	0.07%
HDB Financial Services Limited	CRISIL AAA	0.07%
Power Finance Corporation Limited	CRISIL AAA	0.07%
Housing Development Finance Corporation Limited	ICRA AAA	0.07%
Sundaram Finance Limited	ICRA AAA	0.07%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.04%
LIC Housing Finance Limited	CRISIL AAA	0.04%
Tata Capital Limited	CRISIL AAA	0.04%
Bharti Telecom Limited	CRISIL AA+	0.04%
8.51% Kerala SDL (MD 17/02/2021)	Sovereign	0.04%
Nuvoco Vistas Corp Limited	CRISIL AA	0.04%
LIC Housing Finance Limited	CRISIL AAA	0.02%
Adani Ports and Special Economic Zone Limited	ICRA AA+	0.01%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%

HSBC Bank	-0.00%
ICICI Bank Limited	-0.00%
HDFC Bank Limited	-0.00%
ICICI Securities Primary Dealership Limited	-0.01%
ICICI Bank Limited	-0.01%
ICICI Bank Limited	-0.01%
HSBC Bank	-0.01%
HSBC Bank	-0.01%
HSBC Bank	-0.01%
HSBC Bank	-0.01%
Cash & Current Assets	0.30%
Total	100.00%

Aditya Birla Sun Life Overnight Fund		
Allocation as a % of Net Assets	Rating	%
Cash & Current Assets		100.00%
Total		100.00%

Aditya Birla Sun Life Savings Fund		
Allocation as a % of Net Assets	Rating	%
Housing Development Finance Corporation Limited	ICRA A1+	3.58%
Reliance Industries Limited	ICRA A1+	2.90%
Mahindra & Mahindra Financial Services Limited	IND AAA	2.79%
Bank of Baroda	ICRA A1+	2.35%
Shriram Transport Finance Company Limited	CRISIL AA+	2.30%
Reliance Industries Limited	ICRA A1+	2.29%
IndusInd Bank Limited	CRISIL A1+	2.13%
REC Limited	ICRA AAA	2.05%
Reliance Retail Ventures Limited	CRISIL A1+	1.83%
REC Limited	ICRA AAA	1.68%
6.81% MAHARASHTRA 08NOV2020 SDL	Sovereign	1.60%
IDFC First Bank Limited	CRISIL A1+	1.53%
Steel Authority of India Limited	CARE A1+	1.53%
IndusInd Bank Limited	CRISIL A1+	1.53%
Muthoot Finance Limited	ICRA AA	1.50%
Government of India	Sovereign	1.44%
Reliance Industries Limited	CRISIL AAA	1.43%
REC Limited	CRISIL AAA	1.43%
8.83% GOI (MD 25/11/2023)	Sovereign	1.42%
Housing Development Finance Corporation Limited	ICRA A1+	1.38%
Reliance Industries Limited	CRISIL AAA	1.37%
HARYANA 08.18% 15JUN2022 SDL	Sovereign	1.36%
8.48% KARNATAKA 17OCT2022 SDL	Sovereign	1.33%
Power Finance Corporation Limited	CRISIL AAA	1.30%
REC Limited	CRISIL AAA	1.27%
L&T Infrastructure Finance Company Limited	ICRA A1+	1.22%
Government of India	Sovereign	1.22%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.22%
Power Finance Corporation Limited	CRISIL AAA	1.18%
5.78% ODISHA 18FEB2022 SDL	Sovereign	1.11%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.09%
Reliance Industries Limited	ICRA A1+	0.92%
Axis Bank Limited	ICRA A1+	0.92%
Manappuram Finance Limited	CARE AA	0.89%
Power Finance Corporation Limited	CRISIL AAA	0.89%
LIC Housing Finance Limited	CARE AAA	0.88%
Government of India	Sovereign	0.79%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.78%
Axis Bank Limited	ICRA A1+	0.76%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.76%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.73%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.73%
Power Finance Corporation Limited	CRISIL AAA	0.70%
IDFC First Bank Limited	CRISIL A1+	0.70%
8.50% MAHARASHTRA 02FEB2021 SDL	Sovereign	0.69%
7.97% KARNATAKA 05DEC2022 SDL	Sovereign	0.66%
REC Limited	CRISIL AAA	0.65%
Muthoot Finance Limited	CRISIL AA	0.63%
Housing Development Finance Corporation Limited	ICRA AAA	0.63%
Aditya Birla Fashion and Retail Limited	ICRA A1+	0.61%
Tata Housing Development Company Limited	CARE A1+	0.61%
Aditya Birla Fashion and Retail Limited	ICRA A1+	0.61%
Tata Projects Limited	CRISIL A1+	0.61%
Reliance Retail Ventures Limited	CRISIL A1+	0.61%
Bajaj Housing Finance Limited	CRISIL AAA	0.59%
Birla Group Holdings Private Limited	ICRA A1+	0.58%
Barclays Invest & Loans India Limited	ICRA A1+	0.55%
Gruh Finance Limited	CRISIL AA	0.50%

Reliance Industries Limited	ICRA A1+	0.49%	LIC Housing Finance Limited	CRISIL AAA	0.07%	Tata Capital Limited	CRISIL AAA	0.94%
Tata Capital Financial Services Limited	ICRA AAA	0.48%	RAJASTHAN 08.27% 23JUN2022 SDL	Sovereign	0.07%	Aditya Birla Finance Limited	ICRA AAA	0.88%
Tata Power Company Limited	ICRA A1+	0.48%	National Housing Bank	CRISIL AAA	0.06%	National Bank For Agriculture and Rural Development	ICRA AAA	0.87%
Reliance Industries Limited	ICRA AAA	0.48%	Shriram City Union Finance Limited	IND AA	0.06%	8.48% KARNATAKA 17OCT2022 SDL	Sovereign	0.83%
LIC Housing Finance Limited	CRISIL AAA	0.48%	First Business Receivables Trust	CRISIL AAA(SO)	0.06%	Bajaj Finance Limited	CRISIL AAA	0.81%
Bharti Telecom Limited	CRISIL AA+	0.47%	Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.05%	Export Import Bank of India	ICRA AAA	0.79%
MAHARASHTRA SDL 08.54% 19JAN21	Sovereign	0.47%	Limited	ICRA AAA (SO)	0.05%	LIC Housing Finance Limited	CRISIL AAA	0.74%
8.39% STATE OF RAJASTHAN 24NOV2020 SDL	Sovereign	0.46%	Rainbow Devices Trust	Sovereign	0.03%	Small Industries Development Bank of India	CARE AAA	0.73%
Power Finance Corporation Limited	CRISIL AAA	0.45%	8.93% KERALA SDL 19DEC2022	Sovereign	0.03%	8.21% Haryana UDAY BOND (MD 31/03/2022)	Sovereign	0.73%
Tata Capital Financial Services Limited	ICRA AAA	0.45%	8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.03%	Axis Finance Limited	IND AAA	0.72%
Tata Sons Private Limited	CRISIL AAA	0.44%	KERELA 08.92% 08AUG22 SDL	Sovereign	0.03%	L&T Infrastructure Finance Company Limited	CRISIL AAA	0.72%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.44%	8.61% UTTAR PRADESH 21MAR2022 SDL	Sovereign	0.03%	Tata Cleantech Capital Limited	CRISIL AAA	0.72%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.43%	LIC Housing Finance Limited	CRISIL AAA	0.03%	Power Finance Corporation Limited	CRISIL AAA	0.72%
Housing Development Finance Corporation Limited	ICRA A1+	0.40%	LIC Housing Finance Limited	CRISIL AAA	0.03%	Small Industries Development Bank of India	CARE AAA	0.72%
Bajaj Finance Limited	CRISIL AAA	0.40%	8.51% Andhra Pradesh SDL (MD 17/02/2021)	Sovereign	0.03%	5.73% MADHYA PRADESH 08OCT2021 SDL	Sovereign	0.71%
REC Limited	CRISIL AAA	0.39%	GUJARAT 08.79% 25OCT22 SDL	Sovereign	0.03%	Aditya Birla Finance Limited	ICRA AAA	0.71%
Manappuram Finance Limited	CRISIL AA	0.38%	8.85% ANDHRA PRADESH 07NOV2022 SDL	Sovereign	0.03%	LIC Housing Finance Limited	CARE AAA	0.70%
Power Grid Corporation of India Limited	ICRA AAA	0.37%	8.91% GUJARAT 22AUG2022 SDL	Sovereign	0.02%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.70%
REC Limited	CRISIL AAA	0.34%	Rainbow Devices Trust	ICRA AAA (SO)	0.02%	Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.70%
Rent-A-Device Trust	ICRA AAA (SO)	0.33%	8.48% Assam SDL (MD 03/03/2021)	Sovereign	0.00%	Oil & Natural Gas Corporation Limited	ICRA AAA	0.70%
8.38% KARNATAKA 31OCT2022 SDL	Sovereign	0.33%	HSBC Bank		-0.00%	National Bank For Agriculture and Rural Development	CRISIL A1+	0.69%
Rent-A-Device Trust	ICRA AAA (SO)	0.33%	HSBC Bank		-0.00%	Kotak Mahindra Investments Limited	CRISIL AAA	0.69%
REC Limited	CRISIL AAA	0.33%	HSBC Bank		-0.00%	Power Finance Corporation Limited	ICRA A1+	0.68%
REC Limited	CRISIL AAA	0.33%	HSBC Bank		-0.00%	Pilani Investment & Industries Corporation Limited	CARE A1+	0.66%
Small Industries Development Bank of India	CARE AAA	0.33%	HSBC Bank		-0.00%	Birla Group Holdings Private Limited	ICRA A1+	0.66%
Tata Capital Financial Services Limited	ICRA AAA	0.33%	HSBC Bank		-0.00%	Tata Capital Housing Finance Limited	CRISIL AAA	0.64%
8.03% STATE OF ODISHA 26NOV2020 SDL	Sovereign	0.31%	HSBC Bank		-0.00%	REC Limited	CRISIL AAA	0.58%
Godrej Industries Limited	ICRA AA	0.31%	HSBC Bank		-0.00%	Bajaj Finance Limited	CRISIL AAA	0.58%
Shriram City Union Finance Limited	IND AA	0.31%	HSBC Bank		-0.00%	L&T Infrastructure Finance Company Limited	CRISIL AAA	0.57%
Small Industries Development Bank of India	CRISIL A1+	0.31%	HSBC Bank		-0.00%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.51%
Small Industries Development Bank of India	CRISIL A1+	0.31%	HSBC Bank		-0.00%	REC Limited	ICRA AAA	0.50%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.31%	HSBC Bank		-0.00%	Sundaram Finance Limited	CRISIL AAA	0.47%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.31%	HSBC Bank		-0.00%	Fullerton India Home Finance Company Limited	CRISIL AAA	0.46%
National Bank For Agriculture and Rural Development	ICRA AAA	0.29%	HSBC Bank		-0.00%	8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.45%
Reliable Device Trust	ICRA AAA(SO)	0.27%	HSBC Bank		-0.00%	8.35% GOI (MD 14/05/2022)	Sovereign	0.45%
Reliable Device Trust	ICRA AAA(SO)	0.27%	HSBC Bank		-0.00%	6.92% ASSAM SDL 24DEC24	Sovereign	0.45%
Reliable Device Trust	ICRA AAA(SO)	0.27%	HSBC Bank		-0.00%	Power Finance Corporation Limited	CRISIL AAA	0.44%
Reliance Industries Limited	CRISIL AAA	0.26%	HSBC Bank		-0.00%	L&T Infrastructure Finance Company Limited	CRISIL AAA	0.43%
Reliable Device Trust	ICRA AAA(SO)	0.26%	HSBC Bank		-0.00%	Fullerton India Credit Company Limited	CRISIL AAA	0.43%
Larsen & Toubro Limited	CRISIL AAA	0.26%	HSBC Bank		-0.00%	Housing & Urban Development Corporation Limited	IND AAA	0.42%
REC Limited	CRISIL AAA	0.26%	HSBC Bank		-0.00%	Fullerton India Credit Company Limited	ICRA A1+	0.41%
Reliable Device Trust	ICRA AAA(SO)	0.26%	HSBC Bank		-0.01%	Export Import Bank of India	ICRA AAA	0.39%
Sikka Ports and Terminals Limited	CRISIL AAA	0.26%	HSBC Bank		-0.01%	9.79% MAHARASHTRA 25SEP2023 SDL	Sovereign	0.39%
8.51% MAHARASHTRA 17FEB2021 SDL	Sovereign	0.25%	HSBC Bank		-0.01%	GUJARAT GOVT 09.39% 20NOV23 SDL	Sovereign	0.39%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.23%	HSBC Bank		-0.01%	8.99% BIHAR 19DEC2022 SDL	Sovereign	0.38%
REC Limited	CRISIL AAA	0.23%	HSBC Bank		-0.01%	8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.38%
REC Limited	ICRA AAA	0.23%	HSBC Bank		-0.01%	State Bank of India - Tier II - Basel III	CRISIL AAA	0.38%
REC Limited	ICRA AAA	0.22%	HSBC Bank		-0.01%	KERELA 08.92% 08AUG22 SDL	Sovereign	0.38%
Larsen & Toubro Limited	ICRA A1+	0.21%	HSBC Bank		-0.02%	Power Grid Corporation of India Limited	CRISIL AAA	0.37%
8.21% Rajasthan UDAY BOND (MD 31/03/2022)	Sovereign	0.19%	HSBC Bank		-0.02%	7.16% GOI (MD 20/05/2023)	CRISIL AAA	0.37%
8.79% GOI (MD 08/11/2021)	Sovereign	0.19%	HSBC Bank		-0.02%	REC Limited	CRISIL AAA	0.37%
Fullerton India Credit Company Limited	CARE AAA	0.19%	HSBC Bank		-0.02%	8.20% GOI (MD 15/02/2022)	Sovereign	0.37%
REC Limited	CRISIL AAA	0.19%	HSBC Bank		-0.02%	6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.37%
Power Finance Corporation Limited	CRISIL AAA	0.19%	HSBC Bank		-0.02%	HDB Financial Services Limited	CRISIL AAA	0.37%
Standard Chartered Invest & Loans Limited	ICRA A1+	0.18%	HSBC Bank		-0.02%	REC Limited	CRISIL AAA	0.37%
Kotak Mahindra Investments Limited	ICRA A1+	0.18%	HSBC Bank		-0.02%	National Highways Authority of India	CRISIL AAA	0.37%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.17%	HSBC Bank		-0.02%	Bajaj Finance Limited	CRISIL AAA	0.36%
7.88% KARNATAKA SDL (MD 04/NOV/2020)	Sovereign	0.16%	HSBC Bank		-0.02%	Small Industries Development Bank of India	CARE AAA	0.36%
Power Finance Corporation Limited	CRISIL AAA	0.16%	HSBC Bank		-0.02%	Bajaj Housing Finance Limited	CRISIL AAA	0.36%
REC Limited	ICRA AAA	0.16%	HSBC Bank		-0.02%	6.45% GOVERNMENT OF INDIA 07OCT29	Sovereign	0.36%
Sikka Ports and Terminals Limited	CRISIL AAA	0.16%	HSBC Bank		-0.02%	G-SEC	CRISIL AAA	0.36%
7.43% CHATTISGARH 13MAR22 SDL	Sovereign	0.16%	HSBC Bank		-0.02%	REC Limited	CRISIL AAA	0.36%
Power Finance Corporation Limited	CRISIL AAA	0.16%	HSBC Bank		-0.02%	LIC Housing Finance Limited	CRISIL AAA	0.36%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.16%	HSBC Bank		-0.02%	LIC Housing Finance Limited	CRISIL AAA	0.35%
HDB Financial Services Limited	CRISIL AAA	0.16%	HSBC Bank		-0.02%	Sundaram Finance Limited	ICRA AAA	0.32%
REC Limited	ICRA AAA	0.16%	HSBC Bank		-0.02%	Tata Capital Financial Services Limited	ICRA AAA	0.31%
L & T Housing Finance Limited	CRISIL AAA	0.16%	HSBC Bank		-0.02%	Housing & Urban Development Corporation Limited	ICRA AAA	0.31%
8.72% MAHARASHTRA 11JAN2022 SDL	Sovereign	0.16%	HSBC Bank		-0.02%	8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.30%
Bajaj Finance Limited	CRISIL AAA	0.16%	HSBC Bank		-0.02%	REC Limited	CRISIL AAA	0.30%
LIC Housing Finance Limited	CARE AAA	0.16%	HSBC Bank		-0.02%	8.08% GOI - (02-Aug-2022)	Sovereign	0.30%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.16%	HSBC Bank		-0.02%	REC Limited	ICRA AAA	0.29%
Cholamandalam Investment and Finance Company Limited	IND AA+	0.15%	HSBC Bank		-0.02%	GOI 7.00% 21JAN2021	Sovereign	0.28%
Export Import Bank of India	ICRA A1+	0.15%	HSBC Bank		-0.02%	Power Finance Corporation Limited	ICRA AAA	0.28%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.15%	HSBC Bank		-0.02%	LIC Housing Finance Limited	CRISIL AAA	0.25%
Housing Development Finance Corporation Limited	ICRA A1+	0.15%	HSBC Bank		-0.02%	INDIA GRID TRUST	CRISIL AAA	0.25%
Reliance Industries Limited	ICRA A1+	0.15%	HSBC Bank		-0.02%	Larsen & Toubro Limited	CRISIL AAA	0.23%
Reliance Industries Limited	ICRA A1+	0.15%	HSBC Bank		-0.02%	REC Limited	CRISIL AAA	0.22%
GUJARAT 08.84% 17OCT2022 SDL	Sovereign	0.14%	HSBC Bank		-0.02%	Mahindra & Mahindra Financial Services Limited	IND AAA	0.21%
8.90% KARNATAKA 19DEC2022 SDL	Sovereign	0.13%	HSBC Bank		-0.02%	Export Import Bank of India	CRISIL AAA	0.21%
TAMIL NADU 08.92% 05SEP2022 SDL	Sovereign	0.13%	HSBC Bank		-0.02%	Aditya Birla Housing Finance Limited	ICRA AAA	0.21%
Punjab National Bank	CRISIL A1+	0.13%	HSBC Bank		-0.02%	LIC Housing Finance Limited	CRISIL AAA	0.21%
8.53% ANDHRA PRADESH 19JAN2021 SDL	Sovereign	0.12%	HSBC Bank		-0.02%	LIC Housing Finance Limited	CARE AAA	0.21%
Shriram Transport Finance Company Limited	CRISIL AA+	0.11%	HSBC Bank		-0.02%	Export Import Bank of India	CRISIL AAA	0.16%
Tata Housing Development Company Limited	CARE AA	0.10%	HSBC Bank		-0.02%	7.37% GOI (MD 16/04/2023)	Sovereign	0.15%
Muthoot Finance Limited	CRISIL AA	0.10%	HSBC Bank		-0.02%	REC Limited	CRISIL AAA	0.15%
Cholamandalam Investment and Finance Company Limited	IND AA+	0.09%	HSBC Bank		-0.02%	Housing & Urban Development Corporation Limited	ICRA AAA	0.15%
Small Industries Development Bank of India	CARE AAA	0.08%	HSBC Bank		-0.02%	Housing & Urban Development Corporation Limited	ICRA AAA	0.15%
8.90% MAHARASHTRA SDL 20SEP22	Sovereign	0.07%	HSBC Bank		-0.02%	Tata Capital Limited	CRISIL AAA	0.15%
8.90% JHARKHAND SDL 20JUN22	Sovereign	0.07%	HSBC Bank		-0.02%	First Business Receivables Trust	CRISIL AAA(SO)	0.15%
Reliance Industries Limited	CRISIL AAA	0.07%	HSBC Bank		-0.02%			
First Business Receivables Trust	CRISIL AAA(SO)	0.07%	HSBC Bank		-0.02%			

Aditya Birla Sun Life Floating Rate Fund		
Allocation as a %	Rating	%
GOI FRB 08.65% 21DEC20	Sovereign	6.22%
Small Industries Development Bank of India	CARE AAA	3.71%
REC Limited	CRISIL AAA	3.55%
Axis Bank Limited	ICRA A1+	3.49%
National Highways Authority of India	CRISIL AAA	3.26%
Larsen & Toubro Limited	CRISIL AAA	2.58%
Cooperative Rabobank U.A.	CRISIL A1+	2.10%
7.59% GOI (MD 11/01/2026)	Sovereign	1.99%
8.26% UTTAR PRADESH SDL 02JUN22	Sovereign	1.62%
Reliance Industries Limited	CRISIL AAA	1.46%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.45%
LIC Housing Finance Limited	CRISIL AAA	1.44%
Housing Development Finance Corporation Limited	ICRA AAA	1.44%
HDB Financial Services Limited	CRISIL AAA	1.43%
Indian Oil Corporation Limited	ICRA AAA	1.41%
Hindustan Petroleum Corporation Limited	ICRA AAA	1.40%
Housing Development Finance Corporation Limited	ICRA A1+	1.37%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.37%
REC Limited	ICRA AAA	1.23%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.15%
REC Limited	CRISIL AAA	1.10%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.09%
Tata Power Company Limited	ICRA A1+	1.09%
Tata Capital Limited	CRISIL AAA	1.05%
HDB Financial Services Limited	CARE AAA	1.05%
Kotak Mahindra Investments Limited	CRISIL AAA	1.05%
Reliance Industries Limited	ICRA A1+	1.03%
HDB Financial Services Limited	CRISIL AAA	1.02%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.99%

Portfolio

Reliable Device Trust	ICRA AAA(SO)	0.11%
Reliable Device Trust	ICRA AAA(SO)	0.11%
Reliable Device Trust	ICRA AAA(SO)	0.11%
Reliable Device Trust	ICRA AAA(SO)	0.11%
Reliable Device Trust	ICRA AAA(SO)	0.11%
REC Limited	CRISIL AAA	0.08%
ANDHRA PRADESH 9.71% 12-MAR-24 SDL	Sovereign	0.08%
WEST BENGAL 9.72% 12FEB24 SDL	Sovereign	0.08%
8.79% GOI (MD 08/11/2021)	Sovereign	0.07%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.07%
6.18% GOI 04NOV2024	Sovereign	0.07%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.07%
Housing & Urban Development Corporation Limited	ICRA AAA	0.07%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.07%
Sundaram Home Finance Limited	ICRA AA+	0.07%
HDB Financial Services Limited	CRISIL AAA	0.05%
7.17% GOI (MD 08/01/2028)	Sovereign	0.01%
ICICI Securities Primary Dealership Limited		0.00%
ICICI Securities Primary Dealership Limited		0.00%
HSBC Bank		0.00%
ICICI Bank Limited		0.00%
ICICI Bank Limited		0.00%
HSBC Bank		0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
ICICI Bank Limited		-0.00%
IndusInd Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
IndusInd Bank Limited		-0.00%
HSBC Bank		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HDFC Bank Limited		-0.00%
HDFC Bank Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Bank Limited		-0.00%
ICICI Bank Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HSBC Bank		-0.00%
ICICI Bank Limited		-0.00%
IndusInd Bank Limited		-0.00%
IndusInd Bank Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
ICICI Bank Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HDFC Bank Limited		-0.00%
ICICI Securities Primary Dealership Limited		-0.00%
HSBC Bank		-0.00%
HSBC Bank		-0.00%
HDFC Bank Limited		-0.01%
ICICI Bank Limited		-0.01%
HDFC Bank Limited		-0.01%
HDFC Bank Limited		-0.01%
ICICI Bank Limited		-0.01%
HDFC Bank Limited		-0.01%
ICICI Bank Limited		-0.01%
HSBC Bank		-0.01%
HSBC Bank		-0.01%
HSBC Bank		-0.01%
HDFC Bank Limited		-0.02%
HDFC Bank Limited		-0.02%
Cash & Current Assets		5.47%
Total		100.00%

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Hindalco Industries Limited	0.07%
Shriram Transport Finance Company Limited	0.06%
Bharat Heavy Electricals Limited	0.04%
Bank of Baroda	0.03%
GMR Infrastructure Limited	0.02%
Apollo Tyres Limited	0.02%
Godrej Consumer Products Limited	0.02%
Bharat Forge Limited	0.02%
SRF Limited	0.01%
Eicher Motors Limited	0.01%
Exide Industries Limited	0.01%
Shree Cement Limited	0.01%
Power Finance Corporation Limited	0.00%
Indiabulls Housing Finance Limited	0.00%
Indiabulls Housing Finance Limited	-0.00%
Power Finance Corporation Limited	-0.00%
Shree Cement Limited	-0.01%
Exide Industries Limited	-0.01%
Eicher Motors Limited	-0.01%
SRF Limited	-0.01%
Bharat Forge Limited	-0.02%
Godrej Consumer Products Limited	-0.02%
Apollo Tyres Limited	-0.02%
GMR Infrastructure Limited	-0.02%
Bank of Baroda	-0.03%
Bharat Heavy Electricals Limited	-0.04%
Shriram Transport Finance Company Limited	-0.06%
Hindalco Industries Limited	-0.07%
Indian Oil Corporation Limited	-0.08%
Info Edge (India) Limited	-0.08%
Bajaj Auto Limited	-0.09%
Manappuram Finance Limited	-0.10%
Page Industries Limited	-0.11%
Colgate Palmolive (India) Limited	-0.11%
Piramal Enterprises Limited	-0.12%
InterGlobe Aviation Limited	-0.12%
The Federal Bank Limited	-0.13%
Steel Authority of India Limited	-0.16%
Muthoot Finance Limited	-0.17%
Mahanagar Gas Limited	-0.19%
Asian Paints Limited	-0.19%
SBI Life Insurance Company Limited	-0.19%
Adani Enterprises Limited	-0.20%
DLF Limited	-0.20%
Pidilite Industries Limited	-0.21%
Tata Power Company Limited	-0.21%
Glenmark Pharmaceuticals Limited	-0.21%
Coal India Limited	-0.21%
Zee Entertainment Enterprises Limited	-0.22%
Ambuja Cements Limited	-0.23%
NMDC Limited	-0.23%
Mahindra & Mahindra Limited	-0.25%
Titan Company Limited	-0.25%
Escorts Limited	-0.26%
Marico Limited	-0.26%
National Aluminium Company Limited	-0.28%
Bharat Electronics Limited	-0.29%
Lupin Limited	-0.29%
L&T Finance Holdings Limited	-0.31%
Jubilant Foodworks Limited	-0.32%
Dabur India Limited	-0.32%
Jindal Steel & Power Limited	-0.34%
Bajaj Finserv Limited	-0.34%
Bandhan Bank Limited	-0.36%
Larsen & Toubro Limited	-0.37%
HDFC Life Insurance Company Limited	-0.40%
Tech Mahindra Limited	-0.42%
United Spirits Limited	-0.42%
UltraTech Cement Limited	-0.43%
Tata Steel Limited	-0.44%
Hindustan Petroleum Corporation Limited	-0.45%
Tata Motors Limited	-0.45%
Sun TV Network Limited	-0.47%
Blocon Limited	-0.49%
HCL Technologies Limited	-0.49%
Vedanta Limited	-0.55%
Britannia Industries Limited	-0.58%
Maruti Suzuki India Limited	-0.64%
UPL Limited	-0.72%
IndusInd Bank Limited	-0.73%
Tata Consumer Products Limited	-0.73%
Tata Consultancy Services Limited	-0.79%
Nestle India Limited	-0.85%
Bharat Petroleum Corporation Limited	-0.88%
Infosys Limited	-0.99%



Divi's Laboratories Limited	-1.00%
Cipla Limited	-1.08%
Hindustan Unilever Limited	-1.14%
ITC Limited	-1.24%
Dr. Reddys Laboratories Limited	-1.32%
Adani Ports and Special Economic Zone Limited	-1.41%
Sun Pharmaceutical Industries Limited	-1.51%
Grasim Industries Limited	-1.93%
State Bank of India	-1.99%
JSW Steel Limited	-2.38%
Aurobindo Pharma Limited	-2.89%
Axis Bank Limited	-3.40%
ICICI Bank Limited	-4.34%
Bharti Airtel Limited	-4.65%
Reliance Industries Limited	-7.31%
Housing Development Finance Corporation Limited	-8.48%
Cash & Current Assets	75.68%
Total	100.00%

Aditya Birla Sun Life Corporate Bond Fund		
Allocation as a % of Net Assets	Rating	%
6.19% GOI 16SEP34	Sovereign	2.93%
8.24% GOI (MD 15/02/2027)	Sovereign	2.56%
Larsen & Toubro Limited	CRISIL AAA	2.32%
Reliance Industries Limited	CRISIL AAA	2.31%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.11%
5.77% GOI 03AUG2030	Sovereign	1.99%
Power Finance Corporation Limited	CRISIL AAA	1.82%
8.15% GOI (MD 24/11/2026)	Sovereign	1.81%
REC Limited	ICRA AAA	1.79%
Housing Development Finance Corporation Limited	ICRA AAA	1.79%
Reliance Industries Limited	CRISIL AAA	1.79%
Reliance Industries Limited	CRISIL AAA	1.61%
Pipeline Infrastructure Limited	CRISIL AAA	1.50%
Power Finance Corporation Limited	ICRA AAA	1.45%
Sikka Ports and Terminals Limited	CRISIL AAA	1.41%
7.27% GOI 08APR26	Sovereign	1.38%
Sikka Ports and Terminals Limited	CRISIL AAA	1.38%
8.83% GOI (MD 25/11/2023)	Sovereign	1.36%
6.79% GOI (MD 15/05/2027)	Sovereign	1.33%
REC Limited	ICRA AAA	1.33%
Housing Development Finance Corporation Limited	ICRA AAA	1.30%
8.33% GOI (MD 09/07/2026)	Sovereign	1.28%
GOI 08 28% 21SEP27	Sovereign	1.19%
6.20% MADHYA PRADESH 15APR2023 SDL	Sovereign	1.11%
Reliance Industries Limited	ICRA AAA	1.09%
HDB Financial Services Limited	CRISIL AAA	1.08%
Fullerton India Credit Company Limited	CRISIL AAA	0.93%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.91%
Axis Finance Limited	IND AAA	0.89%
REC Limited	ICRA AAA	0.88%
Housing & Urban Development Corporation Limited	ICRA AAA	0.81%
Larsen & Toubro Limited	CRISIL AAA	0.81%
HDB Financial Services Limited	CRISIL AAA	0.78%
Housing Development Finance Corporation Limited	ICRA AAA	0.77%
Indian Railway Finance Corporation Limited	ICRA AAA	0.71%
Sikka Ports and Terminals Limited	CRISIL AAA	0.67%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.67%
REC Limited	ICRA AAA	0.67%
REC Limited	ICRA AAA	0.67%
Power Finance Corporation Limited	ICRA AAA	0.67%
8.60% MADHYA PRADESH 23JAN23 SDL	Sovereign	0.65%
6.78% RAJASTHAN SDL 13NOV23	Sovereign	0.59%
7.89% GUJARAT 15MAY2025 SDL	Sovereign	0.58%
Aditya Birla Finance Limited	ICRA AAA	0.54%
Sundaram Finance Limited	CRISIL AAA	0.53%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.52%
7.59% GOI(MD 11/01/2026)	Sovereign	0.52%
8.42% TAMIL NADU 25JUL2023 SDL	Sovereign	0.51%
Adani Ports and Special Economic Zone Limited	IND AA+	0.51%
Manappuram Finance Limited	CRISIL AA	0.48%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.48%
8.08% CHHATTISGARH 28JAN2025 SDL	Sovereign	0.47%
8.12% CHHATTISGARH SDL 08MAY23 SDL	Sovereign	0.46%
7.57% CHHATTISGARH SDL 27MAR23	Sovereign	0.46%
Power Finance Corporation Limited	CRISIL AAA	0.46%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.45%
6.82% RAJASTHAN 18SEP2024 SDL	Sovereign	0.45%
6.80% ODISHA 29JAN2025 SDL	Sovereign	0.45%
Larsen & Toubro Limited	CRISIL AAA	0.45%
Power Finance Corporation Limited	ICRA AAA	0.44%
Indian Railway Finance Corporation Limited	ICRA AAA	0.44%
6.90% UTTAR PRADESH 11MAR2030 SDL	Sovereign	0.44%
7.68% GOI (MD 15/12/2023)	Sovereign	0.44%
LIC Housing Finance Limited	CARE AAA	0.44%
L & T Housing Finance Limited	CRISIL AAA	0.44%

Housing Development Finance Corporation Limited	ICRA AAA	0.44%
LIC Housing Finance Limited	CRISIL AAA	0.43%
Motherson Sumi Systems Limited	IND AAA	0.43%
Tata Capital Limited	CRISIL AAA	0.43%
Reliance Industries Limited	CRISIL AAA	0.43%
State Bank of India - Tier II - Basel III	ICRA AAA	0.43%
REC Limited	CRISIL AAA	0.43%
Housing Development Finance Corporation Limited	ICRA AAA	0.43%
REC Limited	CRISIL AAA	0.42%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.42%
Housing & Urban Development Corporation Limited	ICRA AAA	0.41%
Kotak Mahindra Prime Limited	CRISIL AAA	0.40%
Power Finance Corporation Limited	ICRA AAA	0.40%
Nabha Power Limited	ICRA AAA	0.38%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.38%
8.12% Maharashtra SDL (MD 13/11/2025)	Sovereign	0.36%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.36%
8.21% HARAYANA 31MAR2024 SDL	Sovereign	0.35%
8.59% Andhra Pradesh SDL (MD 23/01/2023)	Sovereign	0.35%
Power Finance Corporation Limited	ICRA AAA	0.34%
Larsen & Toubro Limited	CRISIL AAA	0.34%
Reliance Industries Limited	CRISIL AAA	0.34%
National Bank For Agriculture and Rural Development	ICRA AAA	0.33%
HDB Financial Services Limited	CRISIL AAA	0.33%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.32%
LIC Housing Finance Limited	CRISIL AAA	0.32%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.30%
Tata Capital Limited	CRISIL AAA	0.29%
7.35% GOI (MD 22/06/2024)	Sovereign	0.28%
REC Limited	CRISIL AAA	0.27%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.26%
7.17% GOI (MD 08/01/2028)	Sovereign	0.26%
Sundaram Home Finance Limited	ICRA AA+	0.26%
6.64% RAJASTHAN UDAY 23JUN2026 SDL	Sovereign	0.26%
Shriram Transport Finance Company Limited	CRISIL AA+	0.26%
REC Limited	ICRA AAA	0.25%
Axis Finance Limited	IND AAA	0.25%
National Bank For Agriculture and Rural Development	ICRA AAA	0.24%
Axis Finance Limited	IND AAA	0.24%
Aditya Birla Finance Limited	IND AAA	0.24%
KARNATAKA SDL 08.14% 13NOV25	Sovereign	0.24%
Housing Development Finance Corporation Limited	CRISIL AAA	0.24%
8.03% GUJARAT 16APR2025 SDL	Sovereign	0.23%
8.10% JHARKHAND 11MAR2025 SDL	Sovereign	0.23%
Housing Development Finance Corporation Limited	ICRA AAA	0.23%
LIC Housing Finance Limited	CRISIL AAA	0.23%
6.84% GOI (MD 19/12/2022)	Sovereign	0.23%
Housing & Urban Development Corporation Limited	ICRA AAA	0.22%
LIC Housing Finance Limited	CRISIL AAA	0.22%
National Bank For Agriculture and Rural Development	ICRA AAA	0.22%
Power Finance Corporation Limited	ICRA AAA	0.22%
Tata Cleantech Capital Limited	CRISIL AAA	0.22%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.22%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.22%
REC Limited	ICRA AAA	0.22%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.22%
INDIA GRID TRUST	CRISIL AAA	0.22%
Tata Capital Housing Finance Limited	CRISIL AAA	0.22%
Sundaram Finance Limited	ICRA AAA	0.21%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.21%
Larsen & Toubro Limited	CRISIL AAA	0.20%
7.59% GOI (MD 20/03/2029)	Sovereign	0.19%
8.19% RAJASTHAN UDAY 23JUN2026 SDL	Sovereign	0.19%
Sikka Ports and Terminals Limited	CRISIL AAA	0.18%
Housing & Urban Development Corporation Limited	ICRA AAA	0.18%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.18%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.17%
6.60% GOI (MD 02/06/2028)	Sovereign	0.17%
Sundaram Home Finance Limited	ICRA AA+	0.17%
8.44% MAHARASHTRA 26NOV2024 SDL	Sovereign	0.17%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.16%
Housing & Urban Development Corporation Limited	ICRA AAA	0.16%
6.18% GOI 04NOV2024	Sovereign	0.16%
Power Finance Corporation Limited	ICRA AAA	0.16%
India Grid Trust	CRISIL AAA	0.16%
6.45% GOVERNMENT OF INDIA 07OCT29	Sovereign	0.15%
G-SEC		
Aditya Birla Housing Finance Limited	ICRA AAA	0.15%

Fullerton India Home Finance Company Limited	CRISIL AAA	0.14%
REC Limited	CRISIL AAA	0.14%
LIC Housing Finance Limited	CRISIL AAA	0.14%
Power Finance Corporation Limited	ICRA AAA	0.14%
GOI 06.79% 26DEC2029	Sovereign	0.13%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.13%
NHPC Limited	CARE AAA	0.13%
REC Limited	CRISIL AAA	0.13%
Sundaram Finance Limited	ICRA AAA	0.13%
First Business Receivables Trust	CRISIL AAA(SO)	0.12%
REC Limited	CRISIL AAA	0.12%
7.88% GOI (MD 19/03/2030)	Sovereign	0.12%
Housing & Urban Development Corporation Limited	ICRA AAA	0.12%
Housing & Urban Development Corporation Limited	ICRA AAA	0.12%
8.27% TAMILNADU 23DEC2025 SDL	Sovereign	0.12%
7.99% KERLA 28OCT25 SDL	Sovereign	0.12%
8.08% JHARKHAND 28JAN2025 SDL	Sovereign	0.12%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.12%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.12%
REC Limited	CRISIL AAA	0.12%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.11%
Axis Bank Limited	CRISIL AAA	0.11%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.11%
LIC Housing Finance Limited	CRISIL AAA	0.11%
HDB Financial Services Limited	CRISIL AAA	0.11%
Housing Development Finance Corporation Limited	ICRA AAA	0.11%
Indian Railway Finance Corporation Limited	ICRA AAA	0.11%
Power Finance Corporation Limited	CRISIL AAA	0.11%
National Housing Bank	CRISIL AAA	0.11%
REC Limited	ICRA AAA	0.11%
REC Limited	ICRA AAA	0.11%
Tata Capital Financial Services Limited	ICRA AAA	0.11%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.11%
State Bank of India - Tier II - Basel III	ICRA AAA	0.11%
Reliance Industries Limited	ICRA A1+	0.11%
REC Limited	CRISIL AAA	0.10%
HDFC Bank Limited	CRISIL AAA	0.10%
REC Limited	CRISIL AAA	0.09%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.09%
Housing & Urban Development Corporation Limited	ICRA AAA	0.09%
Bajaj Housing Finance Limited	CRISIL AAA	0.09%
Tata Capital Housing Finance Limited	ICRA AAA	0.09%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.09%
Grasim Industries Limited	ICRA AAA	0.09%
Power Finance Corporation Limited	ICRA AAA	0.09%
National Housing Bank	CRISIL AAA	0.09%
5.22% GOVERNMENT OF INDIA 15JUN25	Sovereign	0.08%
G-SEC		
Aditya Birla Housing Finance Limited	ICRA AAA	0.07%
Axis Bank Limited	ICRA AAA	0.07%
Indian Railway Finance Corporation Limited	ICRA AAA	0.07%
Housing & Urban Development Corporation Limited	ICRA AAA	0.07%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.07%
Aditya Birla Housing Finance Limited	ICRA AAA	0.06%
Sundaram Finance Limited	CRISIL AAA	0.06%
LIC Housing Finance Limited	CRISIL AAA	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
Reliable Device Trust	ICRA AAA(SO)	0.05%
9.29% BIHAR 16JAN2024 SDL	Sovereign	0.05%
8.44% TAMIL NADU 12NOV2024 SDL	Sovereign	0.05%
KARNATAKA 09.39% 01AUG23 SDL	Sovereign	0.05%
8.52% UTTAR PRADESH 21MAR2025 SDL	Sovereign	0.05%
8.04% MAHARASHTRA 25FEB2025 SDL	Sovereign	0.05%
8.21% RAJASTHAN 31MAR2025 SDL	Sovereign	0.05%
8.21% RAJASTHAN 31MAR2024 SDL	Sovereign	0.05%
7.93% CHHATTISGARH 13FEB24 SDL	Sovereign	0.05%
NIIF Infrastructure Finance Limited	ICRA AAA	0.05%
Power Finance Corporation Limited	ICRA AAA	0.05%
Tata Capital Limited	CRISIL AAA	0.04%
Indian Oil Corporation Limited	ICRA AAA	0.04%
Housing & Urban Development Corporation Limited	ICRA AAA	0.04%
Bajaj Finance Limited	CRISIL AAA	0.04%
LIC Housing Finance Limited	CARE AAA	0.04%
Small Industries Development Bank of India	CARE AAA	0.04%
First Business Receivables Trust	CRISIL AAA(SO)	0.04%
7.57% GOI (MD 17/06/2033)	Sovereign	0.04%
Small Industries Development Bank of India	CARE AAA	0.03%
REC Limited	ICRA AAA	0.03%
ANDHRA PRADESH ANDHRA 9.84	Sovereign	0.02%
02/26/24		
Power Finance Corporation Limited	CRISIL AAA	0.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.02%
9.50% GUJARAT 11SEP2023 SDL	Sovereign	0.02%
9.50% HARYANA 11SEP2023 SDL	Sovereign	0.02%
MAHARASHTRA 09.60% 14AUG23 SDL	Sovereign	0.02%
8.59% UTTAR PRADESH 10MAR2025 SDL	Sovereign	0.02%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.02%
8.39% RAJASTHAN UDAY 15MAR25 SDL	Sovereign	0.02%
8.51% UTTAR PRADESH 21MAR2023 SDL	Sovereign	0.02%

National Bank For Agriculture and Rural Development	CRISIL AAA	0.02%
National Highways Authority of India	CRISIL AAA	0.02%
8.51% KARNATAKA 14NOV22 SDL	Sovereign	0.02%
7.16% GOI (MD 20/05/2023)	Sovereign	0.02%
REC Limited	ICRA AAA	0.02%
7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	Sovereign	0.02%
7.71% TAMIL NADU 22FEB2023 SDL	Sovereign	0.02%
7.69% TAMIL NADU 22FEB2023 SDL	Sovereign	0.02%
6.83% RAJASTHAN SDL 25SEP23	Sovereign	0.02%
REC Limited	ICRA AAA	0.02%
NTPC Limited	ICRA AAA	0.02%
Muthoot Finance Limited	ICRA AAA	0.02%
Rainbow Devices Trust	ICRA AAA (SO)	0.02%
Indian Oil Corporation Limited	ICRA AAA	0.02%
6.92% RAJASTHAN 04SEP25 SDL	Sovereign	0.02%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.02%
LIC Housing Finance Limited	CRISIL AAA	0.01%
Power Finance Corporation Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.01%
REC Limited	CRISIL AAA	0.01%
National Highways Authority of India	CRISIL AAA	0.01%
REC Limited	CRISIL AAA	0.01%
Bajaj Finance Limited	CRISIL AAA	0.01%
Export Import Bank of India	CRISIL AAA	0.01%
LIC Housing Finance Limited	CRISIL AAA	0.01%
Housing & Urban Development Corporation Limited	ICRA AAA	0.01%
REC Limited	CRISIL AAA	0.00%
8.15% GOI (MD 11/06/2022)	Sovereign	0.00%
07.26% GOI (MD 14/01/2029)	Sovereign	0.00%
6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.00%
7.37% GOI (MD 16/04/2023)	Sovereign	0.00%
REC Limited	CRISIL AAA	0.00%
Power Finance Corporation Limited	CRISIL AAA	0.00%
Cash & Current Assets		4.94%
Total		100.00%

Aditya Birla Sun Life Short Term Fund		
Allocation as a % of Net Assets	Rating	%
8.60% BIHAR 09MAR2026 SDL	Sovereign	2.20%
6.79% GOI (MD 15/05/2027)	Sovereign	2.15%
Reliance Industries Limited	CRISIL AAA	2.06%
8.15% GOI (MD 24/11/2026)	Sovereign	2.01%
REC Limited	ICRA AAA	1.77%
7.77% ODISHA 27FEB23 SDL	Sovereign	1.71%
07.32% GS 28JAN2024	Sovereign	1.66%
Reliance Industries Limited	CRISIL AAA	1.62%
8.24% GOI (MD 15/02/2027)	Sovereign	1.60%
Power Finance Corporation Limited	ICRA AAA	1.57%
7.27% GOI 08APR26	Sovereign	1.33%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	1.33%
6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	1.33%
HDB Financial Services Limited	CRISIL AAA	1.32%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.26%
8.52% RAJASTHAN - 17FEB21 SDL	Sovereign	1.25%
Food Corporation Of India	ICRA AAA	1.24%
Power Finance Corporation Limited	ICRA AAA	1.24%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.22%
L&T Infrastructure Finance Company Limited	CARE A1+	1.20%
L&T Finance Limited	CARE A1+	1.20%
Can Fin Homes Limited	ICRA A1+	1.20%
State Bank of India - Tier II - Basel III	ICRA AAA	1.19%
5.77% GOI 03AUG2030	Sovereign	1.16%
Housing Development Finance Corporation Limited	ICRA AAA	1.11%
Housing & Urban Development Corporation Limited	ICRA AAA	1.11%
Shriram Transport Finance Company Limited	CRISIL AA+	1.10%
Manappuram Finance Limited	CRISIL AA	1.05%
8.83% GOI (MD 25/11/2023)	Sovereign	1.03%
GOI 08.28% 21SEP27	Sovereign	0.98%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.96%
Motherson Sumi Systems Limited	IND AAA	0.93%
8.05% RAJASTHAN 25FEB25 SDL	Sovereign	0.88%
Sikka Ports and Terminals Limited	CRISIL AAA	0.86%
Housing Development Finance Corporation Limited	CRISIL AAA	0.84%
LIC Housing Finance Limited	CRISIL AAA	0.81%
7.59% GOI(MD 11/01/2026)	Sovereign	0.81%
8.97% BIHAR 21NOV22 SDL	Sovereign	0.80%
Bajaj Housing Finance Limited	CRISIL AAA	0.78%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.78%
Housing Development Finance Corporation Limited	ICRA AAA	0.76%
Tata Capital Limited	CRISIL AAA	0.74%
Shriram City Union Finance Limited	IND AA	0.74%
Sundaram Home Finance Limited	ICRA AA+	0.74%
07.26% GOI (MD 14/01/2029)	Sovereign	0.73%

8.54% BIHAR 10FEB2026 SDL	Sovereign	0.72%
REC Limited	CRISIL AAA	0.71%
8.38% HARYANA 27JAN26 SDL	Sovereign	0.68%
7.57% GOI (MD 17/06/2033)	Sovereign	0.68%
State Bank of India - Tier II - Basel III	CRISIL AAA	0.67%
Tata Housing Development Company Limited	CARE AA	0.67%
LIC Housing Finance Limited	CRISIL AAA	0.65%
Larsen & Toubro Limited	CRISIL AAA	0.65%
Larsen & Toubro Limited	CRISIL AAA	0.65%
Power Finance Corporation Limited	CRISIL AAA	0.64%
Tata Capital Financial Services Limited	ICRA AAA	0.64%
LIC Housing Finance Limited	CRISIL AAA	0.64%
Housing Development Finance Corporation Limited	ICRA AAA	0.64%
Muthoot Finance Limited	ICRA AA	0.64%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.63%
Fullerton India Credit Company Limited	CRISIL AAA	0.63%
LIC Housing Finance Limited	CRISIL AAA	0.63%
Housing Development Finance Corporation Limited	ICRA AAA	0.63%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.63%
TATA Realty & Infrastructure Limited	ICRA AA	0.63%
Tata Capital Housing Finance Limited	CRISIL AAA	0.62%
Reliance Industries Limited	CRISIL AAA	0.62%
Adani Ports and Special Economic Zone Limited	IND AA+	0.61%
Power Finance Corporation Limited	ICRA A1+	0.60%
National Bank For Agriculture and Rural Development	ICRA AAA	0.57%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.57%
Housing Development Finance Corporation Limited	CRISIL AAA	0.52%
HDB Financial Services Limited	CRISIL AAA	0.51%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.50%
Sundaram Home Finance Limited	ICRA AA+	0.49%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.49%
6.19% GOI 16SEP34	Sovereign	0.48%
8.86% TAMIL NADU 07NOV2022 SDL	Sovereign	0.47%
Food Corporation Of India	CRISIL AAA	0.46%
HDB Financial Services Limited	CRISIL AAA	0.45%
REC Limited	ICRA AAA	0.45%
Punjab National Bank - Tier II - Basel III	IND AAA	0.44%
Indian Oil Corporation Limited	ICRA AAA	0.44%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.43%
Fullerton India Home Finance Company Limited	CRISIL AAA	0.40%
LIC Housing Finance Limited	CRISIL AAA	0.39%
Housing & Urban Development Corporation Limited	ICRA AAA	0.39%
Manappuram Finance Limited	CRISIL AA	0.38%
REC Limited	ICRA AAA	0.34%
8.52% TELANGANA -10FEB26 SDL	Sovereign	0.34%
8.83% TAMIL NADU 11JUN2024 SDL	Sovereign	0.34%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.34%
NLC India Limited	ICRA AAA	0.34%
GUJARAT 8.05% 25FEB25 SDL	Sovereign	0.34%
8.99% BIHAR 19DEC2022 SDL	Sovereign	0.34%
8.90% MAHARASHTRA SDL 19DEC22	Sovereign	0.33%
8.90% PUNJAB 19DEC2022 SDL	Sovereign	0.33%
REC Limited	CRISIL AAA	0.33%
Can Fin Homes Limited	IND AAA	0.33%
LIC Housing Finance Limited	CARE AAA	0.33%
Tata Capital Housing Finance Limited	ICRA AAA	0.32%
GOI 06.79% 26DEC2029	Sovereign	0.32%
REC Limited	CRISIL AAA	0.32%
National Highways Authority of India	ICRA AAA	0.32%
HDB Financial Services Limited	CRISIL AAA	0.32%
Power Finance Corporation Limited	CRISIL AAA	0.32%
Reliance Industries Limited	CRISIL AAA	0.32%
LIC Housing Finance Limited	CRISIL AAA	0.32%
REC Limited	CRISIL AAA	0.32%
Housing & Urban Development Corporation Limited	ICRA AAA	0.32%
Housing Development Finance Corporation Limited	ICRA AAA	0.32%
INDIA GRID TRUST	CRISIL AAA	0.32%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.32%
Bajaj Finance Limited	CRISIL AAA	0.32%
REC Limited	CRISIL AAA	0.32%
LIC Housing Finance Limited	CRISIL AAA	0.32%
Tata Cleantech Capital Limited	CRISIL AAA	0.32%
LIC Housing Finance Limited	CRISIL AAA	0.32%
Fullerton India Credit Company Limited	CARE AAA	0.31%
Tata Projects Limited	IND AA	0.31%
Sundaram BNP Paribas Home Finance Limited	ICRA AA+	0.31%
TATA Realty & Infrastructure Limited	ICRA A1+	0.31%
Kotak Mahindra Bank Limited	CRISIL A1+	0.31%
Bank of Baroda	ICRA A1+	0.30%
KARNATAKA 09.01% 25JUN24 SDL	Sovereign	0.28%
National Highways Authority of India	CRISIL AAA	0.27%
REC Limited	CRISIL AAA	0.26%

National Bank For Agriculture and Rural Development	ICRA AAA	0.26%
India Grid Trust	CRISIL AAA	0.26%
National Housing Bank	CRISIL AAA	0.25%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.21%
8.57% ANDHRA PRADESH 09MAR2026 SDL	Sovereign	0.21%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.20%
REC Limited	ICRA AAA	0.19%
Power Finance Corporation Limited	ICRA AAA	0.19%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.19%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.19%
Housing Development Finance Corporation Limited	ICRA AAA	0.19%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	0.18%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.14%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.14%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.14%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.14%
8.39% ANDHRA PRADESH 27JAN2026 SDL	Sovereign	0.14%
8.36% MAHARASHTRA 27JAN26 SDL	Sovereign	0.14%
NHPC Limited	CARE AAA	0.13%
National Highways Authority of India	CRISIL AAA	0.13%
8.99% Gujrat SDL (MD 14/03/2022)	Sovereign	0.13%
8.95% Maharashtra SDL (MD 07/03/2022)	Sovereign	0.13%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.13%
REC Limited	CRISIL AAA	0.13%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.13%
Small Industries Development Bank of India	CARE AAA	0.13%
Muthoot Finance Limited	CRISIL AA	0.13%
Canara Bank - Tier I - Basel III	IND AA	0.13%
Jharkand Road Projects Implementation Company Limited	CARE D	0.11%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.07%
8.42% KERALA 27JAN2026 SDL	Sovereign	0.07%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.07%
Power Grid Corporation of India Limited	ICRA AAA	0.07%
LIC Housing Finance Limited	CRISIL AAA	0.07%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.07%
Axis Bank Limited	CRISIL AAA	0.07%
Housing & Urban Development Corporation Limited	ICRA AAA	0.06%
Reliance Industries Limited	CRISIL AAA	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.06%
Fullerton India Credit Company Limited	CARE AAA	0.06%
Tata Projects Limited	IND AA	0.06%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.04%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.02%
HDB Financial Services Limited	CRISIL AAA	0.02%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.01%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.01%
7.17% GOI (MD 08/01/2028)	Sovereign	0.00%
HSBC Bank		-0.02%
Cash & Current Assets		3.19%
Total		100.00%

Aditya Birla Sun Life Banking & PSU Debt Fund		
Allocation as a % of Net Assets	Rating	%
8.24% GOI (MD 15/02/2027)	Sovereign	3.91%
7.59% GOI(MD 11/01/2026)	Sovereign	2.67%
National Bank For Agriculture and Rural Development	ICRA AAA	2.07%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.02%
Housing & Urban Development Corporation Limited	ICRA AAA	1.94%
Power Finance Corporation Limited	ICRA AAA	1.90%
8.15% GOI (MD 24/11/2026)	Sovereign	1.85%
Housing & Urban Development Corporation Limited	ICRA AAA	1.83%
HDB Financial Services Limited	CRISIL AAA	1.80%
State Bank of India - Tier II - Basel III	CRISIL AAA	1.75%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.66%
Housing & Urban Development Corporation Limited	ICRA AAA	1.15%
National Highways Authority of India	CRISIL AAA	1.13%
Tata Capital Financial Services Limited	ICRA AAA	1.08%
Power Finance Corporation Limited	ICRA AAA	1.07%
State Bank of India - Tier II - Basel III	ICRA AAA	1.05%
National Highways Authority of India	CRISIL AAA	1.01%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.99%
Sikka Ports and Terminals Limited	CRISIL AAA	0.97%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.96%
Power Finance Corporation Limited	CRISIL AAA	0.94%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.93%

6.90% INDIA SPECIAL GOI BOND 04FEB2026	Sovereign	0.92%	Power Finance Corporation Limited	ICRA AAA	0.26%	National Bank For Agriculture and Rural	CRISIL AAA	0.06%
Housing & Urban Development Corporation Limited	ICRA AAA	0.90%	Indian Railway Finance Corporation Limited	ICRA AAA	0.26%	Development	CRISIL AAA	0.04%
National Housing Bank	CRISIL AAA	0.87%	REC Limited	CRISIL AAA	0.26%	6.63% GUJARAT 16SEP2029 SDL	Sovereign	0.04%
Power Finance Corporation Limited	ICRA AAA	0.83%	INDIA GRID TRUST	CRISIL AAA	0.23%	Power Grid Corporation of India Limited	ICRA AAA	0.04%
REC Limited	CRISIL AAA	0.80%	8.53% TAMIL NADU 28NOV2028 SDL	Sovereign	0.23%	6.47% MAHARASHTRA 21OCT2028 SDL	Sovereign	0.04%
Food Corporation Of India	ICRA AAA	0.80%	8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.22%	8.68% TAMIL NADU 10OCT28 SDL	Sovereign	0.04%
REC Limited	CRISIL AAA	0.80%	7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	0.22%	8.42% KERALA 27JAN2026 SDL	Sovereign	0.04%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.78%	6.92% ASSAM SDL 24DEC24	Sovereign	0.22%	Power Grid Corporation of India Limited	ICRA AAA	0.04%
Axis Bank Limited	CRISIL AAA	0.77%	Housing & Urban Development Corporation Limited	ICRA AAA	0.22%	Power Grid Corporation of India Limited	ICRA AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.76%	National Highways Authority of India	CRISIL AAA	0.22%	Power Grid Corporation of India Limited	CRISIL AAA	0.04%
Small Industries Development Bank of India	CARE AAA	0.76%	Small Industries Development Bank of India	CARE AAA	0.21%	NHPC Limited	CARE AAA	0.04%
Indian Oil Corporation Limited	ICRA AAA	0.74%	India Grid Trust	CRISIL AAA	0.21%	7.99% KERALA 28OCT25 SDL	Sovereign	0.04%
Bharat Petroleum Corporation Limited	CRISIL AAA	0.74%	Power Grid Corporation of India Limited	CRISIL AAA	0.20%	Power Finance Corporation Limited	ICRA AAA	0.04%
Bank of Baroda - Tier II - Basel III	CARE AAA	0.72%	REC Limited	CRISIL AAA	0.19%	Power Grid Corporation of India Limited	ICRA AAA	0.04%
Housing & Urban Development Corporation Limited	ICRA AAA	0.72%	8.52% TELANGANA -10FEB26 SDL	Sovereign	0.19%	Power Grid Corporation of India Limited	CRISIL AAA	0.04%
Axis Finance Limited	IND AAA	0.71%	8.83% TAMIL NADU 11JUN2024 SDL	Sovereign	0.19%	Export Import Bank of India	ICRA AAA	0.04%
Indian Railway Finance Corporation Limited	ICRA AAA	0.71%	National Bank For Agriculture and Rural	CRISIL AAA	0.19%	Power Grid Corporation of India Limited	CRISIL AAA	0.04%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.71%	Development	Sovereign	0.19%	National Bank For Agriculture and Rural	CRISIL AAA	0.04%
REC Limited	CRISIL AAA	0.69%	REC Limited	CRISIL AAA	0.19%	Development	CRISIL AAA	0.04%
Hindustan Petroleum Corporation Limited	ICRA AAA	0.69%	NHPC Limited	CARE AAA	0.19%	L&T Infrastructure Finance Company Limited	CRISIL AAA	0.04%
REC Limited	CRISIL AAA	0.68%	7.65% TAMIL NADU 06DEC27 SDL	Sovereign	0.19%	Power Finance Corporation Limited	ICRA AAA	0.03%
6.79% GOI (MD 15/05/2027)	Sovereign	0.65%	7.62% KARNATAKA 01NOV27 SDL	Sovereign	0.18%	5.79% GOVERNMENT OF INDIA 11MAY30	Sovereign	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.65%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.18%	G-SEC	Sovereign	0.03%
REC Limited	ICRA AAA	0.64%	REC Limited	ICRA AAA	0.18%	6.45% GOVERNMENT OF INDIA 07OCT29	Sovereign	0.03%
National Highways Authority of India	CRISIL AAA	0.63%	Power Finance Corporation Limited	ICRA AAA	0.18%	G-SEC	Sovereign	0.03%
Nabha Power Limited	ICRA AAA	0.61%	Export Import Bank of India	ICRA AAA	0.18%	NHPC Limited	CARE AAA	0.03%
Power Grid Corporation of India Limited	CRISIL AAA	0.59%	HDB Financial Services Limited	CRISIL AAA	0.18%	6.19% GOI 16SEP34	Sovereign	0.03%
Housing & Urban Development Corporation Limited	ICRA AAA	0.58%	HDB Financial Services Limited	CRISIL AAA	0.18%	IOT Utkal Energy Services Limited	CRISIL AAA	0.02%
8.33% GOI (MD 09/07/2026)	Sovereign	0.58%	Export Import Bank of India	ICRA AAA	0.18%	(SO)	CRISIL AAA	0.02%
REC Limited	CRISIL AAA	0.58%	REC Limited	ICRA AAA	0.18%	IOT Utkal Energy Services Limited	CRISIL AAA	0.02%
National Highways Authority of India	CRISIL AAA	0.58%	Indian Railway Finance Corporation Limited	ICRA AAA	0.18%	(SO)	CRISIL AAA	0.02%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.57%	Power Finance Corporation Limited	ICRA AAA	0.18%	IOT Utkal Energy Services Limited	CRISIL AAA	0.02%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.56%	Bajaj Housing Finance Limited	CRISIL AAA	0.18%	(SO)	CRISIL AAA	0.02%
Axis Bank Limited	ICRA AAA	0.55%	Power Finance Corporation Limited	CRISIL AAA	0.18%	REC Limited	CRISIL AAA	0.01%
Small Industries Development Bank of India	CARE AAA	0.54%	LIC Housing Finance Limited	CRISIL AAA	0.18%	Power Finance Corporation Limited	CRISIL AAA	0.01%
REC Limited	ICRA AAA	0.54%	Tata Capital Financial Services Limited	ICRA AAA	0.18%	NHPC Limited	CARE AAA	0.01%
REC Limited	ICRA AAA	0.54%	Indian Oil Corporation Limited	ICRA AAA	0.17%	NHPC Limited	CARE AAA	0.01%
National Highways Authority of India	CRISIL AAA	0.54%	REC Limited	ICRA AAA	0.17%	NHPC Limited	CARE AAA	0.01%
National Bank For Agriculture and Rural	CRISIL AAA	0.54%	Sundaram Home Finance Limited	ICRA AA+	0.17%	NHPC Limited	CARE AAA	0.01%
Development	CRISIL AAA	0.54%	7.27% GOI 08APR26	Sovereign	0.16%	NHPC Limited	CARE AAA	0.01%
REC Limited	ICRA AAA	0.53%	Power Grid Corporation of India Limited	CRISIL AAA	0.15%	Punjab National Bank - Tier II - Basel III	IND AAA	0.01%
National Bank For Agriculture and Rural	ICRA AAA	0.50%	Pipeline Infrastructure Limited	CRISIL AAA	0.15%	Kotak Mahindra Investments Limited	CRISIL AAA	0.01%
Development	ICRA AAA	0.50%	Power Grid Corporation of India Limited	CRISIL AAA	0.15%	State Bank of India - Tier I - Basel III	CRISIL AA+	0.00%
Sundaram Home Finance Limited	ICRA AA+	0.48%	Power Finance Corporation Limited	ICRA AAA	0.15%	HDFC Bank Limited		-0.00%
Power Grid Corporation of India Limited	CRISIL AAA	0.47%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.15%	HDFC Bank Limited		-0.00%
LIC Housing Finance Limited	CARE AAA	0.47%	6.65% KARNATAKA 16SEP2030 SDL	Sovereign	0.15%	HSBC Bank		-0.01%
National Bank For Agriculture and Rural	CRISIL AAA	0.43%	ICICI Bank Limited	CARE AAA	0.15%	HSBC Bank		-0.01%
Development	CRISIL AAA	0.43%	NIIF Infrastructure Finance Limited	ICRA AAA	0.15%	ICICI Securities Primary Dealership Limited		-0.01%
HDFC Credila Financial Services Pvt Limited	ICRA AAA	0.41%	8.39% Rajasthan UDAY BOND(MD 15/03/2022)	Sovereign	0.14%	ICICI Bank Limited		-0.01%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.40%	6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.14%	HSBC Bank		-0.02%
REC Limited	ICRA AAA	0.39%	REC Limited	CRISIL AAA	0.14%	HDFC Bank Limited		-0.03%
Export Import Bank of India	ICRA AAA	0.39%	Power Finance Corporation Limited	ICRA AAA	0.14%	Cash & Current Assets		7.93%
Small Industries Development Bank of India	CARE AAA	0.38%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.14%	Total		100.00%
National Highways Authority of India	CRISIL AAA	0.38%	6.87% MAHARASHTRA 07OCT2030 SDL	Sovereign	0.14%	Aditya Birla Sun Life Medium Term Plan		
Axis Bank Limited	ICRA AAA	0.38%	Power Finance Corporation Limited	CRISIL AAA	0.14%	Allocation as a %	Rating	%
Tata Capital Housing Finance Limited	CRISIL AAA	0.38%	National Bank For Agriculture and Rural	CRISIL AAA	0.13%	Shriram City Union Finance Limited	IND AA	6.21%
8.29% ANDHRA PRADESH - 13JAN26 SDL	Sovereign	0.38%	Development	CRISIL A1+	0.13%	L&T Infrastructure Finance Company Limited	CRISIL AAA	5.90%
REC Limited	CRISIL AAA	0.38%	8.57% ANDHRA PRADESH 09MAR2026	Sovereign	0.12%	Shriram Transport Finance Company Limited	CRISIL AA+	5.15%
Power Grid Corporation of India Limited	CRISIL AAA	0.37%	SDL	Sovereign	0.12%	REC Limited	ICRA AAA	4.88%
NTPC Limited	CRISIL AAA	0.36%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.11%	U.P. Power Corporation Limited	BWR AA - (SO)	4.79%
GOI 06.79% 26DEC2029	Sovereign	0.36%	REC Limited	Sovereign	0.11%	U.P. Power Corporation Limited	BWR AA - (SO)	4.61%
Power Finance Corporation Limited	ICRA AAA	0.36%	REC Limited	CRISIL AAA	0.11%	GOI 06.79% 26DEC2029	Sovereign	3.54%
HDB Financial Services Limited	CRISIL AAA	0.36%	Grasim Industries Limited	ICRA AAA	0.11%	National Bank For Agriculture and Rural	CRISIL AAA	2.71%
REC Limited	ICRA AAA	0.36%	6.33% TAMIL NADU 22JUL2030 SDL	Sovereign	0.10%	Development	Sovereign	2.62%
HDB Financial Services Limited	CRISIL AAA	0.36%	8.96% MAHARASHTRA 09JUL24 SDL	Sovereign	0.09%	8.15% GOI (MD 24/11/2026)	Sovereign	2.58%
ICICI Bank Limited - Tier II - Basel III	ICRA AAA	0.36%	7.57% GOI (MD 17/06/2033)	Sovereign	0.08%	Manappuram Finance Limited	CRISIL AA	2.53%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.36%	NUCLEAR POWER CORPORATION OF INDIA LTD	CRISIL AAA	0.08%	6.79% GOI (MD 15/05/2027)	Sovereign	2.46%
Sundaram Finance Limited	CRISIL AAA	0.36%	National Bank For Agriculture and Rural	CRISIL AAA	0.08%	7.57% GOI (MD 17/06/2033)	Sovereign	2.41%
Axis Finance Limited	IND AAA	0.35%	Development	CRISIL AAA	0.08%	5.77% GOI 03AUG2030	Sovereign	2.31%
National Housing Bank	CRISIL AAA	0.35%	Power Finance Corporation Limited	CRISIL AAA	0.08%	6.19% GOI 16SEP34	Sovereign	2.15%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.35%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.08%	Indusind Bank Limited - Tier I - Basel III	CRISIL AA	1.93%
Aditya Birla Finance Limited	IND AAA	0.35%	REC Limited	CRISIL AAA	0.08%	ANDHRA PRADESH CAPITAL REGION	BWR A+ (SO)	1.43%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.35%	Power Finance Corporation Limited	CRISIL AAA	0.08%	DEVELOPMENT AUTHORITY	CRISIL AAA	1.39%
LIC Housing Finance Limited	CARE AAA	0.35%	Power Grid Corporation of India Limited	CRISIL AAA	0.08%	Food Corporation Of India	ICRA AAA	1.38%
National Bank For Agriculture and Rural	ICRA AAA	0.34%	8.96% TAMIL NADU 09JUL24 SDL	Sovereign	0.08%	Power Finance Corporation Limited	ICRA AAA	1.37%
Development	ICRA AAA	0.34%	8.99% MADHYA PRADESH SDL 09JUL24	Sovereign	0.08%	National Bank For Agriculture and Rural	CRISIL AAA	1.37%
National Highways Authority of India	CRISIL AAA	0.34%	SDL	Sovereign	0.08%	Development	CRISIL AAA	1.35%
State Bank of India - Tier II - Basel III	ICRA AAA	0.34%	8.38% TAMIL NADU 27JAN2026 SDL	Sovereign	0.08%	INDIA GRID TRUST	CRISIL AAA	1.35%
Housing Development Finance Corporation Limited	ICRA AAA	0.33%	6.87% RAJASTHAN 16SEP2030 SDL	Sovereign	0.07%	Mangalore Refinery and Petrochemicals Limited	ICRA AAA	1.35%
National Bank For Agriculture and Rural	ICRA AAA	0.31%	Bank of Baroda - Tier II - Basel III	CARE AAA	0.07%	Muthoot Finance Limited	ICRA AA	1.34%
Development	ICRA AAA	0.31%	Export Import Bank of India	CRISIL AAA	0.07%	Food Corporation Of India	ICRA AAA	1.30%
Housing Development Finance Corporation Limited	ICRA AAA	0.29%	NHPC Limited	CARE AAA	0.07%			
ONGC Petro Additions Limited	ICRA AAA	0.28%	REC Limited	CRISIL AAA	0.07%			
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.28%	NHPC Limited	ICRA AAA	0.07%			
7.95% GOI 2032 (28-AUG-2032)	Sovereign	0.27%	REC Limited	CRISIL AAA	0.07%			
Power Finance Corporation Limited	ICRA AAA	0.27%	6.88% UTTAR PRADESH 16SEP2030 SDL	Sovereign	0.07%			
HDFC Bank Limited	CRISIL AAA	0.27%	REC Limited	CRISIL AAA	0.07%			
National Bank For Agriculture and Rural	CRISIL AAA	0.27%	Power Grid Corporation of India Limited	CRISIL AAA	0.07%			
Development	CRISIL AAA	0.27%	9.01% GUJARAT 25JUN24 SDL	Sovereign	0.06%			
			6.18% GOI 04NOV2024	Sovereign	0.06%			
			Indian Railway Finance Corporation Limited	ICRA AAA	0.06%			

Portfolio

Power Finance Corporation Limited	CRISIL AAA	1.16%
IRB InvIT Fund		1.13%
Power Finance Corporation Limited	ICRA AAA	1.10%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.08%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	1.07%
NTPC Limited	CRISIL AAA	0.93%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.91%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.90%
7.27% GOI 08APR26	Sovereign	0.85%
REC Limited	CRISIL AAA	0.85%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	0.81%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.80%
Punjab National Bank - Tier II - Basel III	IND AAA	0.79%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.78%
Jharkand Road Projects Implementation Company Limited	CARE D	0.72%
Jharkand Road Projects Implementation Company Limited	CARE D	0.62%
Jharkand Road Projects Implementation Company Limited	CARE D	0.52%
Motherson Sumi Systems Limited	IND AAA	0.52%
Shriram City Union Finance Limited	IND AAA	0.52%
Jharkand Road Projects Implementation Company Limited	CARE D	0.51%
Jharkand Road Projects Implementation Company Limited	CARE D	0.51%
Jharkand Road Projects Implementation Company Limited	CARE D	0.48%
Jharkand Road Projects Implementation Company Limited	CARE D	0.47%
Jharkand Road Projects Implementation Company Limited	CARE D	0.46%
Jharkand Road Projects Implementation Company Limited	CARE D	0.46%
Jharkand Road Projects Implementation Company Limited	CARE D	0.46%
Jharkand Road Projects Implementation Company Limited	CARE D	0.45%
Jharkand Road Projects Implementation Company Limited	CARE D	0.43%
Jharkand Road Projects Implementation Company Limited	CARE D	0.40%
Jharkand Road Projects Implementation Company Limited	CARE D	0.31%
GOI 08.28% 21SEP27	Sovereign	0.29%
7.59% GOI(MD 11/01/2026)	Sovereign	0.28%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.25%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.22%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.21%
U.P. Power Corporation Limited	BWR AA- (SO)	0.19%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.18%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.18%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.18%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.16%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.15%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.14%
Jharkand Road Projects Implementation Company Limited	CARE D	0.14%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.13%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.12%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.11%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.11%
6.97% KARNATAKA 26FEB2028 SDL	Sovereign	0.09%
8.08% MAHARASHTRA 26DEC28 SDL	Sovereign	0.06%
REC Limited	CRISIL AAA	0.06%
7.17% GOI (MD 08/01/2028)	Sovereign	0.02%
6.97% MAHARASHTRA 18FEB2028 SDL	Sovereign	0.02%
Jharkand Road Projects Implementation Company Limited	CARE D	0.02%
8.73% UTAR PRADESH - 24OCT28 SDL	Sovereign	0.01%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.01%
8.62% Tamil Nadu SDL (MD 20/02/2023)	Sovereign	0.01%

Sprit Infrapower & Multiventures Private Limited	BWR C(SO)	0.00%
IL&FS Tamil Nadu Power Company Limited	ICRA D	0.00%
Vodafone Idea Limited	CARE B+	0.00%
Cash & Current Assets		6.83%
Total		100.00%

Aditya Birla Sun Life Medium Term Plan		
Number of Segregated Portfolio - 1		
Allocation as a % of Net Assets	Rating	%
Adilink Infra & Multitrading Private Limited	UNRATED	100.00%
Total		100.00%

Aditya Birla Sun Life Credit Risk Fund		
Allocation as a % of Net Assets	Rating	%
L&T Vadodara Bharuch Tollway Limited	IND A	10.27%
Shriram City Union Finance Limited	IND AA	8.41%
L&T Infrastructure Finance Company Limited	CRISIL AAA	5.30%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	3.88%
COASTAL GUJARAT POWER LTD	CARE AA(SO)	3.15%
L&T Infrastructure Finance Company Limited	CRISIL AAA	3.11%
Tata Housing Development Company Limited	CARE AA	2.28%
TATA Realty & Infrastructure Limited	ICRA AA	2.16%
LIC Housing Finance Limited	CRISIL AAA	2.14%
Canara Bank - Tier I - Basel III	IND AA	2.03%
REC Limited	CRISIL AAA	1.88%
Nuvoco Vistas Corp Limited	CRISIL AA	1.69%
REC Limited	CRISIL AAA	1.65%
7.27% GOI 08APR26	Sovereign	1.63%
Food Corporation Of India	CRISIL AAA	1.61%
Asirvad Microfinance Limited	CRISIL AA-	1.61%
6.79% GOI (MD 15/05/2027)	Sovereign	1.59%
Reliance Industries Limited	CRISIL AAA	1.57%
LIC Housing Finance Limited	CRISIL AAA	1.57%
INDIA GRID TRUST	CRISIL AAA	1.57%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.52%
Food Corporation Of India	ICRA AAA	1.52%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.51%
U.P. Power Corporation Limited	BWR AA- (SO)	1.51%
Godrej Industries Limited	ICRA AA	1.50%
Energy Efficiency Services Limited	ICRA A+	1.49%
5.77% GOI 03AUG2030	Sovereign	1.49%
U.P. Power Corporation Limited	BWR AA- (SO)	1.48%
U.P. Power Corporation Limited	BWR AA- (SO)	1.47%
U.P. Power Corporation Limited	BWR AA- (SO)	1.45%
Punjab National Bank - Tier I - Basel III	BWR AA	1.43%
Shriram Properties Pvt Limited	ICRA BBB	1.39%
LIC Housing Finance Limited	CRISIL AAA	1.27%
U.P. Power Corporation Limited	BWR AA- (SO)	1.26%
Punjab National Bank - Tier II - Basel III	CARE AA+	1.23%
State Bank of India - Tier II - Basel III	ICRA AAA	1.22%
Punjab National Bank - Tier II - Basel III	CARE AA+	1.16%
Canara Bank - Tier I - Basel III	IND AA	1.08%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.05%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.04%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.01%
Motherson Sumi Systems Limited	IND AAA	0.91%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.91%
8.15% GOI (MD 24/11/2026)	Sovereign	0.68%
07.26% GOI (MD 14/01/2029)	Sovereign	0.65%
Housing Development Finance Corporation Limited	CRISIL AAA	0.63%
REC Limited	ICRA AAA	0.63%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.62%
Shriram City Union Finance Limited	IND AA	0.60%
Jharkand Road Projects Implementation Company Limited	CARE D	0.57%
Jharkand Road Projects Implementation Company Limited	CARE D	0.50%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.45%
REC Limited	ICRA AAA	0.34%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.25%
IRB InvIT Fund		0.21%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.20%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.17%
Company Limited		
Mahindra & Mahindra Financial Services Limited	IND AAA	0.10%
Jharkand Road Projects Implementation Company Limited	CARE D	0.09%
Jharkand Road Projects Implementation Company Limited	CARE D	0.09%
Power Finance Corporation Limited	CRISIL AAA	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.07%
Vedanta Limited	CRISIL AA-	0.06%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.03%
NTPC Limited	CRISIL AAA	0.00%

Sprit Infrapower & Multiventures Private Limited	BWR C(SO)	0.00%
IL&FS Tamil Nadu Power Company Limited	ICRA D	0.00%
ICICI Bank Limited		-0.03%
HSBC Bank		-0.05%
Cash & Current Assets		4.05%
Total		100.00%

Aditya Birla Sun Life Credit Risk Fund		
Number of Segregated Portfolio - 1		
Allocation as a % of Net Assets	Rating	%
Adilink Infra & Multitrading Private Limited	UNRATED	100.00%
Total		100.00%

Aditya Birla Sun Life Dynamic Bond Fund		
Allocation as a % of Net Assets	Rating	%
7.57% GOI (MD 17/06/2033)	Sovereign	5.57%
Power Finance Corporation Limited	CRISIL AAA	4.99%
INDIA GRID TRUST	CRISIL AAA	4.31%
Pipeline Infrastructure Limited	CRISIL AAA	3.20%
Tata Housing Development Company Limited	CARE AA	3.20%
TATA Realty & Infrastructure Limited	ICRA AA	3.03%
REC Limited	CRISIL AAA	2.99%
Power Finance Corporation Limited	ICRA AAA	2.98%
Shriram Transport Finance Company Limited	CRISIL AA+	2.92%
Shriram City Union Finance Limited	IND AA	2.36%
Punjab National Bank - Tier I - Basel III	BWR AA	2.36%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.07%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.06%
REC Limited	CRISIL AAA	1.99%
U.P. Power Corporation Limited	CRISIL A+ (SO)	1.96%
Bharti Telecom Limited	CRISIL AA+	1.85%
Aditya Birla Housing Finance Limited	ICRA AAA	1.83%
Adani Ports and Special Economic Zone Limited	IND AA+	1.77%
6.19% GOI 16SEP34	Sovereign	1.77%
Manappuram Finance Limited	CRISIL AA	1.53%
Muthoot Finance Limited	ICRA AA	1.53%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.51%
Bhopal Dhule Transmission Company Limited	CRISIL AAA	1.51%
LIC Housing Finance Limited	CRISIL AAA	1.50%
Godrej Industries Limited	ICRA AA	1.48%
Punjab National Bank	IND AAA	1.44%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.37%
8.24% GOI (MD 15/02/2027)	Sovereign	1.33%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.33%
7.59% GOI(MD 11/01/2026)	Sovereign	1.30%
NIIF Infrastructure Finance Limited	ICRA AAA	1.25%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	1.22%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.20%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	1.08%
Nuvoco Vistas Corp Limited	CRISIL AA	1.01%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.99%
National Highways Authority of India	CRISIL AAA	0.98%
RAJASTHAN 08.33% 23JUN2025 SDL	Sovereign	0.98%
6.9% TAMIL NADU SDL 16OCT25	Sovereign	0.96%
Muthoot Finance Limited	CRISIL AA	0.91%
Bank of Baroda - Tier I - Basel III	IND AA	0.90%
Motherson Sumi Systems Limited	IND AAA	0.89%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.84%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.77%
6.70% TAMIL NADU 16OCT24 SDL	Sovereign	0.76%
First Business Receivables Trust	AAA(SO)	0.72%
First Business Receivables Trust	CRISIL	0.66%
First Business Receivables Trust	AAA(SO)	0.65%
NHPC Limited	CARE AAA	0.64%
First Business Receivables Trust	CRISIL	0.64%
7.75% TAMIL NADU 22FEB25 SDL	AAA(SO)	0.64%
First Business Receivables Trust	CRISIL	0.63%
Muthoot Finance Limited	ICRA AA	0.61%
Manappuram Finance Limited	CARE AA	0.61%
Food Corporation Of India	ICRA AAA	0.60%



5.77% GOI 03AUG2030	Sovereign	0.59%
Jharkand Road Projects Implementation Company Limited	CARE D	0.58%
Tata Capital Financial Services Limited	ICRA AAA	0.54%
Jharkand Road Projects Implementation Company Limited	CARE D	0.53%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.52%
ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY	BWR A+ (SO)	0.46%
Power Finance Corporation Limited	CRISIL AAA	0.33%
7.27% GOI 08APR26	Sovereign	0.32%
GOI 06.79% 26DEC2029	Sovereign	0.31%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.24%
First Business Receivables Trust	CRISIL AAA(SO)	0.23%
First Business Receivables Trust	CRISIL AAA(SO)	0.23%
7.29% West Bengal SDL (MD 28/12/2026)	Sovereign	0.22%
Jharkand Road Projects Implementation Company Limited	CARE D	0.22%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.21%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.20%
8.15% GOI (MD 24/11/2026)	Sovereign	0.20%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.18%
Jharkand Road Projects Implementation Company Limited	CARE D	0.18%
7.95% GOI 2032 (28-AUG-2032)	Sovereign	0.17%
8.37% TAMILNADU 06MAR29 SDL	Sovereign	0.13%
8.35% GOI (MD 14/05/2022)	Sovereign	0.11%
8.35% GUJARAT 06MAR29 SDL	Sovereign	0.07%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.06%
8.43% UTTARPRADESH 06MAR29 SDL	Sovereign	0.06%
7.96% Gujarat SDL (14/10/2025)	Sovereign	0.03%
8.33% GOI (MD 07/06/2036)	Sovereign	0.02%
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.02%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	Sovereign	0.01%
8.32% GUJARAT 12DEC28 SDL	Sovereign	0.00%
7.88% GOI (MD 19/03/2030)	Sovereign	0.00%
Sprit Infrapower & Multiventures Private Limited	BWR C(SO)	0.00%
ICICI Securities Primary Dealership Limited		-0.24%
Cash & Current Assets		3.08%
Total		100.00%

Aditya Birla Sun Life Dynamic Bond Fund		
Number of Segregated Portfolio - 1		
Allocation as a % of Net Assets	Rating	%
Adilink Infra & Multitrading Private Limited	UNRATED	100.00%
Total		100.00%

Aditya Birla Sun Life Income Fund		
Allocation as a % of Net Assets	Rating	%
Axis Bank Limited	ICRA AAA	5.02%
7.56% UTTAR PRADESH 11OCT2027 SDL	Sovereign	4.39%
Indian Railway Finance Corporation Limited	ICRA AAA	4.38%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	4.05%
National Highways Authority of India	CRISIL AAA	3.78%
Housing & Urban Development Corporation Limited	ICRA AAA	3.61%
Power Finance Corporation Limited	ICRA AAA	3.14%
NUCLEAR POWER CORPORATION OF INDIA LTD	ICRA AAA	3.11%
Housing Development Finance Corporation Limited	ICRA AAA	2.83%
5.77% GOI 03AUG2030	Sovereign	2.61%
National Highways Authority of India	CRISIL AAA	2.28%
REC Limited	ICRA AAA	2.20%
Power Finance Corporation Limited	ICRA AAA	2.15%
NHPC Limited	CARE AAA	1.96%
LIC Housing Finance Limited	CRISIL AAA	1.90%
Housing & Urban Development Corporation Limited	ICRA AAA	1.66%
REC Limited	CRISIL AAA	1.64%
7.93% KARNATAKA 08APR2031 SDL	Sovereign	1.62%
7.65% TAMIL NADU 06DEC27 SDL	Sovereign	1.58%
REC Limited	ICRA AAA	1.58%
6.98% TELANGANA 22APR2028 SDL	Sovereign	1.52%
National Bank For Agriculture and Rural Development	ICRA AAA	1.50%
LIC Housing Finance Limited	CRISIL AAA	1.49%
Food Corporation Of India	ICRA AAA	1.48%
L&T Infrastructure Finance Company Limited	CRISIL AAA	1.46%
REC Limited	CRISIL AAA	1.32%
7.83% MAHARASHTRA 08APR2030 SDL	Sovereign	1.29%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.23%
6.98% MAHARASHTRA 26FEB2028 SDL	Sovereign	1.21%
8.24% GOI (MD 15/02/2027)	Sovereign	0.99%
8.15% GOI (MD 24/11/2026)	Sovereign	0.99%
National Highways Authority of India	CRISIL AAA	0.98%
National Highways Authority of India	CRISIL AAA	0.98%
REC Limited	CRISIL AAA	0.98%
Power Finance Corporation Limited	ICRA AAA	0.94%

REC Limited	ICRA AAA	0.93%
National Highways Authority of India	ICRA AAA	0.92%
6.87% MAHARASHTRA 07OCT2030 SDL	Sovereign	0.91%
6.84% GUJARAT 07OCT2030 SDL	Sovereign	0.91%
6.68% UTTAR PRADESH 16SEP2030 SDL	Sovereign	0.89%
7.60% MAHARASHTRA 15APR2030 SDL	Sovereign	0.74%
7.65% TELANGANA 15APR2030 SDL	Sovereign	0.70%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.70%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.68%
Power Finance Corporation Limited	ICRA AAA	0.66%
Power Grid Corporation of India Limited	CRISIL AAA	0.66%
LIC Housing Finance Limited	CRISIL AAA	0.64%
LIC Housing Finance Limited	CRISIL AAA	0.64%
Larsen & Toubro Limited	CRISIL AAA	0.63%
National Highways Authority of India	CRISIL AAA	0.62%
6.65% KARNATAKA 16SEP2030 SDL	Sovereign	0.60%
6.67% RAJASTHAN 16SEP2030 SDL	Sovereign	0.60%
6.63% GUJARAT 16SEP2029 SDL	Sovereign	0.59%
NHPC Limited	CARE AAA	0.56%
NHPC Limited	CARE AAA	0.56%
NHPC Limited	CARE AAA	0.55%
NHPC Limited	CARE AAA	0.55%
NHPC Limited	CARE AAA	0.55%
7.65% UTTAR PRADESH 15APR2030 SDL	Sovereign	0.38%
8.52% KARNATAKA 28NOV2028 SDL	Sovereign	0.33%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.33%
Housing & Urban Development Corporation Limited	ICRA AAA	0.33%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.33%
Power Grid Corporation of India Limited	CRISIL AAA	0.31%
Power Finance Corporation Limited	ICRA AAA	0.31%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	Sovereign	0.31%
8.79% GOI (MD 08/11/2021)	Sovereign	0.19%
7.27% GOI 08APR26	Sovereign	0.09%
7.37% GOI (MD 16/04/2023)	Sovereign	0.06%
9.45% Rajasthan SDL (MD 26/03/2024)	Sovereign	0.03%
8.51% Punjab SDL (MD 10/04/2023)	Sovereign	0.02%
7.88% Chattisgarh SDL (MD 15/03/2027)	Sovereign	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	Sovereign	0.01%
HDFC Bank Limited		-0.12%
Cash & Current Assets		7.45%
Total		100.00%

Aditya Birla Sun Life Government Securities Fund		
Allocation as a % of Net Assets	Rating	%
6.19% GOI 16SEP34	Sovereign	29.05%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	20.35%
7.17% GOI (MD 08/01/2028)	Sovereign	13.89%
7.88% GOI (MD 19/03/2030)	Sovereign	13.87%
5.77% GOI 03AUG2030	Sovereign	5.70%
7.65% UTTAR PRADESH 15APR2030 SDL	Sovereign	3.56%
8.24% GOI (MD 15/02/2027)	Sovereign	2.78%
GOI 07.40% 09SEP35	Sovereign	1.81%
6.79% GOI (MD 15/05/2027)	Sovereign	1.74%
5.79% GOVERNMENT OF INDIA 11MAY30 G-SEC	Sovereign	1.63%
8.68% TAMIL NADU 10OCT28 SDL	Sovereign	0.94%
7.57% GOI (MD 17/06/2033)	Sovereign	0.31%
8.35% JHARKHAND 12DEC28 SDL	Sovereign	0.08%
8.30% GOI (MD 02/07/2040)	Sovereign	0.00%
Cash & Current Assets		4.29%
Total		100.00%

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme		
Allocation as a % of Net Assets	Rating	%
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option		78.55%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth		12.22%
Aditya Birla Sun Life Credit Risk Fund - Direct Plan - Growth Seg_1		1.33%
IDFC Dynamic Bond Fund-Direct Plan-Growth		1.32%
Cash & Current Assets		6.58%
Total		100.00%

Aditya Birla Sun Life Financial Planning FOF - Conservative Plan		
Allocation as a % of Net Assets	Rating	%
HDFC Corporate Bond Fund - Direct Plan - Growth Option		16.95%
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option		14.09%
ICICI Prudential Savings Fund - Direct Plan		13.61%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		12.70%
Aditya Birla Sun Life Gold ETF		9.97%
Kotak Standard Multicap Fund - Growth - Direct		5.55%
Kotak Emerging Equity Scheme - Growth - Direct		5.52%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan		4.38%
Aditya Birla Sun Life Nifty ETF - Growth		4.28%

Tata Large & Mid Cap Fund -Direct Plan - Growth Option	3.97%
Axis Focused 25 Fund - Direct Plan - Growth Option	3.83%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	3.06%
Cash & Current Assets	2.09%
Total	100.00%

Aditya Birla Sun Life Financial Planning FOF - Moderate Plan		
Allocation as a % of Net Assets	Rating	%
Kotak Standard Multicap Fund - Growth - Direct		12.34%
HDFC Corporate Bond Fund -Direct Plan - Growth Option		11.68%
IDFC Banking & PSU Debt Fund-Direct Plan- Growth Option		10.15%
ICICI Prudential Savings Fund - Direct Plan		10.02%
Aditya Birla Sun Life Gold ETF		9.90%
Tata Large & Mid Cap Fund -Direct Plan - Growth Option		8.49%
Axis Focused 25 Fund - Direct Plan - Growth Option		8.44%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan		6.31%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan		6.26%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan		5.96%
Kotak Emerging Equity Scheme - Growth - Direct		5.37%
Aditya Birla Sun Life Nifty ETF - Growth		4.19%
Cash & Current Assets		0.89%
Total		100.00%

Aditya Birla Sun Life Retirement Fund - 50 Plus		
Allocation as a % of Net Assets	Rating	%
7.27% GOI 08APR26	Sovereign	32.33%
Housing Development Finance Corporation Limited	CRISIL AAA	6.61%
Bharat Petroleum Corporation Limited	CRISIL AAA	6.40%
State Bank of India - Tier I - Basel III	CARE AA+	6.08%
7.37% GOI (MD 16/04/2023)	Sovereign	3.18%
REC Limited	CRISIL AAA	3.14%
6.57% GOI (MD 05/12/2033)	Sovereign	3.06%
REC Limited	CRISIL AAA	3.06%
Cash & Current Assets		36.14%
Total		100.00%

Regular Income Solutions		
Aditya Birla Sun Life Regular Savings Fund		
Allocation as a % of Net Assets	Rating	%
U.P. Power Corporation Limited	BWR AA- (SO)	7.69%
REC Limited	CRISIL AAA	4.85%
Fullerton India Credit Company Limited	CRISIL AAA	4.37%
Mahindra & Mahindra Financial Services Limited	IND AA	3.24%
U.P. Power Corporation Limited	CRISIL A+ (SO)	3.01%
U.P. Power Corporation Limited	CRISIL A+ (SO)	2.99%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.87%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	2.39%
REC Limited	CRISIL AAA	2.37%
LIC Housing Finance Limited	CARE AAA	2.26%
Kotak Mahindra Investments Limited	CRISIL AAA	2.23%
Union Bank of India - Tier I - Basel III	IND AA	2.18%
HDFC Bank Limited		1.96%
Reliance Industries Limited		1.64%
Infosys Limited		1.37%
Union Bank of India - Tier I - Basel III	CARE AA-	1.32%
5.79% GOVERNMENT OF INDIA 11MAY30 G-SEC	Sovereign	1.28%
IRB InvIT Fund		1.21%
IndusInd Bank Limited - Tier I - Basel III	CRISIL AA	1.19%
ICICI Bank Limited		1.09%
Affle (India) Limited		1.04%
First Business Receivables Trust	CRISIL AAA(SO)	1.03%
First Business Receivables Trust	CRISIL AAA(SO)	1.00%
8.24% GOI (MD 15/02/2027)	Sovereign	0.97%
Larsen & Toubro Infotech Limited		0.94%
Housing Development Finance Corporation Limited	ICRA AAA	0.93%
Kotak Mahindra Bank Limited		0.92%
Info Edge (India) Limited		0.92%
7.7% Telangana UDAY BOND (MD 22/03/2023)	Sovereign	0.92%
REC Limited	CRISIL AAA	0.91%
NHPC Limited	ICRA AAA	0.90%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.89%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.89%
6.45% GOVERNMENT OF INDIA 07OCT29 G-SEC	Sovereign	0.89%
Honeywell Automation India Limited		0.89%
5.77% GOI 03AUG2030	Sovereign	0.85%
U.P. Power Corporation Limited	BWR AA- (SO)	0.82%

Shree Cement Limited		0.79%
Voltas Limited		0.78%
Bajaj Finance Limited		0.71%
8.17% GOI (MD 01/12/2044)	Sovereign	0.71%
Axis Bank Limited		0.66%
Jharkand Road Projects Implementation Company Limited	CARE D	0.62%
JK Cement Limited		0.62%
SRF Limited		0.58%
V-Guard Industries Limited		0.54%
METROPOLIS HEALTHCARE LIMITED		0.53%
HDFC Life Insurance Company Limited		0.53%
Crompton Greaves Consumer Electricals Limited		0.52%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.52%
ICI Lombard General Insurance Company Limited		0.51%
V-Mart Retail Limited		0.49%
Bayer Cropscience Limited		0.49%
8.15% GOI (MD 24/11/2026)	Sovereign	0.49%
REC Limited	CRISIL AAA	0.48%
7.57% GOI (MD 17/06/2033)	Sovereign	0.48%
Bandhan Bank Limited		0.47%
Hindustan Unilever Limited		0.47%
Power Grid Corporation of India Limited	CRISIL AAA	0.46%
Cipla Limited		0.46%
8.35% GOI (MD 14/05/2022)	Sovereign	0.46%
REC Limited	CRISIL AAA	0.45%
REC Limited	CRISIL AAA	0.45%
Power Finance Corporation Limited	ICRA AAA	0.43%
The Ramco Cements Limited		0.43%
Yes Bank Limited - Tier II - Basel II	ICRA BBB	0.43%
Punjab National Bank - Tier I - Basel III	BWR AA	0.43%
Atul Limited		0.42%
Pidilite Industries Limited		0.41%
Lupin Limited		0.39%
Cadila Healthcare Limited		0.36%
Ashok Leyland Limited		0.34%
Escorts Limited		0.31%
Johnson Controls - Hitachi Air Conditioning India Limited		0.31%
AIA Engineering Limited		0.29%
Avenue Supermarts Limited		0.29%
Whirlpool of India Limited		0.27%
Computer Age Management Services Limited		0.23%
NIIT Technologies Limited		0.19%
Reliance Industries Limited		0.14%
Abbott India Limited		0.14%
PI Industries Limited		0.14%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.06%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.05%
7.17% GOI (MD 08/01/2028)	Sovereign	0.04%
Yes Bank Limited - Tier II - Basel II	ICRA BBB	0.03%
6.64% TAMIL NADU SDL 13NOV23	Sovereign	0.02%
8.08% Telangana UDAY BOND (MD 22/03/2031)	Sovereign	0.00%
7.95% Telangana UDAY BOND (MD 22/03/2032)	Sovereign	0.00%
8.27% Telangana UDAY BOND (MD 22/03/2028)	Sovereign	0.00%
8.04% Telangana UDAY BOND (MD 22/03/2030)	Sovereign	0.00%
8.07% Telangana UDAY BOND (MD 22/03/2029)	Sovereign	0.00%
7.27% GOI 08APR26	Sovereign	0.00%
NTPC Limited	CRISIL AAA	0.00%
Vodafone Idea Limited	BWR BB-	0.00%
Vodafone Idea Limited	CARE B+	0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		12.24%
Total		100.00%

Tax Savings Solutions

Aditya Birla Sun Life Tax Relief '96		
Allocation as a % of Net Assets	Rating	%
Housing Development Finance Corporation Limited		8.48%
Pfizer Limited		8.24%
Honeywell Automation India Limited		7.74%
Bayer Cropscience Limited		6.68%
Kotak Mahindra Bank Limited		6.05%
GlaxoSmithKline Pharmaceuticals Limited		4.79%
Reliance Industries Limited		4.54%
Gillette India Limited		4.22%
Reliance Industries Limited		3.41%
Larsen & Toubro Limited		3.31%

ICI Bank Limited		3.15%
Kansai Nerolac Paints Limited		3.04%
HDFC Bank Limited		2.99%
Biocon Limited		2.65%
Shree Cement Limited		2.61%
Johnson Controls - Hitachi Air Conditioning India Limited		2.49%
Tata Consultancy Services Limited		2.08%
IDFC First Bank Limited		1.72%
Hindustan Unilever Limited		1.58%
Fortis Healthcare Limited		1.53%
Procter & Gamble Hygiene and Health Care Limited		1.39%
Sundaram Clayton Limited		1.32%
Quess Corp Limited		1.27%
MRF Limited		1.24%
Bata India Limited		1.13%
ICRA Limited		1.10%
Container Corporation of India Limited		1.08%
Infosys Limited		0.92%
Shoppers Stop Limited		0.84%
Bosch Limited		0.84%
Maruti Suzuki India Limited		0.80%
Axis Bank Limited		0.72%
UltraTech Cement Limited		0.69%
Titan Company Limited		0.69%
Bajaj Finance Limited		0.52%
Thomas Cook (India) Limited		0.45%
Century Textiles & Industries Limited		0.37%
Sun Pharmaceutical Industries Limited		0.16%
Aditya Birla Capital Limited		0.04%
United Breweries (Holdings) Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		3.15%
Total		100.00%

Aditya Birla Sun Life Tax Plan

Allocation as a % of Net Assets	Rating	%
Pfizer Limited		8.44%
Housing Development Finance Corporation Limited		8.30%
Honeywell Automation India Limited		7.76%
Bayer Cropscience Limited		6.74%
Kotak Mahindra Bank Limited		5.92%
GlaxoSmithKline Pharmaceuticals Limited		4.92%
Reliance Industries Limited		4.69%
Gillette India Limited		4.30%
Reliance Industries Limited		3.42%
Larsen & Toubro Limited		3.36%
ICI Bank Limited		3.18%
Kansai Nerolac Paints Limited		3.09%
HDFC Bank Limited		3.07%
Shree Cement Limited		2.80%
Johnson Controls - Hitachi Air Conditioning India Limited		2.73%
Biocon Limited		2.73%
Tata Consultancy Services Limited		2.13%
Hindustan Unilever Limited		1.76%
IDFC First Bank Limited		1.75%
Fortis Healthcare Limited		1.48%
Sundaram Clayton Limited		1.43%
Procter & Gamble Hygiene and Health Care Limited		1.39%
MRF Limited		1.39%
Quess Corp Limited		1.27%
ICRA Limited		1.13%
Bata India Limited		1.09%
Container Corporation of India Limited		1.05%
UltraTech Cement Limited		1.01%
Shoppers Stop Limited		0.93%
Infosys Limited		0.90%
Bosch Limited		0.84%
Maruti Suzuki India Limited		0.80%
Axis Bank Limited		0.70%
Titan Company Limited		0.70%
Bajaj Finance Limited		0.48%
Century Textiles & Industries Limited		0.45%
Thomas Cook (India) Limited		0.45%
Sun Pharmaceutical Industries Limited		0.26%
Aditya Birla Capital Limited		0.14%
United Breweries (Holdings) Limited		0.00%
Magnasound (I) Limited		0.00%
Cash & Current Assets		1.02%
Total		100.00%

Wealth Solutions

Aditya Birla Sun Life Equity Savings Fund		
Allocation as a % of Net Assets	Rating	%
Adani Enterprises Limited		8.98%
Housing Development Finance Corporation Limited		7.89%
Reliance Industries Limited		7.63%
HDFC Bank Limited		5.18%
HDFC Bank Limited		5.18%
HDFC Bank Limited		5.18%
Sun Pharmaceutical Industries Limited		4.73%
9.20% GOI (MD 30/09/2030)	Sovereign	3.78%
HDFC Bank Limited		3.64%
Infosys Limited		2.59%

Honeywell Automation India Limited		2.16%
Larsen & Toubro Infotech Limited		1.95%
Affle (India) Limited		1.93%
Kotak Mahindra Bank Limited		1.88%
ICI Bank Limited		1.74%
Info Edge (India) Limited		1.69%
Pfizer Limited		1.63%
Crompton Greaves Consumer Electricals Limited		1.55%
Shree Cement Limited		1.49%
Voltas Limited		1.48%
Whirlpool of India Limited		1.21%
JK Cement Limited		1.16%
Cholamandalam Investment and Finance Company Limited		1.16%
Axis Bank Limited		1.15%
METROPOLIS HEALTHCARE LIMITED		1.10%
Atul Limited		1.03%
The Ramco Cements Limited		0.95%
Gujarat Gas Limited		0.95%
Nestle India Limited		0.92%
Reliance Industries Limited		0.92%
Bandhan Bank Limited		0.90%
Hindustan Unilever Limited		0.90%
Jubilant Foodworks Limited		0.89%
Bajaj Finance Limited		0.82%
MRF Limited		0.81%
Cipla Limited		0.73%
Lupin Limited		0.57%
Eris Lifesciences Limited		0.53%
Chalet Hotels Limited		0.50%
Ashok Leyland Limited		0.48%
Bayer Cropscience Limited		0.45%
Escorts Limited		0.45%
Computer Age Management Services Limited		0.42%
Abbott India Limited		0.40%
Radico Khaitan Limited		0.28%
State Bank of India		0.27%
PI Industries Limited		0.24%
Coal India Limited		0.06%
Coal India Limited		-0.06%
ICI Bank Limited		-0.07%
State Bank of India		-0.27%
Cipla Limited		-0.73%
Sun Pharmaceutical Industries Limited		-4.74%
Reliance Industries Limited		-5.74%
Housing Development Finance Corporation Limited		-7.91%
Adani Enterprises Limited		-8.99%
Cash & Current Assets		35.95%
Total		100.00%

Aditya Birla Sun Life Balanced Advantage Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		6.42%
Infosys Limited		3.94%
ICI Bank Limited		3.68%
NTPC Limited		3.04%
Housing Development Finance Corporation Limited		2.95%
Power Finance Corporation Limited	CRISIL AAA	2.27%
Kotak Mahindra Bank Limited		2.23%
REC Limited	ICRA AAA	2.21%
Tata Consultancy Services Limited		2.14%
Bharti Airtel Limited		2.07%
ITC Limited		1.98%
Reliance Industries Limited		1.75%
HDB Financial Services Limited	CRISIL AAA	1.66%
ACC Limited		1.47%
Hindustan Unilever Limited		1.44%
Maruti Suzuki India Limited		1.39%
Exide Industries Limited		1.32%
Reliance Industries Limited		1.31%
Coal India Limited		1.21%
Sanofi India Limited		1.21%
Emami Limited		1.19%
REC Limited	CRISIL AAA	1.18%
Cipla Limited		1.18%
METROPOLIS HEALTHCARE LIMITED		1.16%
Axis Bank Limited		1.16%
REC Limited	ICRA AAA	1.10%
Godrej Consumer Products Limited		1.07%
Bajaj Finance Limited		1.03%

Bhopal Dhule Transmission Company Limited	CRISIL AAA	0.97%
Mahindra & Mahindra Limited		0.96%
HCL Technologies Limited		0.95%
Hindalco Industries Limited		0.94%
Bajaj Finserv Limited		0.92%
Tech Mahindra Limited		0.91%
Mangalore Refinery and Petrochemicals Limited	ICRA AAA	0.91%
Computer Age Management Services Limited		0.88%
Tata Steel Limited		0.87%
Dr. Reddy's Laboratories Limited		0.83%
Hero MotoCorp Limited		0.80%
Larsen & Toubro Infotech Limited		0.80%
Torrent Pharmaceuticals Limited		0.76%
ICICI Prudential Life Insurance Company Limited		0.76%
Lupin Limited		0.75%
Shree Cement Limited		0.69%
MindTree Limited		0.63%
HDFC Life Insurance Company Limited		0.63%
ADITYA BIRLA SUN LIFE BANKING ETF		0.61%
State Bank of India		0.60%
Marico Limited		0.57%
UltraTech Cement Limited		0.56%
IndusInd Bank Limited		0.55%
Akzo Nobel India Limited		0.48%
REC Limited	CRISIL AAA	0.47%
Eicher Motors Limited		0.45%
IRB InvIT Fund		0.43%
United Spirits Limited		0.42%
Dalmia Bharat Limited		0.41%
Cyient Limited		0.41%
CARE Ratings Limited		0.41%
Avanti Feeds Limited		0.40%
Jharkand Road Projects Implementation Company Limited	CARE D	0.39%
Castrol India Limited		0.38%
J.K. Lakshmi Cement Limited		0.36%
Route Mobile Limited		0.34%
UPL Limited		0.33%
Mahanagar Gas Limited		0.32%
Indraprastha Gas Limited		0.31%
IFGL Refractories Limited		0.29%
Orient Refractories Limited		0.27%
LIC Housing Finance Limited	CRISIL AAA	0.27%
Alkem Laboratories Limited		0.24%
Mazagon Dock Shipbuilders Limited		0.21%
Jagran Prakashan Limited		0.20%
Phoenix Mills Limited		0.17%
Jharkand Road Projects Implementation Company Limited	CRISIL C	0.14%
City Union Bank Limited		0.13%
Sadbhav Engineering Limited		0.12%
Zee Entertainment Enterprises Limited		0.10%
UTI ASSET MANAGEMENT COMPANY Limited		0.08%
NMDC Limited		0.03%
Power Grid Corporation of India Limited		0.00%
NTPC Limited	CRISIL AAA	0.00%
Nifty 50 Index		-0.89%
Nifty 50 Index		-5.62%
Cash & Current Assets		25.32%
Total		100.00%

Aditya Birla Sun Life Equity Hybrid '95 Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited		6.34%
Infosys Limited		6.19%
Reliance Industries Limited		4.95%
ICICI Bank Limited		3.62%
UltraTech Cement Limited		2.68%
Kotak Mahindra Bank Limited		2.66%
Housing Development Finance Corporation Limited		2.38%
Axis Bank Limited		1.89%
Whirlpool of India Limited		1.84%
Crompton Greaves Consumer Electricals Limited		1.77%
HCL Technologies Limited		1.76%
Tata Consultancy Services Limited		1.75%
Apollo Hospitals Enterprise Limited		1.70%
Pfizer Limited		1.67%
Eris Lifesciences Limited		1.65%
Hindustan Unilever Limited		1.50%

Atul Limited		1.48%
Cholamandalam Investment and Finance Company Limited		1.31%
U.P. Power Corporation Limited	BWR AA- (SO)	1.19%
IRB InvIT Fund		1.19%
ICICI Lombard General Insurance Company Limited		1.18%
Shree Cement Limited		1.18%
Volta Limited		1.16%
Bandhan Bank Limited		1.13%
Jubilant Foodworks Limited		1.11%
Sanofi India Limited		1.10%
Dr. Reddy's Laboratories Limited		1.09%
MRF Limited		1.08%
U.P. Power Corporation Limited	BWR AA- (SO)	1.07%
Aarti Industries Limited		1.06%
PI Industries Limited		1.03%
Maruti Suzuki India Limited		1.01%
Hero MotoCorp Limited		0.99%
Cipla Limited		0.99%
IndusInd Bank Limited		0.96%
MindTree Limited		0.90%
Bajaj Finance Limited		0.90%
Info Edge (India) Limited		0.89%
Zydus Wellness Limited		0.88%
Power Grid Corporation of India Limited	CRISIL AAA	0.84%
Hindalco Industries Limited		0.83%
Bayer Cropscience Limited		0.79%
Ashok Leyland Limited		0.77%
EPL Limited		0.76%
NIIT Technologies Limited		0.76%
REC Limited	ICRA AAA	0.75%
Bata India Limited		0.74%
Cyient Limited		0.72%
METROPOLIS HEALTHCARE LIMITED		0.70%
HDB Financial Services Limited	CRISIL AAA	0.69%
REC Limited	CRISIL AAA	0.67%
Union Bank of India - Tier I - Basel III	IND AA	0.67%
Larsen & Toubro Infotech Limited		0.62%
Britannia Industries Limited		0.57%
HDFC Life Insurance Company Limited		0.52%
Indraprastha Gas Limited		0.50%
Tata Steel Limited		0.50%
Sikka Ports and Terminals Limited	CRISIL AAA	0.49%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.46%
Reliance Industries Limited		0.46%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.46%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.45%
United Spirits Limited		0.44%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.44%
Computer Age Management Services Limited		0.41%
Finolex Cables Limited		0.41%
Divi's Laboratories Limited		0.40%
Schaeffler India Limited		0.38%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.37%
ADITYA BIRLA SUN LIFE BANKING ETF		0.37%
8.25% GUJARAT 12DEC2024 SDL	Sovereign	0.37%
Indian Railway Finance Corporation Limited	ICRA AAA	0.36%
REC Limited	ICRA AAA	0.35%
SRF Limited	CRISIL AAA	0.35%
Shriram Transport Finance Company Limited		0.33%
REC Limited	CRISIL AA+	0.33%
REC Limited	CRISIL AAA	0.30%
Asian Paints Limited		0.29%
LIC Housing Finance Limited	CARE AAA	0.27%
Union Bank of India - Tier I - Basel III	CARE AA-	0.27%
Avenue Supermarts Limited		0.26%
Shriram City Union Finance Limited		0.26%
REC Limited	CRISIL AAA	0.22%
REC Limited	ICRA AAA	0.21%
Power Finance Corporation Limited	CRISIL AAA	0.20%
REC Limited	CRISIL AAA	0.20%
CG Power and Industrial Solutions Limited		0.18%
First Business Receivables Trust	CRISIL AAA(SO)	0.17%
PTC India Limited		0.17%
First Business Receivables Trust	CRISIL AAA(SO)	0.17%
First Business Receivables Trust	CRISIL AAA(SO)	0.16%
First Business Receivables Trust	CRISIL AAA(SO)	0.16%
First Business Receivables Trust	CRISIL AAA(SO)	0.16%
First Business Receivables Trust	CRISIL AAA(SO)	0.15%
6.87% MAHARASHTRA 07OCT2030 SDL	Sovereign	0.14%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.14%
REC Limited	CRISIL AAA	0.14%
Dabur India Limited		0.14%

REC Limited	CRISIL AAA	0.14%
L&T Infrastructure Finance Company Limited	CRISIL AAA	0.14%
Alkem Laboratories Limited		0.13%
U.P. Power Corporation Limited	CRISIL A+ (SO)	0.12%
8.17% GOI (MD 01/12/2044)	Sovereign	0.11%
Entertainment Network (India) Limited		0.10%
Jharkand Road Projects Implementation Company Limited	CARE D	0.10%
Aditya Birla Capital Limited		0.09%
8.41% WEST BENGAL 06FEB39 SDL	Sovereign	0.08%
8.24% GOI (MD 15/02/2027)	Sovereign	0.07%
07.32% GS 28JAN2024	Sovereign	0.07%
REC Limited	CRISIL AAA	0.07%
Power Grid Corporation of India Limited	CRISIL AAA	0.07%
6.79% GOI (MD 15/05/2027)	Sovereign	0.07%
REC Limited	CRISIL AAA	0.07%
Rainbow Devices Trust	ICRA AAA (SO)	0.07%
Power Finance Corporation Limited	ICRA AAA	0.07%
Rainbow Devices Trust	ICRA AAA (SO)	0.07%
Small Industries Development Bank of India	CARE AAA	0.05%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.04%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
8.42% GUJARAT -10NOV20 SDL	Sovereign	0.02%
8.26% Maharashtra SDL(MD 23/12/2025)	Sovereign	0.00%
Vodafone Idea Limited	BWR BB-	0.00%
Vodafone Idea Limited	CARE B+	0.00%
Magnasound (I) Limited		0.00%
Globsyn Technologies Limited		0.00%
Brillio Technologies Pvt Limited		0.00%
Cash & Current Assets		4.76%
Total		100.00%

Aditya Birla Sun Life Index Fund		
Allocation as a % of Net Assets		%
Reliance Industries Limited		13.01%
HDFC Bank Limited		10.08%
Infosys Limited		7.61%
Housing Development Finance Corporation Limited		6.75%
Tata Consultancy Services Limited		5.48%
ICICI Bank Limited		5.30%
Kotak Mahindra Bank Limited		4.44%
Hindustan Unilever Limited		3.62%
ITC Limited		2.83%
Axis Bank Limited		2.39%
Larsen & Toubro Limited		2.22%
Bharti Airtel Limited		2.04%
Asian Paints Limited		1.95%
Maruti Suzuki India Limited		1.81%
HCL Technologies Limited		1.79%
Bajaj Finance Limited		1.72%
State Bank of India		1.42%
Nestle India Limited		1.20%
Dr. Reddy's Laboratories Limited		1.16%
Mahindra & Mahindra Limited		1.11%
UltraTech Cement Limited		1.03%
Wipro Limited		0.99%
Tech Mahindra Limited		0.98%
Sun Pharmaceutical Industries Limited		0.98%
Titan Company Limited		0.95%
HDFC Life Insurance Company Limited		0.91%
Power Grid Corporation of India Limited		0.86%
NTPC Limited		0.83%
Britannia Industries Limited		0.80%
Nifty 50 Index		0.80%
Divi's Laboratories Limited		0.78%
Cipla Limited		0.75%
Bajaj Auto Limited		0.74%
Hero MotoCorp Limited		0.71%
Bajaj Finserv Limited		0.66%
IndusInd Bank Limited		0.65%
Tata Steel Limited		0.61%
Grasim Industries Limited		0.60%
JSW Steel Limited		0.60%
SBI Life Insurance Company Limited		0.59%
Eicher Motors Limited		0.57%
Shree Cement Limited		0.56%
Bharat Petroleum Corporation Limited		0.56%
Adani Ports and Special Economic Zone Limited		0.52%
UPL Limited		0.49%
Hindalco Industries Limited		0.49%
Coal India Limited		0.47%
Tata Motors Limited		0.47%
Oil & Natural Gas Corporation Limited		0.46%
Indian Oil Corporation Limited		0.40%
GAIL (India) Limited		0.31%
Yes Bank Limited		0.00%
Cash & Current Assets		0.96%
Total		100.00%

Aditya Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
Infosys Limited	8.35%	
HDFC Bank Limited	8.16%	
Reliance Industries Limited	7.87%	
ICICI Bank Limited	7.17%	
Bharti Airtel Limited	4.58%	
Kotak Mahindra Bank Limited	3.34%	
Housing Development Finance Corporation Limited	3.18%	
HCL Technologies Limited	2.88%	
Hindustan Unilever Limited	2.78%	
Cipla Limited	2.56%	
Axis Bank Limited	2.50%	
Tech Mahindra Limited	2.42%	
NTPC Limited	2.35%	
UltraTech Cement Limited	2.17%	
Larsen & Toubro Limited	2.03%	
Crompton Greaves Consumer Electricals Limited	2.01%	
Sanofi India Limited	1.81%	
ACC Limited	1.59%	
ICICI Lombard General Insurance Company Limited	1.55%	
Bajaj Finance Limited	1.50%	
Hindustan Petroleum Corporation Limited	1.38%	
ITC Limited	1.36%	
Maruti Suzuki India Limited	1.35%	
Cholamandalam Investment and Finance Company Limited	1.25%	
Emami Limited	1.23%	
State Bank of India	1.22%	
Bayer Cropscience Limited	1.09%	
Hindalco Industries Limited	1.08%	
Dabur India Limited	1.06%	
Sun Pharmaceutical Industries Limited	1.05%	
Godrej Consumer Products Limited	0.98%	
Coal India Limited	0.96%	
Mahindra & Mahindra Limited	0.87%	
Titan Company Limited	0.81%	
Britannia Industries Limited	0.79%	
Bandhan Bank Limited	0.75%	
Akzo Nobel India Limited	0.73%	
ICICI Prudential Life Insurance Company Limited	0.66%	
Bajaj Finserv Limited	0.64%	
SBI Life Insurance Company Limited	0.64%	
IndusInd Bank Limited	0.62%	
Cadila Healthcare Limited	0.62%	
Pidilite Industries Limited	0.57%	
Indian Oil Corporation Limited	0.53%	
Eicher Motors Limited	0.50%	
Reliance Industries Limited	0.40%	
Dr. Reddy's Laboratories Limited	0.37%	
Tata Consultancy Services Limited	0.33%	
DLF Limited	0.33%	
Shriram City Union Finance Limited	0.32%	
UPL Limited	0.32%	
Lupin Limited	0.29%	
Bosch Limited	0.28%	
Motherson Sumi Systems Limited	0.25%	
IDFC Limited	0.25%	
IRB Infrastructure Developers Limited	0.25%	
Housing Development Finance Corporation Limited	0.24%	
ADITYA BIRLA SUN LIFE NIFTY NEXT 50 ETF	0.21%	
GAIL (India) Limited	0.20%	
Avenue Supermarts Limited	0.19%	
CG Power and Industrial Solutions Limited	0.19%	
Cummins India Limited	0.19%	
Godrej Consumer Products Limited	0.18%	
Bharat Petroleum Corporation Limited	0.14%	
Tata Motors Limited	0.13%	
Aditya Birla Capital Limited	0.12%	
Tata Steel Limited	0.11%	
Petronet LNG Limited	0.11%	
GE Power India Limited	0.11%	
DLF Limited	0.07%	
Bharti Airtel Limited	0.06%	
Larsen & Toubro Limited	-0.04%	
IndusInd Bank Limited	-0.10%	
Cash & Current Assets	0.95%	
Total	100.00%	

Aditya Birla Sun Life Focused Equity Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited	8.57%	
Infosys Limited	8.32%	
ICICI Bank Limited	7.42%	
Bharti Airtel Limited	5.08%	
Reliance Industries Limited	4.02%	
UltraTech Cement Limited	3.87%	
HCL Technologies Limited	3.71%	
Kotak Mahindra Bank Limited	3.61%	
Housing Development Finance Corporation Limited	3.33%	
Hindustan Unilever Limited	3.24%	
Bajaj Finance Limited	3.07%	

Cadila Healthcare Limited	2.96%
Crompton Greaves Consumer Electricals Limited	2.94%
Axis Bank Limited	2.81%
Sun TV Network Limited	2.77%
Cipla Limited	2.68%
Maruti Suzuki India Limited	2.64%
Dabur India Limited	2.37%
NTPC Limited	2.32%
SBI Life Insurance Company Limited	2.16%
Larsen & Toubro Limited	2.04%
Phoenix Mills Limited	2.02%
Tech Mahindra Limited	1.94%
METROPOLIS HEALTHCARE LIMITED	1.92%
Reliance Industries Limited	1.85%
ICICI Lombard General Insurance Company Limited	1.81%
Coal India Limited	1.71%
PI Industries Limited	1.29%
United Spirits Limited	1.27%
Eicher Motors Limited	0.96%
Tata Consumer Products Limited	0.90%
Bharti Airtel Limited	0.78%
Infosys Limited	0.67%
Housing Development Finance Corporation Limited	0.57%
Tech Mahindra Limited	0.50%
Maruti Suzuki India Limited	0.24%
Larsen & Toubro Limited	-0.07%
Cash & Current Assets	1.69%
Total	100.00%

Aditya Birla Sun Life Equity Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited	8.36%	
ICICI Bank Limited	8.06%	
Dr. Reddy's Laboratories Limited	6.41%	
Infosys Limited	6.12%	
Bharti Airtel Limited	5.10%	
Kotak Mahindra Bank Limited	3.93%	
HCL Technologies Limited	3.74%	
Sun Pharmaceutical Industries Limited	3.05%	
Reliance Industries Limited	2.96%	
ICICI Lombard General Insurance Company Limited	2.77%	
Apollo Hospitals Enterprise Limited	2.29%	
Axis Bank Limited	1.98%	
Strides Pharma Science Limited	1.89%	
Bajaj Finance Limited	1.88%	
Exide Industries Limited	1.84%	
Atul Limited	1.82%	
United Spirits Limited	1.78%	
Tata Steel Limited	1.71%	
ACC Limited	1.70%	
METROPOLIS HEALTHCARE LIMITED	1.65%	
Just Dial Limited	1.42%	
Hindalco Industries Limited	1.37%	
Tata Consumer Products Limited	1.29%	
Bharat Forge Limited	1.28%	
PVR Limited	1.24%	
NMDC Limited	1.22%	
Cholamandalam Investment and Finance Company Limited	1.19%	
Radico Khaitan Limited	1.17%	
Dalmia Bharat Limited	1.15%	
Whirlpool of India Limited	1.09%	
Aarti Industries Limited	1.05%	
Castrol India Limited	1.03%	
Bharat Electronics Limited	0.98%	
Hindustan Unilever Limited	0.92%	
UltraTech Cement Limited	0.87%	
Titan Company Limited	0.84%	
RBL Bank Limited	0.80%	
CESC Limited	0.77%	
Century Textiles & Industries Limited	0.77%	
Kansai Nerolac Paints Limited	0.70%	
Maruti Suzuki India Limited	0.67%	
MRF Limited	0.65%	
Bajaj Finserv Limited	0.63%	
Max Financial Services Limited	0.60%	
Hero MotoCorp Limited	0.57%	
HDFC Life Insurance Company Limited	0.54%	
Mphasis Limited	0.47%	
IndusInd Bank Limited	0.45%	
Tata Power Company Limited	0.43%	
Voltaas Limited	0.42%	
Dishman Carbogen Amcis Limited	0.37%	
AIA Engineering Limited	0.36%	
Coromandel International Limited	0.33%	
IDFC Limited	0.31%	
Dish TV India Limited	0.30%	
MindTree Limited	0.24%	
Eris Lifesciences Limited	0.18%	
United Breweries Limited	0.17%	
Reliance Industries Limited	0.11%	
Housing Development Finance Corporation Limited	0.09%	
Kewal Kiran Clothing Limited	0.05%	
Aditya Birla Capital Limited	0.04%	
Shriram City Union Finance Limited	0.03%	

Muthoot Capital Services Limited	0.03%
SPENCER'S RETAIL LIMITED	0.03%
MAESTROS MEDLINE SYSTEMS LIMITED	0.00%
Magnasound (I) Limited	0.00%
Mms Infrastructure Limited	0.00%
Cash & Current Assets	1.74%
Total	100.00%

Aditya Birla Sun Life Equity Advantage Fund		
Allocation as a % of Net Assets	Rating	%
HDFC Bank Limited	5.56%	
Infosys Limited	5.13%	
Reliance Industries Limited	4.80%	
Bajaj Finance Limited	4.07%	
Crompton Greaves Consumer Electricals Limited	4.01%	
Larsen & Toubro Infotech Limited	3.97%	
Info Edge (India) Limited	3.39%	
Atul Limited	3.20%	
Voltaas Limited	3.14%	
Kotak Mahindra Bank Limited	3.04%	
The Ramco Cements Limited	2.93%	
ICICI Bank Limited	2.85%	
JK Cement Limited	2.75%	
PI Industries Limited	2.40%	
Natco Pharma Limited	2.34%	
HCL Technologies Limited	2.24%	
Dr. Reddy's Laboratories Limited	2.15%	
Gujarat Gas Limited	2.05%	
Affle (India) Limited	1.99%	
SRF Limited	1.88%	
Apollo Hospitals Enterprise Limited	1.75%	
IPCA Laboratories Limited	1.67%	
Ashok Leyland Limited	1.47%	
MindTree Limited	1.47%	
Shree Cement Limited	1.47%	
HDFC Life Insurance Company Limited	1.47%	
Axis Bank Limited	1.45%	
Whirlpool of India Limited	1.43%	
IndusInd Bank Limited	1.37%	
ICICI Lombard General Insurance Company Limited	1.37%	
Tech Mahindra Limited	1.36%	
Cadila Healthcare Limited	1.32%	
Jubilant Foodworks Limited	1.22%	
Divi's Laboratories Limited	1.20%	
Honeywell Automation India Limited	1.19%	
Avanti Feeds Limited	1.16%	
Kajaria Ceramics Limited	1.12%	
V-Guard Industries Limited	1.04%	
Cipla Limited	1.04%	
Bandhan Bank Limited	1.04%	
EPL Limited	1.01%	
Syngene International Limited	0.94%	
Aarti Industries Limited	0.91%	
L&T Technology Services Limited	0.87%	
Strides Pharma Science Limited	0.81%	
Cholamandalam Investment and Finance Company Limited	0.69%	
Housing Development Finance Corporation Limited	0.66%	
ICICI Securities Limited	0.59%	
Bayer Cropscience Limited	0.58%	
Reliance Industries Limited	0.30%	
Dharti Dredging	0.00%	
Karox Technologies	0.00%	
Cash & Current Assets	2.16%	
Total	100.00%	

Aditya Birla Sun Life MNC Fund		
Allocation as a % of Net Assets	Rating	%
Pfizer Limited	10.08%	
Bayer Cropscience Limited	8.87%	
Honeywell Automation India Limited	8.49%	
Kotak Mahindra Bank Limited	8.02%	
GlaxoSmithKline Pharmaceuticals Limited	6.87%	
Gillette India Limited	6.45%	
Hindustan Unilever Limited	5.24%	
Johnson Controls - Hitachi Air Conditioning India Limited	4.95%	
Kansai Nerolac Paints Limited	4.84%	
Procter & Gamble Hygiene and Health Care Limited	4.24%	
Bata India Limited	3.58%	
ICRA Limited	3.43%	
Maruti Suzuki India Limited	3.25%	
IDFC First Bank Limited	3.08%	
Fortis Healthcare Limited	3.06%	
Quess Corp Limited	2.56%	
Bosch Limited	2.14%	
CRISIL Limited	2.07%	
Schaeffler India Limited	1.34%	
Cummins India Limited	1.19%	
Colgate Palmolive (India) Limited	1.16%	
Nestle India Limited	0.79%	
Thomas Cook (India) Limited	0.76%	
ACC Limited	0.66%	
Sanofi India Limited	0.38%	
Oracle Financial Services Software Limited	0.38%	



Ambuja Cements Limited	0.36%
Castrol India Limited	0.31%
Siemens Limited	0.23%
Akzo Nobel India Limited	0.18%
SML Isuzu Limited	0.15%
Blue Dart Express Limited	0.13%
ABB India Limited	0.11%
ITD Cementation India Limited	0.10%
Disa India Limited	0.07%
GE Power India Limited	0.06%
GE T&D India Limited	0.04%
ABB Power Products And Systems India Ltd	0.02%
Schneider Electric Infrastructure Limited	0.02%
Sree Jayalakshmi Autospin Limited	0.00%
Jainpur Straw Brd	0.00%
Visakha Aqua Farm	0.00%
Sri Venkatesha Mill Limited	0.00%
Maruti Cottex Limited	0.00%
Cash & Current Assets	0.34%
Total	100.00%

Aditya Birla Sun Life Midcap Fund	
Allocation as a %	%
of Net Assets	
Coromandel International Limited	4.61%
Mphasis Limited	4.38%
Apollo Hospitals Enterprise Limited	3.11%
Cadila Healthcare Limited	2.93%
Sanofi India Limited	2.75%
Torrent Power Limited	2.60%
KEC International Limited	2.52%
Cholamandalam Financial Holdings Limited	2.46%
Cholamandalam Investment and Finance Company Limited	2.39%
Max Financial Services Limited	2.33%
Tata Power Company Limited	2.28%
IPCA Laboratories Limited	2.28%
Gujarat State Petronet Limited	2.23%
Pfizer Limited	2.22%
Voltas Limited	2.16%
Emami Limited	2.15%
Crompton Greaves Consumer Electricals Limited	2.11%
The Ramco Cements Limited	2.09%
Gujarat Fluorochemicals Limited	1.98%
Dr. Reddy's Laboratories Limited	1.93%
MindTree Limited	1.74%
PNC Infratech Limited	1.66%
Whirlpool of India Limited	1.62%
AU Small Finance Bank Limited	1.60%
RBL Bank Limited	1.52%
The Federal Bank Limited	1.50%
TeamLease Services Limited	1.46%
Havells India Limited	1.43%
Aditya Birla Fashion and Retail Limited	1.38%
Kansai Nerolac Paints Limited	1.38%
DCB Bank Limited	1.35%
Bharat Electronics Limited	1.33%
ICICI Bank Limited	1.31%
K.P.R. Mill Limited	1.29%
Bayer Cropscience Limited	1.28%
Tata Consumer Products Limited	1.27%
METROPOLIS HEALTHCARE LIMITED	1.25%
POLYCAB INDIA Limited	1.21%
Sun TV Network Limited	1.20%
Fortis Healthcare Limited	1.07%
Mahindra & Mahindra Financial Services Limited	1.07%
Phoenix Mills Limited	1.05%
NMDC Limited	1.05%
Thermax Limited	1.00%
Bharti Airtel Limited	0.93%
Aarti Industries Limited	0.88%
Quess Corp Limited	0.87%
Akzo Nobel India Limited	0.87%
GFL Limited	0.83%
Atul Limited	0.79%
Zydus Wellness Limited	0.78%
ICICI Lombard General Insurance Company Limited	0.70%
Exide Industries Limited	0.70%
UTI ASSET MANAGEMENT COMPANY Limited	0.67%
Century Textiles & Industries Limited	0.67%
LIC Housing Finance Limited	0.67%
Mangalore Refinery and Petrochemicals Limited	0.64%
Container Corporation of India Limited	0.60%
Sterlite Technologies Limited	0.59%
United Spirits Limited	0.55%
Just Dial Limited	0.38%
Shriram Transport Finance Company Limited	0.22%
Aditya Birla Capital Limited	0.09%
Aditya Birla Fashion and Retail Limited	0.08%
Cash & Current Assets	3.94%
Total	100.00%

Aditya Birla Sun Life Small Cap Fund	
Allocation as a %	%
of Net Assets	
JK Cement Limited	3.37%
Deepak Nitrite Limited	3.36%
Multi Commodity Exchange of India Limited	2.76%
KEC International Limited	2.60%
Just Dial Limited	2.57%
Radico Khaitan Limited	2.45%
Coromandel International Limited	2.42%
METROPOLIS HEALTHCARE LIMITED	2.31%
Welspun India Limited	2.29%
Narayana Hrudayalaya Limited	2.18%
Strides Pharma Science Limited	2.15%
Cholamandalam Financial Holdings Limited	2.11%
Johnson Controls - Hitachi Air Conditioning India Limited	2.11%
Cyient Limited	2.02%
EPL Limited	1.96%
Amber Enterprises India Limited	1.95%
Security and Intelligence Services (India) Limited	1.89%
PNC Infratech Limited	1.87%
Prince Pipes & Fittings Limited	1.76%
JM Financial Limited	1.73%
PI Industries Limited	1.70%
J.K. Lakshmi Cement Limited	1.63%
Jyothy Laboratories Limited	1.63%
Endurance Technologies Limited	1.57%
Cholamandalam Investment and Finance Company Limited	1.56%
V-Guard Industries Limited	1.54%
DCB Bank Limited	1.51%
Avanti Feeds Limited	1.50%
Aster DM Healthcare Limited	1.49%
Gujarat Fluorochemicals Limited	1.38%
Sunteck Realty Limited	1.37%
CCL Products (India) Limited	1.35%
INOX Leisure Limited	1.31%
National Aluminium Company Limited	1.30%
Route Mobile Limited	1.27%
Tata Metaliks Limited	1.21%
BEML Limited	1.19%
Firstsource Solutions Limited	1.19%
Repco Home Finance Limited	1.13%
Bajaj Consumer Care Ltd	1.10%
Navin Fluorine International Limited	1.09%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.08%
Zydus Wellness Limited	1.07%
Motherson Sumi Systems Limited	1.06%
Angel Broking Limited	1.05%
IG Petrochemicals Limited	1.04%
Ashok Leyland Limited	1.00%
ABB Power Products And Systems India Ltd	0.98%
IndusInd Bank Limited	0.98%
Bajaj Electricals Limited	0.95%
Container Corporation of India Limited	0.94%
Happiest Minds Technologies Limited	0.93%
UTI ASSET MANAGEMENT COMPANY Limited	0.90%
Indiamart Intermesh Limited	0.87%
IRB Infrastructure Developers Limited	0.86%
Sandhar Technologies Limited	0.83%
Redington (India) Limited	0.82%
Eris Lifesciences Limited	0.72%
Nitin Spinners Limited	0.72%
Century Textiles & Industries Limited	0.72%
NCC Limited	0.62%
Sundram Fasteners Limited	0.57%
Kajaria Ceramics Limited	0.57%
Satin Creditcare Network Limited	0.50%
The India Cements Limited	0.49%
CARE Ratings Limited	0.47%
Mahindra & Mahindra Financial Services Limited	0.43%
Persistent Systems Limited	0.34%
Minda Corporation Limited	0.25%
CG Power and Industrial Solutions Limited	0.20%
Tejas Networks Limited	0.18%
IFB Industries Limited	0.09%
Atul Auto Limited	0.07%
Maitan Alloys Limited	0.07%
Satin Creditcare Network Limited	0.07%
Cash & Current Assets	2.68%
Total	100.00%

Aditya Birla Sun Life Pure Value Fund	
Allocation as a %	%
of Net Assets	
ICICI Bank Limited	4.35%
UPL Limited	4.07%
Biocon Limited	3.82%
IndusInd Bank Limited	3.80%
Lupin Limited	3.65%
Tech Mahindra Limited	3.59%
Voltas Limited	3.24%
Mahindra & Mahindra Limited	3.15%
Tata Consumer Products Limited	2.76%
IPCA Laboratories Limited	2.62%
Ambuja Cements Limited	2.22%
Cadila Healthcare Limited	2.12%
Ramkrishna Forgings Limited	2.06%
Escorts Limited	2.06%
Bharti Airtel Limited	2.02%

JSW Steel Limited	1.93%
Gujarat Alkalies and Chemicals Limited	1.85%
NIIT Technologies Limited	1.83%
Tata Motors Limited	1.77%
Cyient Limited	1.77%
Strides Pharma Science Limited	1.62%
Deepak Nitrite Limited	1.60%
State Bank of India	1.51%
The Ramco Cements Limited	1.49%
Sun TV Network Limited	1.47%
KEC International Limited	1.47%
Atul Limited	1.46%
Equitas Holdings Limited	1.46%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.43%
Aditya Birla Fashion and Retail Limited	1.40%
PTC India Limited	1.34%
MindTree Limited	1.27%
Shriram Transport Finance Company Limited	1.27%
Tata Steel Limited	1.24%
Zee Entertainment Enterprises Limited	1.23%
K.P.R. Mill Limited	1.22%
Akzo Nobel India Limited	1.12%
UltraTech Cement Limited	1.07%
Quess Corp Limited	1.06%
JK Cement Limited	1.01%
CCL Products (India) Limited	1.01%
Dalmia Bharat Limited	0.96%
ALEMBIC PHARMACEUTICALS LIMITED	0.92%
Avanti Feeds Limited	0.88%
Axis Bank Limited	0.86%
Gujarat State Fertilizers & Chemicals Limited	0.86%
WELSPUN CORP LIMITED	0.83%
The India Cements Limited	0.76%
Cummins India Limited	0.75%
Cipla Limited	0.73%
Kansai Nerolac Paints Limited	0.72%
Bata India Limited	0.72%
Ashok Leyland Limited	0.72%
VIP Industries Limited	0.70%
Jamna Auto Industries Limited	0.70%
Nath Bio-Genes (India) Limited	0.68%
Motherson Sumi Systems Limited	0.58%
Security and Intelligence Services (India) Limited	0.54%
CARE Ratings Limited	0.43%
IG Petrochemicals Limited	0.39%
Rane Holdings Limited	0.33%
Hindalco Industries Limited	0.30%
Bharat Bijlee Limited	0.28%
Narayana Hrudayalaya Limited	0.26%
ITC Limited	0.19%
JM Financial Limited	0.19%
CG Power and Industrial Solutions Limited	0.13%
Hindustan Petroleum Corporation Limited	0.06%
V-Mart Retail Limited	0.03%
Cash & Current Assets	2.12%
Total	100.00%

Aditya Birla Sun Life Manufacturing Equity Fund	
Allocation as a %	%
of Net Assets	
Dr. Reddy's Laboratories Limited	9.97%
Hindustan Unilever Limited	6.47%
Reliance Industries Limited	6.36%
Asian Paints Limited	4.57%
HeidelbergCement India Limited	4.47%
Rallis India Limited	4.29%
Kansai Nerolac Paints Limited	4.14%
Voltas Limited	3.64%
Maruti Suzuki India Limited	3.31%
Tata Steel Limited	3.27%
Bharat Electronics Limited	2.96%
United Breweries Limited	2.83%
NMDC Limited	2.81%
AIA Engineering Limited	2.81%
UltraTech Cement Limited	2.66%
Dabur India Limited	2.64%
Aarti Industries Limited	2.07%
Tata Consumer Products Limited	2.06%
ITC Limited	2.05%
Titan Company Limited	1.93%
Bharat Forge Limited	1.86%
Strides Pharma Science Limited	1.78%
Endurance Technologies Limited	1.62%
GlaxoSmithKline Pharmaceuticals Limited	1.51%
Hero MotoCorp Limited	1.45%
Century Textiles & Industries Limited	1.42%
United Spirits Limited	1.41%
Eicher Motors Limited	1.36%
Eris Lifesciences Limited	1.25%
Tata Chemicals Limited	1.18%
Cummins India Limited	1.14%
Hindalco Industries Limited	1.06%

Dishman Carbogen Amcis Limited	0.90%
Prataap Snacks Limited	0.83%
Greaves Cotton Limited	0.82%
Kewal Kiran Clothing Limited	0.57%
HSIL Limited	0.40%
Somany Home Innovation Limited	0.39%
Reliance Industries Limited	0.33%
Tata Steel Limited	0.03%
Cash & Current Assets	3.41%
Total	100.00%

Aditya Birla Sun Life Banking and Financial Services Fund	
Allocation as a % of Net Assets	%
ICICI Bank Limited	14.01%
Kotak Mahindra Bank Limited	11.34%
HDFC Bank Limited	10.79%
Bajaj Finance Limited	7.74%
Axis Bank Limited	7.03%
ICICI Lombard General Insurance Company Limited	6.21%
Bajaj Finserv Limited	4.45%
Bandhan Bank Limited	4.43%
HDFC Life Insurance Company Limited	4.40%
Repco Home Finance Limited	2.85%
State Bank of India	2.83%
Housing Development Finance Corporation Limited	2.82%
IndusInd Bank Limited	2.42%
Cholamandalam Investment and Finance Company Limited	2.30%
Computer Age Management Services Limited	2.30%
Cholamandalam Financial Holdings Limited	2.20%
JM Financial Limited	1.90%
Housing Development Finance Corporation Limited	1.87%
DCB Bank Limited	1.56%
RBL Bank Limited	1.21%
ADITYA BIRLA SUN LIFE BANKING ETF	1.03%
HDFC ASSET MANAGEMENT COMPANY Limited	0.99%
SBI Life Insurance Company Limited	0.74%
ICRA Limited	0.45%
SBI Cards & Payment Services Limited	0.23%
Cash & Current Assets	1.91%
Total	100.00%

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
Infosys Limited	8.47%
ICICI Securities Limited	4.67%
ITC Limited	3.99%
NTPC Limited	3.88%
Dhanuka Agritech Limited	3.77%
Pfizer Limited	3.32%
Larsen & Toubro Infotech Limited	3.08%
Multi Commodity Exchange of India Limited	3.08%
Sanofi India Limited	3.01%
Starbucks ORD	2.78%
Orient Refractories Limited	2.72%
L'OREAL	2.42%
LVMH MOET HENNESSY LOUIS VUITTON SE	2.38%
Coal India Limited	2.24%
Avanti Feeds Limited	2.21%
Tata Consultancy Services Limited	2.13%
Bharat Electronics Limited	2.07%
Strides Pharma Science Limited	1.99%
Persistent Systems Limited	1.97%
City Union Bank Limited	1.89%
Tech Mahindra Limited	1.80%
NLC India Limited	1.77%
Kotak Mahindra Bank Limited	1.76%
Castrol India Limited	1.62%
Dalmia Bharat Limited	1.59%
Akzo Nobel India Limited	1.57%
NMDC Limited	1.54%
Tamil Nadu Newsprint & Papers Limited	1.46%
Accenture PLC	1.46%
Hindustan Petroleum Corporation Limited	1.45%
Kewal Kiran Clothing Limited	1.41%
Natco Pharma Limited	1.36%
Mphasis Limited	1.18%
Hero MotoCorp Limited	1.05%
CARE Ratings Limited	1.02%
ACC Limited	1.00%
Greaves Cotton Limited	1.00%
Computer Age Management Services Limited	0.98%
SVVN Limited	0.95%
Mahanagar Gas Limited	0.92%
PTC India Limited	0.92%

Sun TV Network Limited	0.89%
Colgate Palmolive (India) Limited	0.83%
National Aluminium Company Limited	0.81%
GHCL Limited	0.72%
Oriental Hotels Limited	0.70%
CRISIL Limited	0.59%
HDFC Bank Limited	0.57%
IRB Infrastructure Developers Limited	0.56%
Cyient Limited	0.52%
HDFC Bank Limited	0.49%
Sonata Software Limited	0.48%
Swaraj Engines Limited	0.47%
UTI ASSET MANAGEMENT COMPANY Limited	0.37%
CCL Products (India) Limited	0.29%
Majesco Limited	0.20%
Tata Steel Limited	0.02%
Cash & Current Assets	1.63%
Total	100.00%

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Honeywell Automation India Limited	8.89%
UltraTech Cement Limited	8.02%
NCC Limited	6.81%
NTPC Limited	6.22%
Bharti Airtel Limited	6.14%
Larsen & Toubro Limited	5.46%
PNC Infratech Limited	4.97%
Coal India Limited	3.54%
Orient Refractories Limited	3.54%
Dalmia Bharat Limited	3.46%
H.G. Infra Engineering Limited	3.22%
Bharat Electronics Limited	2.93%
IRB Infrastructure Developers Limited	2.70%
Carborundum Universal Limited	2.41%
Kalpataru Power Transmission Limited	2.24%
WELSPUN CORP LIMITED	2.17%
The Ramco Cements Limited	2.04%
The India Cements Limited	1.86%
Engineers India Limited	1.77%
Ashoka Buildcon Limited	1.68%
POLYCAB INDIA Limited	1.60%
Orient Cement Limited	1.57%
Finolex Cables Limited	1.53%
Hindalco Industries Limited	1.52%
Container Corporation of India Limited	1.39%
IFGL Refractories Limited	1.33%
JK Cement Limited	1.14%
Cholamandalam Investment and Finance Company Limited	1.10%
Greaves Cotton Limited	1.02%
Repco Home Finance Limited	0.94%
Ahluwalia Contracts (India) Limited	0.93%
PTC India Limited	0.88%
Sadbhav Engineering Limited	0.80%
Maithan Alloys Limited	0.67%
Power Mech Projects Limited	0.53%
Larsen & Toubro Limited	0.53%
Nava Bharat Ventures Limited	0.45%
ABB India Limited	0.38%
Aditya Birla Capital Limited	0.23%
Zee Entertainment Enterprises Limited	0.01%
Cash & Current Assets	1.40%
Total	100.00%

Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
Infosys Limited	23.73%
Tata Consultancy Services Limited	9.57%
Tech Mahindra Limited	8.04%
HCL Technologies Limited	6.52%
Bharti Airtel Limited	6.08%
Just Dial Limited	5.76%
Cyient Limited	4.44%
Majesco Limited	4.17%
Honeywell Automation India Limited	3.40%
Apple Inc.	3.16%
Firstsource Solutions Limited	2.55%
Persistent Systems Limited	2.24%
Mphasis Limited	2.11%
Wipro Limited	1.90%
Happiest Minds Technologies Limited	1.79%
MICROSOFT CORPORATION	1.67%
Route Mobile Limited	1.67%
Sonata Software Limited	1.62%
KPIT Technologies Limited	1.60%
NIIT Technologies Limited	0.99%
Zee Entertainment Enterprises Limited	0.93%
Adobe Inc	0.93%
Birlasoft Limited	0.64%
Info Edge (India) Limited	0.55%
Qess Corp Limited	0.39%

Zee Entertainment Enterprises Limited	0.01%
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	3.56%
Total	100.00%

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
ICICI Bank Limited	6.03%
HDFC Bank Limited	5.38%
Bharti Airtel Limited	4.02%
Hindustan Unilever Limited	3.44%
ITC Limited	3.33%
Kotak Mahindra Bank Limited	2.89%
Tata Consumer Products Limited	2.39%
Maruti Suzuki India Limited	2.35%
Axis Bank Limited	2.27%
Dr. Reddy's Laboratories Limited	2.16%
UltraTech Cement Limited	2.04%
Housing Development Finance Corporation Limited	2.04%
ICICI Lombard General Insurance Company Limited	2.02%
Bajaj Finserv Limited	1.94%
Britannia Industries Limited	1.89%
Avenue Supermarts Limited	1.77%
Volta Limited	1.75%
Zydus Wellness Limited	1.69%
ACC Limited	1.69%
Sun Pharmaceutical Industries Limited	1.69%
Godrej Consumer Products Limited	1.63%
Crompton Greaves Consumer Electricals Limited	1.50%
Nestle India Limited	1.48%
Phoenix Mills Limited	1.47%
TVS Motor Company Limited	1.47%
Radico Khaitan Limited	1.34%
MRF Limited	1.33%
Kansai Nerolac Paints Limited	1.33%
Apollo Hospitals Enterprise Limited	1.31%
Cholamandalam Investment and Finance Company Limited	1.28%
United Spirits Limited	1.23%
Relaxo Footwears Limited	1.20%
Cipla Limited	1.19%
Dabur India Limited	1.15%
Titan Company Limited	1.10%
Sanofi India Limited	1.10%
IndusInd Bank Limited	1.09%
Marico Limited	1.03%
Narayana Hrudayalaya Limited	1.03%
Eicher Motors Limited	1.00%
Trent Limited	0.99%
Hero MotoCorp Limited	0.99%
Whirlpool of India Limited	0.93%
Bandhan Bank Limited	0.93%
Bajaj Finance Limited	0.93%
HDFC Life Insurance Company Limited	0.90%
Century Textiles & Industries Limited	0.90%
GlaxoSmithKline Pharmaceuticals Limited	0.88%
Colgate Palmolive (India) Limited	0.88%
POLYCAB INDIA Limited	0.87%
PVR Limited	0.87%
Bata India Limited	0.85%
Aditya Birla Fashion and Retail Limited	0.84%
Prince Pipes & Fittings Limited	0.83%
Info Edge (India) Limited	0.80%
Exide Industries Limited	0.78%
Torrent Pharmaceuticals Limited	0.74%
United Breweries Limited	0.72%
Pidlite Industries Limited	0.71%
Page Industries Limited	0.67%
Mahindra & Mahindra Limited	0.61%
ICICI Prudential Life Insurance Company Limited	0.60%
Just Dial Limited	0.58%
SBI Cards & Payment Services Limited	0.55%
Zee Entertainment Enterprises Limited	0.54%
Blue Star Limited	0.49%
Jubilant Foodworks Limited	0.48%
UTI ASSET MANAGEMENT COMPANY Limited	0.24%
Jyothy Laboratories Limited	0.19%
Aditya Birla Capital Limited	0.07%
Aditya Birla Fashion and Retail Limited	0.07%
Zee Entertainment Enterprises Limited	0.02%
Magnasound (I) Limited	0.00%
Cash & Current Assets	0.55%
Total	100.00%

Aditya Birla Sun Life International Equity Fund - Plan A	
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Allocation as a % of Net Assets	%
Nabtesco Corp	2.84%
Alphabet Inc A	2.58%
Servicenow Inc	2.54%
Comcast Corp	2.54%
Yum China Holdings Inc	2.52%
Kellogg Co	2.46%
Enbridge Inc	2.40%
GEA GROUP AG	2.33%
MCDONALD'S CORPOPORATION	2.32%
EMERSON ELECTRIC CO	2.25%
Western Union Co	2.22%
MICROSOFT CORPORATION	2.21%
Julius Baer Group Limited	2.18%
SALESFORCE.COM INC	2.17%
Roche Holdings Ag Genus Bearer Shs	2.13%
The Walt Disney Company	2.12%
Zimmer Biomet Holdings Inc	2.11%
Amazon Com Inc	2.11%
Corteva Inc	2.05%
Merck & Co Inc	2.02%
Glaxosmithkline PLC	2.01%
Compass Minerals International	2.01%
Berkshire Hathaway Inc	2.01%
PEPSICO INC	2.00%
Blackrock Inc	2.00%
PFIZER INC	1.99%
Applied Materials Inc	1.98%
Bank Of America Corp	1.95%
Unilever NV	1.95%
GILEAD SCIENCES INC	1.94%
NIKE Inc	1.94%
Medtronic PLC	1.94%
VEEVA SYSTEMS INC	1.89%
Dominion Energy Inc	1.88%
Cerner Corp	1.87%
GUIDEWIRE SOFTWARE INC	1.81%
Intel Corp	1.68%
Coca-Cola Co.	1.51%
Lam Research Corp	1.47%
Yaskawa Electric Corp	1.44%
Caterpillar Inc	1.41%
British American Tobacco PLC	1.41%
PHILIP MORRIS INTERNATIONAL INC	1.41%
ABB Limited (SWITZERLAND)	1.34%
CSX Corp	1.29%
Brambles Limited	1.21%
BAE Systems PLC	1.11%
THE TORONTO-DOMINION BANK	1.03%
Novo Nordisk A/S	1.00%
ROYAL BANK OF CANADA	0.99%
Microchip Technology Inc	0.97%
AMGEN INC	0.90%
Cash & Current Assets	2.55%
Total	100.00%

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
HDFC Bank Limited	7.39%
Reliance Industries Limited	4.72%
ICICI Bank Limited	4.49%
Housing Development Finance Corporation Limited	4.43%
VST Industries Limited	3.08%
Sanofi India Limited	2.67%
Kotak Mahindra Bank Limited	2.48%
Orient Refractories Limited	2.41%
JK Cement Limited	1.98%
Dalmia Bharat Limited	1.78%
Hindalco Industries Limited	1.75%
Strides Pharma Science Limited	1.73%
Hero MotoCorp Limited	1.68%
V-Mart Retail Limited	1.58%
IFGL Refractories Limited	1.57%
J.K. Lakshmi Cement Limited	1.56%
Mahindra & Mahindra Limited	1.55%
Hindustan Unilever Limited	1.46%
Tech Mahindra Limited	1.31%
Repco Home Finance Limited	1.29%
UltraTech Cement Limited	1.22%
The India Cements Limited	1.15%
Avanti Feeds Limited	1.13%
HeidelbergCement India Limited	1.12%
Kalpataru Power Transmission Limited	1.11%
National Aluminium Company Limited	0.92%
WELSPUN CORP LIMITED	0.86%
Jamna Auto Industries Limited	0.84%
Tata Steel Limited	0.82%
Yum China Holdings Inc	0.82%
Radico Khaitan Limited	0.82%
State Bank of India	0.81%
Maithan Alloys Limited	0.80%
Nabtesco Corp	0.78%

Honeywell Automation India Limited	0.76%
NBCC (India) Limited	0.75%
Shriram City Union Finance Limited	0.75%
Kewal Kiran Clothing Limited	0.73%
Compass Minerals International	0.72%
City Union Bank Limited	0.71%
SALESFORCE.COM INC	0.71%
Cyient Limited	0.69%
Dabur India Limited	0.68%
NCC Limited	0.68%
United Spirits Limited	0.67%
Axis Bank Limited	0.66%
Bank Of America Corp	0.66%
Comcast Corp	0.64%
MCDONALD'S CORPOPORATION	0.64%
Roche Holdings Ag Genus Bearer Shs	0.64%
Alphabet Inc A	0.62%
GEA GROUP AG	0.62%
MICROSOFT CORPORATION	0.61%
Merck & Co Inc	0.60%
Berkshire Hathaway Inc	0.60%
GUIDEWIRE SOFTWARE INC	0.59%
Western Union Co	0.58%
EMERSON ELECTRIC CO	0.58%
Glaxosmithkline PLC	0.57%
Unilever NV	0.54%
Blackrock Inc	0.54%
PEPSICO INC	0.53%
Applied Materials Inc	0.53%
Zimmer Biomet Holdings Inc	0.53%
Novo Nordisk A/S	0.53%
Microchip Technology Inc	0.53%
PFIZER INC	0.53%
GILEAD SCIENCES INC	0.52%
Corteva Inc	0.52%
Servicenow Inc	0.51%
Medtronic PLC	0.50%
Kellogg Co	0.50%
Cerner Corp	0.49%
NIKE Inc	0.49%
The Walt Disney Company	0.48%
Dominion Energy Inc	0.48%
Julius Baer Group Limited	0.48%
Amazon Com Inc	0.48%
Affle (India) Limited	0.48%
Enbridge Inc	0.47%
Intel Corp	0.44%
AMGEN INC	0.43%
GHCL Limited	0.39%
British American Tobacco PLC	0.38%
Coca-Cola Co.	0.38%
ABB Limited (SWITZERLAND)	0.36%
Lam Research Corp	0.35%
PHILIP MORRIS INTERNATIONAL INC	0.35%
Brambles Limited	0.32%
CSX Corp	0.31%
Caterpillar Inc	0.31%
Exide Industries Limited	0.29%
VEEVA SYSTEMS INC	0.28%
Page Industries Limited	0.27%
Indian Terrain Fashions Limited	0.23%
Carrier Global Corp	0.20%
Reliance Industries Limited	0.20%
PTC India Limited	0.19%
Otis Worldwide Corp	0.18%
Cash & Current Assets	2.93%
Total	100.00%

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan	
Allocation as a % of Net Assets	%
ARCHER-DANIELS-MIDLAND CO	10.21%
BUNGE Limited	9.05%
Deere And Co Limited	8.58%
Nutrien Limited	7.91%
Kubota Corp	7.13%
TYSON FOODS INC	6.54%
ASSOCIATED BRITISH FOODS PLC	6.15%
Wilmar International Limited	5.57%
CF Industries Holdings Inc Ord Shs	4.41%
UPL Limited	3.67%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	3.60%
MOWI ASA	3.57%
INGREDION INC	3.45%
Yara International Asa	3.40%
Sociedad Quimica yMinera de Chile SA	2.75%
BRF SA	2.20%
The Mosaic Company Limited	2.04%
Israel Chemicals Limited	1.26%
Nath Bio-Genes (India) Limited	0.91%
NIPPON MEAT PACK ORD	0.72%
Golden Agri-Resources Limited	0.22%
Cash & Current Assets	6.66%

Total	100.00%
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Aditya Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	95.85%
Cash & Current Assets	4.15%
Total	100.00%

Aditya Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Aditya Birla Sun Life Gold ETF	98.51%
Cash & Current Assets	1.49%
Total	100.00%

Aditya Birla Sun Life Asset Allocator Multi Manager FoF Scheme	
Allocation as a % of Net Assets	%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan	13.84%
Aditya Birla Sun Life Gold ETF	12.48%
Aditya Birla Sun Life Low duration Fund - Growth - Direct Plan	12.21%
Aditya Birla Sun Life Equity Advantage Fund - Growth - Direct Plan	12.14%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	11.82%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	11.20%
Aditya Birla Sun Life Small Cap Fund - Growth	7.68%
Aditya Birla Sun Life International Equity Fund - Plan A - Growth - Direct Plan	5.98%
Aditya Birla Sun Life Banking and Financial Services Fund - Direct Plan - Growth	4.84%
Aditya Birla Sun Life Pharma and Healthcare Fund-Direct-Growth	3.99%
Cash & Current Assets	3.82%
Total	100.00%

Aditya Birla Sun Life Financial Planning FoF-Aggressive Plan	
Allocation as a % of Net Assets	%
Kotak Standard Multicap Fund - Growth - Direct	18.42%
Tata Large & Mid Cap Fund -Direct Plan - Growth Option	15.50%
Axis Focused 25 Fund - Direct Plan - Growth Option	15.05%
Aditya Birla Sun Life Gold ETF	9.78%
Aditya Birla Sun Life Focused Equity Fund - Growth - Direct Plan	7.11%
Kotak Emerging Equity Scheme - Growth - Direct	6.63%
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	6.58%
Aditya Birla Sun Life Equity Fund - Growth - Direct Plan	4.49%
HDFC Corporate Bond Fund -Direct Plan - Growth Option	4.37%
Aditya Birla Sun Life Nifty ETF - Growth	4.25%
IDFC Banking & PSU Debt Fund-Direct Plan - Growth Option	4.16%
ICICI Prudential Savings Fund - Direct Plan	2.64%
Cash & Current Assets	1.02%
Total	100.00%

Aditya Birla Sun Life Life Pharma & Healthcare Fund	
Allocation as a % of Net Assets	%
Dr. Reddy's Laboratories Limited	11.74%
Sun Pharmaceutical Industries Limited	8.69%
Lupin Limited	8.67%
Cipla Limited	7.77%
Divi's Laboratories Limited	7.40%
Aurobindo Pharma Limited	6.28%
METROPOLIS HEALTHCARE LIMITED	4.61%
Zydus Wellness Limited	4.13%
Atul Limited	3.84%
Cadila Healthcare Limited	3.60%
IPCA Laboratories Limited	3.58%
Apollo Hospitals Enterprise Limited	3.57%
Biocon Limited	3.53%
Torrent Pharmaceuticals Limited	3.40%



Portfolio

Alkem Laboratories Limited	2.48%
Pfizer Limited	2.39%
Sanofi India Limited	2.20%
Abbott India Limited	2.19%
Narayana Hrudayalaya Limited	2.18%
Fortis Healthcare Limited	2.07%
Strides Pharma Science Limited	1.83%
Aster DM Healthcare Limited	1.06%
Indoco Remedies Limited	0.91%
Eris Lifesciences Limited	0.66%
Cash & Current Assets	1.23%
Total	100.00%

Aditya Birla Sun Life Bal Bhavishya Yojna	
Allocation as a % of Net Assets	%
Housing Development Finance Corporation Limited	8.32%
Pfizer Limited	7.73%
Honeywell Automation India Limited	7.65%
Bayer Cropsience Limited	6.46%
Kotak Mahindra Bank Limited	5.91%
GlaxoSmithKline Pharmaceuticals Limited	4.48%
Reliance Industries Limited	4.43%
Gillette India Limited	3.95%
Reliance Industries Limited	3.40%
Larsen & Toubro Limited	3.20%
Kansai Nerolac Paints Limited	3.04%
ICICI Bank Limited	3.00%
HDFC Bank Limited	2.92%
Biocon Limited	2.57%
Shree Cement Limited	2.42%
Johnson Controls - Hitachi Air Conditioning India Limited	2.32%
Tata Consultancy Services Limited	2.02%
IDFC First Bank Limited	1.67%
Fortis Healthcare Limited	1.51%
MRF Limited	1.42%
Hindustan Unilever Limited	1.41%
Procter & Gamble Hygiene and Health Care Limited	1.31%
Sundaram Clayton Limited	1.28%
Qess Corp Limited	1.20%
ICRA Limited	1.14%
Bata India Limited	1.10%
Container Corporation of India Limited	1.05%
Infosys Limited	0.90%
Shoppers Stop Limited	0.81%
Bosch Limited	0.79%
Maruti Suzuki India Limited	0.76%
Axis Bank Limited	0.69%
Titan Company Limited	0.67%
Bharat Bijlee Limited	0.59%
UltraTech Cement Limited	0.50%
Thomas Cook (India) Limited	0.42%
Century Textiles & Industries Limited	0.32%
Bajaj Finance Limited	0.31%
Rane Holdings Limited	0.11%
Sun Pharmaceutical Industries Limited	0.10%
Cash & Current Assets	6.12%
Total	100.00%

Aditya Birla Sun Life Retirement Fund - 30s Plan	
Allocation as a % of Net Assets	%
Housing Development Finance Corporation Limited	8.48%
Pfizer Limited	8.18%
Honeywell Automation India Limited	7.71%
Bayer Cropsience Limited	6.58%
Kotak Mahindra Bank Limited	6.11%
GlaxoSmithKline Pharmaceuticals Limited	4.76%
Reliance Industries Limited	4.53%
Gillette India Limited	4.18%
Reliance Industries Limited	3.41%
Larsen & Toubro Limited	3.29%
ICICI Bank Limited	3.16%
Kansai Nerolac Paints Limited	3.00%
HDFC Bank Limited	2.99%
Biocon Limited	2.64%
Shree Cement Limited	2.50%
Johnson Controls - Hitachi Air Conditioning India Limited	2.40%
Tata Consultancy Services Limited	2.06%
IDFC First Bank Limited	1.70%
Fortis Healthcare Limited	1.52%
Hindustan Unilever Limited	1.52%
MRF Limited	1.51%
REC Limited	1.38%
Procter & Gamble Hygiene and Health Care Limited	1.35%
Sundaram Clayton Limited	1.31%
Qess Corp Limited	1.25%
ICRA Limited	1.17%
Container Corporation of India Limited	1.08%
Bata India Limited	1.06%
Infosys Limited	0.92%
Shoppers Stop Limited	0.84%
Bosch Limited	0.83%

Maruti Suzuki India Limited	0.80%
Axis Bank Limited	0.71%
Bharat Bijlee Limited	0.70%
Titan Company Limited	0.67%
UltraTech Cement Limited	0.56%
Thomas Cook (India) Limited	0.44%
Bajaj Finance Limited	0.34%
Century Textiles & Industries Limited	0.34%
Rane Holdings Limited	0.12%
Sun Pharmaceutical Industries Limited	0.12%
Cash & Current Assets	1.79%
Total	100.00%

Aditya Birla Sun Life Retirement Fund - 40s Plan	
Allocation as a % of Net Assets	%
Housing Development Finance Corporation Limited	6.60%
Pfizer Limited	6.35%
REC Limited	ICRA AAA 5.93%
Honeywell Automation India Limited	5.85%
Bayer Cropsience Limited	5.10%
Kotak Mahindra Bank Limited	4.69%
GlaxoSmithKline Pharmaceuticals Limited	3.69%
Reliance Industries Limited	3.57%
Gillette India Limited	3.12%
REC Limited	CRISIL AAA 2.96%
Reliance Industries Limited	2.63%
Larsen & Toubro Limited	2.59%
ICICI Bank Limited	2.50%
Kansai Nerolac Paints Limited	2.38%
HDFC Bank Limited	2.23%
Shree Cement Limited	2.10%
Biocon Limited	2.08%
Johnson Controls - Hitachi Air Conditioning India Limited	2.02%
Tata Consultancy Services Limited	1.77%
Housing Development Finance Corporation Limited	CRISIL AAA 1.56%
Bharat Petroleum Corporation Limited	CRISIL AAA 1.51%
7.37% GOI (MD 16/04/2023)	Sovereign 1.50%
REC Limited	CRISIL AAA 1.44%
State Bank of India - Tier I - Basel III	CARE AA+ 1.43%
Hindustan Unilever Limited	1.28%
IDFC First Bank Limited	1.28%
MRF Limited	1.27%
Fortis Healthcare Limited	1.12%
Sundaram Clayton Limited	1.10%
Procter & Gamble Hygiene and Health Care Limited	1.07%
Qess Corp Limited	1.01%
ICRA Limited	0.98%
Container Corporation of India Limited	0.84%
Bata India Limited	0.78%
Infosys Limited	0.70%
Shoppers Stop Limited	0.70%
Bosch Limited	0.67%
Maruti Suzuki India Limited	0.65%
Bharat Bijlee Limited	0.57%
Titan Company Limited	0.56%
Axis Bank Limited	0.55%
UltraTech Cement Limited	0.49%
Thomas Cook (India) Limited	0.36%
Bajaj Finance Limited	0.30%
Century Textiles & Industries Limited	0.28%
Rane Holdings Limited	0.10%
Sun Pharmaceutical Industries Limited	0.10%
Cash & Current Assets	7.69%
Total	100.00%

Julius Baer Equity Next Generation - USD Class C Shares	99.11%
Cash & Current Assets	0.89%
Total	100.00%

Aditya Birla Sun Life Global Emerging Opportunities Fund	
Allocation as a % of Net Assets	%

Aditya Birla Sun Life Retirement Fund - 50s Plan		
Allocation as a % of Net Assets	Rating	%
7.27% GOI 08APR26	Sovereign	17.33%
6.45% GOVERNMENT OF INDIA 07OCT29	Sovereign	16.48%
G-SEC		
Bharat Petroleum Corporation Limited	CRISIL AAA	10.29%
7.59% GOI(MD 11/01/2026)	Sovereign	8.76%
REC Limited	CRISIL AAA	8.19%
5.77% GOI 03AUG2030	Sovereign	7.92%
7.37% GOI (MD 16/04/2023)	Sovereign	5.12%
6.57% GOI (MD 05/12/2033)	Sovereign	4.92%
State Bank of India - Tier I - Basel III	CARE AA+	3.26%
REC Limited	ICRA AAA	3.04%
Housing Development Finance Corporation Limited	CRISIL AAA	1.77%
Cash & Current Assets		12.93%
Total		100.00%

Aditya Birla Sun Life PSU Equity Fund	
Allocation as a % of Net Assets	%
NTPC Limited	9.85%
Power Grid Corporation of India Limited	9.24%
Coal India Limited	8.45%
State Bank of India	8.12%
NMDC Limited	7.42%
Bharat Electronics Limited	6.55%
Container Corporation of India Limited	5.17%
GAIL (India) Limited	4.79%
Hindustan Petroleum Corporation Limited	4.67%
Indian Oil Corporation Limited	4.51%
Gujarat Gas Limited	3.82%
Bharat Petroleum Corporation Limited	2.58%
NBCC (India) Limited	2.27%
Engineers India Limited	2.12%
Moil Limited	2.02%
RITES Limited	1.71%
BELM Limited	1.70%
Bharat Dynamics Limited	1.63%
Hindustan Aeronautics Limited	1.55%
SBI Cards & Payment Services Limited	1.40%
SBI Life Insurance Company Limited	1.19%
NLC India Limited	1.07%
LIC Housing Finance Limited	1.04%
SJVN Limited	0.74%
Gujarat State Petronet Limited	0.60%
General Insurance Corporation Of India	0.41%
Cash & Current Assets	5.37%
Total	100.00%



As we have been guiding in our calls and review earlier, credit market in India has faced significant headwinds. With the latest Covid 19 induced lockdown, the pain seems to have deepened and entire MF industry has seen significant AUM loss. In line, we have had to take valuation impact in some of our holdings (IETS, ITPCL, JRPICL & VIL). We remain vigilant in wake of an evolving market & potential, and tracking our investments very closely. Hence in interest of conservatism & prudence while we have marked the valuation of these securities in line with the rating agency approved valuations, we are also hopeful of potential upside from such recoveries. Pl find below a brief update on these securities –

1. IETS - Schoolnet India Limited (formerly IL&FS Education and Technology Service Ltd) - Schoolnet is an IL&FS company, which is into social infrastructure, primarily operating in the value chain of bottom-of-pyramid education and skilling. These are ICT projects where company builds & maintains computer labs in government schools for various state governments. It is currently an amber entity in the IL&FS restructuring framework and a resolution plan has been proposed by IL&FS to convert to Green. (Currently the asset is valued at 50% of its principal value as per the rating agencies' models. We believe the recovery of the assets considering conservative stance could be in the range of 75% or higher over the next 6-18 months)

2. ITPCL - IL&FS Tamil Nadu Power Company Limited - ITPCL is an IL&FS group entity, is operating a 1200 MW [2 units of 600 MW each] Imported coal based thermal power project at Cuddalore, Tamil Nadu. The operational performance of the company has seen remarkable improvement during the year with the Plant Load Factor (PLFs) of the Project improving to 69% for FY 2020 versus 56% last year. This is an amber entity and IL&FS management is working with the lenders/rating agencies to finalise the restructuring plan to convert it to a green asset. (Currently the asset is valued at 0% of its principal value as per the rating agencies' models. We believe the recovery of the assets-considering conservative stance could be in the range of 25% or higher over the next 6-18 months)

3. JRPICL - Jharkhand Road Projects Implementation Company Ltd - Being annuity project, revenue is fixed and not dependent on traffic volume; Annuity is part of Government of Jharkhand's annual budgetary allocation and GoJ has guaranteed the annuity payments. Annuities are received in a timely manner. Post conversion to "Green" by NCLAT, 5 scheduled payments have been received – last one being on 21st October 2020 (with a 1 day lag). (Currently the asset is valued at 50% of its principal value as per the rating agencies' models. We believe the recovery of the assets considering conservative stance could be in the range of 75% or higher over the next 6-18 months)

4. VIL - Vodafone Idea Limited - Vodafone India Limited merged into Idea Cellular Limited on August 31, 2018, post which the name of the company was changed to Vodafone Idea Limited. Vodafone Idea Limited, which is owned 44.39% by Vodafone and 27.18% by Aditya Birla Group, is one of the largest telecom service providers in India. The company provides voice and data services on 2G, 3G and 4G technologies across 22 circles in India. (Currently the asset is valued at 0% of its principal value as per the rating agencies' models. We believe the recovery of the assets considering conservative stance could be in the range of 50% or higher over the next 6-18 months)



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	10.96%	CONSUMER DURABLES	0.25%
FINANCE	10.16%	POWER	0.21%
PHARMACEUTICALS	8.78%	CHEMICALS	0.21%
PETROLEUM PRODUCTS	8.69%	CONSTRUCTION	0.20%
CONSUMER NON DURABLES	6.18%	TRADING	0.20%
TELECOM - SERVICES	4.64%	GAS	0.18%
FERROUS METALS	3.32%	TEXTILE PRODUCTS	0.11%
SOFTWARE	2.77%	AUTO ANCILLARIES	0.03%
CEMENT	2.59%	INDUSTRIAL PRODUCTS	0.03%
AUTO	1.70%	Margin Term Deposits	16.29%
TRANSPORTATION	1.53%	INVESTMENT FUNDS/MUTUAL FUNDS	8.16%
NON - FERROUS METALS	0.90%	EQUITY FUTURE	-66.32%
PESTICIDES	0.72%	Cash & Current Assets	75.68%
MEDIA & ENTERTAINMENT	0.69%	Total Net Assets	100.00%
MINERALS/MINING	0.45%		
CONSTRUCTION PROJECT	0.40%		
INDUSTRIAL CAPITAL GOODS	0.33%		

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	10.29%	BANKS	14.76%	BANKS	16.60%	BANKS	24.28%
BANKS	9.59%	SOFTWARE	10.13%	SOFTWARE	13.58%	SOFTWARE	16.86%
TRADING	8.98%	FINANCE	7.65%	FINANCE	7.05%	PETROLEUM PRODUCTS	13.96%
PHARMACEUTICALS	8.58%	CONSUMER NON DURABLES	7.56%	PHARMACEUTICALS	7.03%	FINANCE	10.62%
PETROLEUM PRODUCTS	8.55%	PHARMACEUTICALS	4.98%	CONSUMER DURABLES	5.51%	CONSUMER NON DURABLES	10.40%
SOFTWARE	8.17%	AUTO	3.61%	PETROLEUM PRODUCTS	5.41%	AUTO	5.41%
CONSUMER DURABLES	4.24%	CEMENT	3.49%	CONSUMER NON DURABLES	4.93%	PHARMACEUTICALS	3.68%
CEMENT	3.60%	PETROLEUM PRODUCTS	3.43%	CEMENT	3.86%	CONSTRUCTION PROJECT	2.22%
CONSUMER NON DURABLES	2.99%	POWER	3.04%	AUTO	2.78%	CEMENT	2.20%
INDUSTRIAL CAPITAL GOODS	2.16%	TELECOM - SERVICES	2.07%	CHEMICALS	2.54%	TELECOM - SERVICES	2.04%
HEALTHCARE SERVICES	1.10%	AUTO ANCILLARIES	1.32%	HEALTHCARE SERVICES	2.40%	POWER	1.69%
CHEMICALS	1.03%	MINERALS/MINING	1.24%	INDUSTRIAL PRODUCTS	1.88%	FERROUS METALS	1.21%
GAS	0.95%	HEALTHCARE SERVICES	1.16%	PESTICIDES	1.82%	CONSUMER DURABLES	0.95%
AUTO	0.93%	NON - FERROUS METALS	0.94%	MISCELLANEOUS	1.19%	TRANSPORTATION	0.52%
AUTO ANCILLARIES	0.81%	FERROUS METALS	0.87%	AUTO ANCILLARIES	1.08%	PESTICIDES	0.49%
PESTICIDES	0.69%	GAS	0.64%	NON - FERROUS METALS	0.83%	NON - FERROUS METALS	0.49%
HOTELS/ RESORTS AND OTHER RECREATIONAL ACTIVITIES	0.50%	INDUSTRIAL PRODUCTS	0.56%	GAS	0.50%	MINERALS/MINING	0.47%
MINERALS/MINING	0.06%	MISCELLANEOUS	0.43%	FERROUS METALS	0.50%	OIL	0.46%
Margin Term Deposits	15.53%	PESTICIDES	0.33%	RETAILING	0.26%	GAS	0.31%
Government Bond	3.78%	MEDIA & ENTERTAINMENT	0.30%	INDUSTRIAL CAPITAL GOODS	0.18%	INDEX FUTURE	0.80%
EQUITY FUTURE	-28.50%	INDUSTRIAL CAPITAL GOODS	0.21%	POWER	0.17%	Cash & Current Assets	0.96%
Cash & Current Assets	35.95%	CONSTRUCTION PROJECT	0.12%	MEDIA & ENTERTAINMENT	0.10%	Total Net Assets	100.00%
Total Net Assets	100.00%	Fixed rates bonds - Corporate	11.58%	Fixed rates bonds - Corporate	12.77%		
		Exchange Traded Fund	0.61%	Securitized Debt Amort	0.81%		
		INDEX FUTURE	-6.51%	State Government bond	0.60%		
		Cash & Current Assets	25.32%	Exchange Traded Fund	0.37%		
		Total Net Assets	100.00%	Government Bond	0.35%		
				SECURITISED DEBT	0.13%		
				Cash & Current Assets	4.76%		
				Total Net Assets	100.00%		

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 October 31, 2020, as per Industry classification as recommended by AMFI.



Industry Allocation

Aditya Birla Sun Life Frontline Equity Fund		Aditya Birla Sun Life Equity Fund		Aditya Birla Sun Life MNC Fund		Aditya Birla Sun Life Small Cap 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	
	%		%		%		%
BANKS	23.75%	BANKS	23.59%	CONSUMER NON DURABLES	22.89%	FINANCE	12.71%
SOFTWARE	13.98%	SOFTWARE	11.98%	PHARMACEUTICALS	17.34%	CONSUMER NON DURABLES	9.10%
PETROLEUM PRODUCTS	10.31%	PHARMACEUTICALS	11.91%	BANKS	11.11%	SOFTWARE	8.31%
FINANCE	10.14%	FINANCE	8.11%	INDUSTRIAL CAPITAL GOODS	9.03%	CHEMICALS	7.94%
CONSUMER NON DURABLES	8.93%	CONSUMER NON DURABLES	6.03%	PESTICIDES	8.87%	CONSUMER DURABLES	6.65%
PHARMACEUTICALS	6.69%	TELECOM - SERVICES	5.10%	CONSUMER DURABLES	8.53%	HEALTHCARE SERVICES	5.98%
TELECOM - SERVICES	4.58%	PETROLEUM PRODUCTS	4.10%	FINANCE	5.50%	CEMENT	5.49%
CEMENT	3.76%	HEALTHCARE SERVICES	3.94%	AUTO	3.39%	CONSTRUCTION	4.67%
CONSUMER DURABLES	2.82%	CEMENT	3.72%	SERVICES	3.32%	AUTO ANCILLARIES	4.28%
AUTO	2.72%	CHEMICALS	2.87%	HEALTHCARE SERVICES	3.06%	INDUSTRIAL PRODUCTS	3.72%
POWER	2.35%	AUTO ANCILLARIES	2.49%	INDUSTRIAL PRODUCTS	2.53%	CONSTRUCTION PROJECT	3.22%
CONSTRUCTION PROJECT	2.03%	CONSUMER DURABLES	2.35%	AUTO ANCILLARIES	2.14%	PHARMACEUTICALS	2.87%
PESTICIDES	1.41%	FERROUS METALS	1.71%	CEMENT	1.03%	BANKS	2.49%
NON - FERROUS METALS	1.08%	INDUSTRIAL PRODUCTS	1.63%	SOFTWARE	0.38%	FERTILISERS	2.42%
MINERALS/MINING	0.96%	MEDIA & ENTERTAINMENT	1.54%	PETROLEUM PRODUCTS	0.31%	INDUSTRIAL CAPITAL GOODS	2.37%
CONSTRUCTION	0.58%	NON - FERROUS METALS	1.37%	TRANSPORTATION	0.13%	TEXTILE PRODUCTS	2.29%
CHEMICALS	0.57%	AUTO	1.24%	CONSTRUCTION	0.10%	COMMERCIAL SERVICES	1.89%
AUTO ANCILLARIES	0.54%	MINERALS/MINING	1.22%	MISCELLANEOUS	0.00%	TRANSPORTATION	1.77%
GAS	0.31%	POWER	1.20%	Cash & Current Assets	0.34%	PESTICIDES	1.70%
INDUSTRIAL CAPITAL GOODS	0.30%	INDUSTRIAL CAPITAL GOODS	0.98%	Total Net Assets	100.00%	MEDIA & ENTERTAINMENT	1.31%
WARRANT	0.24%	PAPER	0.77%			NON - FERROUS METALS	1.30%
RETAILING	0.19%	FERTILISERS	0.33%			FERROUS METALS	1.28%
INDUSTRIAL PRODUCTS	0.19%	TEXTILE PRODUCTS	0.05%			AUTO	1.08%
Exchange Traded Fund	0.21%	RETAILING	0.03%			RETAILING	0.87%
EQUITY FUTURE	0.41%	MISCELLANEOUS	0.00%			TEXTILES - COTTON	0.72%
Cash & Current Assets	0.95%	Cash & Current Assets	1.74%			PAPER	0.72%
Total Net Assets	100.00%	Total Net Assets	100.00%			TELECOM - EQUIPMENT & ACCESSORIES	0.18%
						Cash & Current Assets	2.68%
						Total Net Assets	100.00%

Aditya Birla Sun Life Focused Equity Fund		Aditya Birla Sun Life Equity Advantage Fund		Aditya Birla Sun Life Midcap Fund		Aditya Birla Sun Life Pure Value 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	
	%		%		%		%
BANKS	22.42%	SOFTWARE	20.41%	PHARMACEUTICALS	12.11%	PHARMACEUTICALS	15.46%
SOFTWARE	13.97%	BANKS	15.31%	FINANCE	10.60%	BANKS	10.52%
FINANCE	10.36%	PHARMACEUTICALS	11.47%	CONSUMER DURABLES	7.33%	SOFTWARE	8.46%
CONSUMER NON DURABLES	7.79%	CONSUMER DURABLES	9.64%	BANKS	7.28%	AUTO	7.70%
PETROLEUM PRODUCTS	5.87%	FINANCE	8.19%	CONSUMER NON DURABLES	7.00%	CEMENT	7.51%
PHARMACEUTICALS	5.64%	CEMENT	7.15%	SOFTWARE	6.50%	CONSUMER NON DURABLES	7.37%
TELECOM - SERVICES	5.08%	PETROLEUM PRODUCTS	5.09%	HEALTHCARE SERVICES	5.43%	CHEMICALS	6.73%
CEMENT	3.87%	CHEMICALS	4.11%	POWER	4.88%	CONSUMER DURABLES	4.66%
AUTO	3.60%	PESTICIDES	2.97%	FERTILISERS	4.61%	PESTICIDES	4.07%
CONSUMER DURABLES	2.94%	INDUSTRIAL PRODUCTS	2.89%	CHEMICALS	4.48%	FERROUS METALS	4.00%
MEDIA & ENTERTAINMENT	2.77%	CONSUMER NON DURABLES	2.38%	CONSTRUCTION	2.71%	FINANCE	3.67%
POWER	2.32%	GAS	2.05%	CONSTRUCTION PROJECT	2.52%	INDUSTRIAL PRODUCTS	2.81%
CONSTRUCTION PROJECT	2.04%	HEALTHCARE SERVICES	1.75%	INDUSTRIAL CAPITAL GOODS	2.33%	MEDIA & ENTERTAINMENT	2.70%
CONSTRUCTION	2.02%	AUTO	1.47%	GAS	2.23%	TELECOM - SERVICES	2.02%
HEALTHCARE SERVICES	1.92%	INDUSTRIAL CAPITAL GOODS	1.19%	CEMENT	2.09%	CONSTRUCTION PROJECT	1.47%
MINERALS/MINING	1.71%	CONSTRUCTION	1.12%	COMMERCIAL SERVICES	1.46%	RETAILING	1.43%
PESTICIDES	1.29%	MISCELLANEOUS	0.00%	RETAILING	1.46%	POWER	1.34%
WARRANT	0.57%	EQUITY FUTURE	0.66%	TEXTILE PRODUCTS	1.29%	AUTO ANCILLARIES	1.28%
EQUITY FUTURE	2.12%	Cash & Current Assets	2.16%	PESTICIDES	1.28%	TEXTILE PRODUCTS	1.22%
Cash & Current Assets	1.69%	Total Net Assets	100.00%	INDUSTRIAL PRODUCTS	1.21%	SERVICES	1.06%
Total Net Assets	100.00%			MEDIA & ENTERTAINMENT	1.20%	FERTILISERS	0.86%
				MINERALS/MINING	1.05%	COMMERCIAL SERVICES	0.54%
				TELECOM - SERVICES	0.93%	INDUSTRIAL CAPITAL GOODS	0.40%
				SERVICES	0.87%	NON - FERROUS METALS	0.30%
				AUTO ANCILLARIES	0.70%	HEALTHCARE SERVICES	0.26%
				PAPER	0.67%	PETROLEUM PRODUCTS	0.06%
				PETROLEUM PRODUCTS	0.64%	Cash & Current Assets	2.12%
				TRANSPORTATION	0.60%	Total Net Assets	100.00%
				TELECOM - EQUIPMENT & ACCESSORIES	0.59%		
				Cash & Current Assets	3.94%		
				Total Net Assets	100.00%		

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Note: The above Allocation is As on October 31, 2020, 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	26.99%
PHARMACEUTICALS	15.41%
CEMENT	7.13%
PETROLEUM PRODUCTS	6.69%
INDUSTRIAL PRODUCTS	6.63%
AUTO	6.11%
CONSUMER DURABLES	5.57%
PESTICIDES	4.29%
FERROUS METALS	3.29%
CHEMICALS	3.25%
INDUSTRIAL CAPITAL GOODS	2.96%
MINERALS/MINING	2.81%
AUTO ANCILLARIES	1.62%
PAPER	1.42%
NON - FERROUS METALS	1.06%
CONSTRUCTION	0.79%
TEXTILE PRODUCTS	0.57%
Cash & Current Assets	3.41%
Total Net Assets	100.00%

Aditya Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
BANKS	55.62%
FINANCE	39.57%
WARRANT	1.87%
Exchange Traded Fund	1.03%
Cash & Current Assets	1.91%
Total Net Assets	100.00%

Aditya Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States of America	72.08%
Switzerland	5.66%
United Kingdom	4.53%
Canada	4.42%
Japan	4.29%
Germany	2.33%
Netherlands	1.95%
Australia	1.21%
Denmark	1.00%
Cash & Current Assets	2.55%
Total Net Assets	100.00%

Aditya Birla Sun Life Digital India Fund	
Allocation as a % of Net Assets	%
SOFTWARE	79.87%
TELECOM - SERVICES	6.08%
United States of America	5.77%
INDUSTRIAL CAPITAL GOODS	3.40%
MEDIA & ENTERTAINMENT	0.94%
SERVICES	0.39%
MISCELLANEOUS	0.00%
Cash & Current Assets	3.56%
Total Net Assets	100.00%

Aditya Birla Sun Life Dividend Yield Fund	
Allocation as a % of Net Assets	%
SOFTWARE	19.82%
FINANCE	10.70%
PHARMACEUTICALS	9.69%
CONSUMER NON DURABLES	8.88%
POWER	7.52%
FRANCE	4.80%
United States of America	4.24%
BANKS	4.22%
INDUSTRIAL PRODUCTS	4.19%
MINERALS/MINING	3.79%
PESTICIDES	3.77%
PETROLEUM PRODUCTS	3.06%
CEMENT	2.59%
INDUSTRIAL CAPITAL GOODS	2.07%
PAPER	1.46%
TEXTILE PRODUCTS	1.41%
AUTO	1.05%
GAS	0.92%
MEDIA & ENTERTAINMENT	0.89%
NON - FERROUS METALS	0.81%
CHEMICALS	0.72%
HOTELS/ RESORTS AND OTHER RECREATIONAL ACTIVITIES	0.70%
CONSTRUCTION	0.56%
FERROUS METALS	0.02%
EQUITY FUTURE	0.49%
Cash & Current Assets	1.63%
Total Net Assets	100.00%

Aditya Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States of America	19.78%
BANKS	16.53%
CEMENT	8.80%
CONSUMER NON DURABLES	7.85%
FINANCE	6.46%
PETROLEUM PRODUCTS	4.92%
PHARMACEUTICALS	4.40%
INDUSTRIAL PRODUCTS	3.97%
AUTO	3.23%
NON - FERROUS METALS	2.67%
SOFTWARE	2.48%
FERROUS METALS	2.48%
RETAILING	1.58%
Switzerland	1.48%
POWER	1.30%
TEXTILE PRODUCTS	1.23%
AUTO ANCILLARIES	1.13%
United Kingdom	0.95%
Japan	0.78%
INDUSTRIAL CAPITAL GOODS	0.76%
CONSTRUCTION	0.75%
CONSTRUCTION PROJECT	0.68%
Germany	0.62%
Netherlands	0.54%
Denmark	0.53%
Canada	0.47%
CHEMICALS	0.39%
Australia	0.32%
Cash & Current Assets	2.93%
Total Net Assets	100.00%

Aditya Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
CONSTRUCTION PROJECT	20.27%
CEMENT	18.08%
INDUSTRIAL CAPITAL GOODS	12.19%
INDUSTRIAL PRODUCTS	11.42%
POWER	9.78%
CONSTRUCTION	8.60%
TELECOM - SERVICES	6.14%
MINERALS/MINING	3.54%
FERROUS METALS	2.85%
FINANCE	2.27%
TRANSPORTATION	1.39%
MEDIA & ENTERTAINMENT	0.01%
EQUITY FUTURE	2.05%
Cash & Current Assets	1.40%
Total Net Assets	100.00%

Aditya Birla Sun Life Bal Bhavishya Yojna	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	14.88%
BANKS	14.20%
FINANCE	9.87%
CONSUMER NON DURABLES	9.72%
INDUSTRIAL CAPITAL GOODS	8.23%
PETROLEUM PRODUCTS	7.83%
PESTICIDES	6.46%
CONSUMER DURABLES	4.09%
AUTO ANCILLARIES	3.49%
CONSTRUCTION PROJECT	3.20%
CEMENT	2.92%
SOFTWARE	2.91%
SERVICES	1.61%
HEALTHCARE SERVICES	1.51%
TRANSPORTATION	1.05%
RETAILING	0.81%
AUTO	0.76%
PAPER	0.32%
Cash & Current Assets	6.12%
Total Net Assets	100.00%

Aditya Birla Sun Life Retirement Fund - 40s Plan	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	12.21%
BANKS	11.24%
FINANCE	7.98%
CONSUMER NON DURABLES	7.84%
INDUSTRIAL CAPITAL GOODS	6.42%
PETROLEUM PRODUCTS	6.20%
PESTICIDES	5.10%
CONSUMER DURABLES	3.36%
AUTO ANCILLARIES	3.04%
CEMENT	2.59%
CONSTRUCTION PROJECT	2.59%

Aditya Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
CONSUMER NON DURABLES	24.19%
BANKS	18.59%
FINANCE	10.56%
CONSUMER DURABLES	7.82%
PHARMACEUTICALS	7.76%
AUTO	6.41%
TELECOM - SERVICES	4.02%
CEMENT	3.73%
RETAILING	3.67%
HEALTHCARE SERVICES	2.33%
AUTO ANCILLARIES	2.11%
INDUSTRIAL PRODUCTS	1.70%
CONSTRUCTION	1.47%
MEDIA & ENTERTAINMENT	1.42%
SOFTWARE	1.38%
PAPER	0.90%
CHEMICALS	0.71%
TEXTILE PRODUCTS	0.67%
MISCELLANEOUS	0.00%
Cash & Current Assets	0.55%
Total Net Assets	100.00%

Aditya Birla Sun Life Retirement Fund - 30s Plan	
Allocation as a % of Net Assets	%
PHARMACEUTICALS	15.69%
BANKS	14.67%
FINANCE	10.11%
CONSUMER NON DURABLES	10.04%
INDUSTRIAL CAPITAL GOODS	8.40%
PETROLEUM PRODUCTS	7.94%
PESTICIDES	6.58%
CONSUMER DURABLES	4.13%
AUTO ANCILLARIES	3.65%
CONSTRUCTION PROJECT	3.29%
CEMENT	3.06%
SOFTWARE	2.98%
SERVICES	1.70%
HEALTHCARE SERVICES	1.52%
TRANSPORTATION	1.08%
RETAILING	0.84%
AUTO	0.80%
PAPER	0.34%
Fixed rates bonds - Corporate	1.38%
Cash & Current Assets	1.79%
Total Net Assets	100.00%

Aditya Birla Sun Life Retirement Fund - 40s Plan	
Allocation as a % of Net Assets	%
SOFTWARE	2.47%
SERVICES	1.37%
HEALTHCARE SERVICES	1.12%
TRANSPORTATION	0.84%
RETAILING	0.70%
AUTO	0.65%
PAPER	0.28%
Government Bond	1.50%
Fixed rates bonds - Corporate	14.83%
Cash & Current Assets	7.69%
Total Net Assets	100.00%

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Country/Industry Allocation

Aditya Birla Sun Life PSU Equity Fund

Allocation as a % of Net Assets	%
Power	20.90%
Minerals/Mining	17.89%
Petroleum Products	11.76%
Gas	9.22%
Industrial Capital Goods	8.25%
Banks	8.12%
Transportation	5.17%
Finance	4.04%
Aerospace & Defense	3.19%
Construction	2.27%
Construction Project	2.12%
Engineering Services	1.71%
Cash & Current Assets	5.37%
Total Net Assets	100.00%

Aditya Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	95.85%
Cash & Current Assets	4.15%
Total Net Assets	100.00%

Aditya Birla Sun Life Commodity Equities Fund - Global Agri Plan

Allocation as a % of Net Assets	%
United States of America	57.14%
Japan	7.85%
Norway	6.97%
United Kingdom	6.15%
Singapore	5.79%
PESTICIDES	3.67%
CHEMICALS	3.60%
Israel	1.26%
CONSUMER NON DURABLES	0.91%
Cash & Current Assets	6.66%
Total Net Assets	100.00%

Aditya Birla Sun Life Asset Allocator Multi Manager FOF Scheme

Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	83.70%
Exchange Traded Fund	12.48%
Cash & Current Assets	3.82%
Total Net Assets	100.00%

Aditya Birla Sun Life Pharma & Healthcare Fund

Allocation as a % of Net Assets	%
PHARMACEUTICALS	77.31%
HEALTHCARE SERVICES	13.48%
CONSUMER NON DURABLES	4.13%
CHEMICALS	3.84%
Cash & Current Assets	1.23%
Total Net Assets	100.00%

Aditya Birla Sun Life Financial Planning FOF-Aggressive Plan

Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	84.95%
Exchange Traded Fund	14.03%
Cash & Current Assets	1.02%
Total Net Assets	100.00%

Aditya Birla Sun Life Global Emerging Opportunities Fund

Allocation as a % of Net Assets	%
INVESTMENT FUNDS/MUTUAL FUNDS	99.11%
Cash & Current Assets	0.89%
Total Net Assets	100.00%

Aditya Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Exchange Traded Fund	98.51%
Cash & Current Assets	1.49%
Total Net Assets	100.00%

TAX SAVINGS SOLUTIONS

Aditya Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
PHARMACEUTICALS	15.84%
BANKS	14.62%
CONSUMER NON DURABLES	10.22%
FINANCE	10.14%
PETROLEUM PRODUCTS	7.95%
INDUSTRIAL CAPITAL GOODS	7.74%
PESTICIDES	6.68%
CONSUMER DURABLES	4.31%
AUTO ANCILLARIES	3.40%
CONSTRUCTION PROJECT	3.31%
CEMENT	3.30%
SOFTWARE	3.00%
SERVICES	1.72%
HEALTHCARE SERVICES	1.53%
TRANSPORTATION	1.08%
RETAILING	0.84%
AUTO	0.80%
PAPER	0.37%
MISCELLANEOUS	0.00%
Cash & Current Assets	3.15%
Total Net Assets	100.00%

Aditya Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
PHARMACEUTICALS	16.35%
BANKS	14.63%
CONSUMER NON DURABLES	10.54%
FINANCE	10.05%
PETROLEUM PRODUCTS	8.10%
INDUSTRIAL CAPITAL GOODS	7.76%
PESTICIDES	6.74%
CONSUMER DURABLES	4.51%
CEMENT	3.82%
AUTO ANCILLARIES	3.66%
CONSTRUCTION PROJECT	3.36%
SOFTWARE	3.03%
SERVICES	1.71%
HEALTHCARE SERVICES	1.48%
TRANSPORTATION	1.05%
RETAILING	0.93%
AUTO	0.80%
PAPER	0.45%
MISCELLANEOUS	0.00%
Cash & Current Assets	1.02%
Total Net Assets	100.00%

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Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

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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**ADITYA BIRLA
CAPITAL**

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